BlueCross BlueShield of Oklahoma

Which Metallic Level Meets Your Needs?

Bronze		Silver		Gold	
Plan pays	You pay	Plan pays	You pay	Plan pays	You pay
60%	40%	70%	30%	80%	20%

Here are a few examples that may help you choose the metallic level that works for you.

Jeremy is age 28.

- Jeremy wants a low monthly payment
- He visits his doctor for his annual exam
- He doesn't have any ongoing health problems
- He doesn't take any prescription drugs

Jeremy may want to buy a **Bronze plan**, which may have a lower monthly payment than a Silver or Gold plan. He'll have preventive care coverage along with other essential health benefits.

Mike, age 59, and Mary, age 54, are semi-retired.

- Mike has diabetes
- Both Mike and Mary take prescription drugs
- They would like to pay less out of pocket for care
- They earn less than $42,000, so they could get a subsidy (premium tax credit)

Mike and Mary may choose a **Silver plan**, which has lower out-of-pocket costs than a Bronze plan. Based on their income they may also get cost-sharing reductions with a Silver plan. These reductions help to lower their deductibles, copays, and coinsurance.

Sarah and Carlos have two daughters.

- Their daughter, Mia, has asthma
- Regular checkup visits are important for them and the girls
- They expect to add to their family soon

Sarah and Carlos may want to pick a **Gold plan**. With a child who has an ongoing health issue, possible childhood illnesses and accidents, and a new family member on the way, they may want a plan that pays more when they get care.

Percentages shown are on average.

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