

# The Meaning of Metal Tiers

Choosing health insurance can be difficult. **Frontier makes it easy!**

## Is Health Insurance Worth Its Weight in Gold?

What about bronze, silver, or platinum? Each metal tier of health insurance comes with its own unique structure. The higher you go in metal tiers, the more coverage you have available, and the more costly your monthly premium becomes.

To help you determine which healthcare coverage plan is best for you and/or your family, the table below outlines the differences among insurance metal tiers. You can't predict the future, but you can make a more educated decision on which metal level is best for you and/or your family. Your decision may also depend on whether it makes sense to spend more now or to save more now in anticipation of higher health care costs that you and/or your family may experience in the future.

	Bronze	Silver	Gold	Platinum
Coverage	You Pay <b>40%</b> Insurance Pays <b>60%</b>	You Pay <b>30%</b> Insurance Pays <b>70%</b>	You Pay <b>20%</b> Insurance Pays <b>80%</b>	You Pay <b>10%</b> Insurance Pays <b>90%</b>
Monthly Payment	\$	\$\$\$	\$\$\$	\$\$\$\$
Out-Of-Pocket Costs for Care	\$\$\$\$	\$\$\$	\$\$	\$
Deductible	High	Moderate	Low	Lowest
Fit For	Those who rarely get sick, <b>see a doctor 1-2x a year for checkups</b> , and avoid risky physical activity.	Those with <b>1-2 mild health conditions</b> that require some specialty visits or medications.	Those with <b>chronic health conditions</b> that require regular doctor visits.	Those with <b>costly, chronic health conditions</b> or who require emergency care more than once a year.

No matter what you need now, or what you think you may need in the future, together we can explore your tailor-fit healthcare coverage options through Frontier.

Contact OneBridge Benefits with any and all questions. 888.865.1628 | ben@onebridgebenefits.com