

# Metal levels

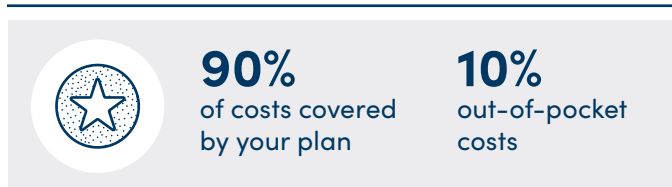
ACA plans\* are broken into five categories based on how you and your plan share the costs of your health care. Just so you know, metal levels reflect cost-sharing\*\* differences only — which means you get the same quality of care at any level.

## Bronze



If you don't use a lot of health care services and/or want to keep a low premium (the amount you pay each month) a Bronze plan might be right for you.

## Platinum



If you use health care services frequently and/or want to keep out-of-pocket costs low for all services, consider a Platinum plan.

## Silver



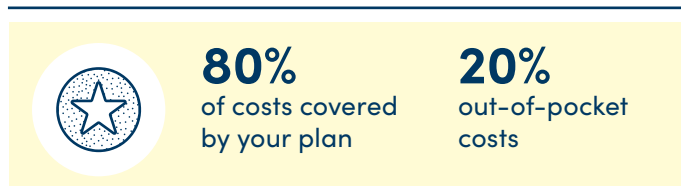
If you want to balance premiums with out-of-pocket costs, Silver plans might be the way to go.

## Extra Savings Silver



If you're eligible for cost-sharing reductions (CSR), Extra Savings Silver plans give you lower out-of-pocket costs. Eligibility for these plans is determined through [pennie.com](https://pennie.com).

## Gold



If you use health care services somewhat frequently and/or want low out-of-pocket costs for most commonly used services, you might want to consider a Gold plan.

Financial help in the form of advance premium tax credits (APTCs) or cost-sharing reductions (CSRs) are available only on plans purchased through Pennie.

\* Catastrophic plans are available if you're under 30 or have a financial hardship. They're for people who do not go to the doctor frequently or only go to the doctor when there's an emergency.

\*\* The portion of health care services that you pay out of pocket. This generally includes deductibles, coinsurance, and copays.