

## Bronze

**60%**

of costs covered  
by your plan

40%  
out-of-  
pocket  
costs

## Silver

**70%**

of costs covered  
by your plan

30%  
out-of-  
pocket  
costs

## Gold

**80%**

of costs covered  
by your plan

20%  
out-of-  
pocket  
costs

## Platinum

**90%**

of costs covered  
by your plan

10%  
out-of-  
pocket  
costs

## The levels make sense if you:

Don't use a lot of health care services and/or want to keep premium payments low.

Want to balance premiums with out-of-pocket costs.

Use health care services somewhat frequently and/or want low out-of-pocket costs for most commonly used services.

Use health care services frequently and/or want to keep out of pocket costs low for all services.