





The metal levels:

How to help your employees understand the Healthcare Marketplace Metallic plans.

Health coverage plans in the Marketplace are presented in bronze, silver, gold and platinum categories. The first two metals, bronze and silver, have lower monthly premiums, but they also cover less of the employee's care. The gold and platinum levels pay more benefits but the employee also pays more each month in premiums.

Breakdown of metal plan costs to your employees.

The metal levels help people understand how much they pay versus how much their plan level pays for covered health services. What may not be so clear to your employees is how much they're responsible for in **out-of-pocket medical costs**, such as **deductibles, copayments and other expenses**, even with an ACA metal plan. This chart can help you explain it.

 Metal Plan	 Payment Type	 Individuals	 Families
22% choose BRONZE	Deductible: Co-Pay Max:	\$4,216 \$8,667	\$6,224 \$12,518
67% choose SILVER	Deductible: Co-Pay Max:	\$2,384 \$4,946	\$5,690 \$11,445
7% choose GOLD	Deductible: Co-Pay Max:	\$1,278 \$2,872	\$3,785 \$7,926
3% choose PLATINUM	Deductible: Co-Pay Max:	\$323 \$647	\$1,260 \$3,240

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This material is intended to provide general information about an evolving topic and does not constitute legal, tax or accounting advice regarding any specific situation. Aflac cannot anticipate all the facts that a particular employer or individual will have to consider in their benefits decision-making process. We strongly encourage readers to discuss their HCR situations with their advisors to determine the actions they need to take or to visit healthcare.gov (which may also be contacted at 1-800-318-2596) for additional information.

*What are the Silver Plan's Out-of-Pocket Costs?" and "2015 Obamacare Metal Plan Enrollment," healthpocket.com, (<https://www.healthpocket.com/individual-health-insurance/silver-health-plans#.V78li7THGg>), (<https://www.healthpocket.com/obamacare/obamacare-insurance-metal-plans#.V7tBMVkrK9I>), Accessed 8/25/2016.

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Affordable Care Act Metal Plans: Here's what they cover



Bronze
Covers 60% of covered healthcare expenses.



Silver
Covers 70% of covered healthcare expenses.



Gold
Covers 80% of covered healthcare expenses.



Platinum
Covers 90% of covered healthcare expenses.

Even an average hospital visit can cost up to \$12K in out-of-pocket expenses* — suddenly making it harder for your employees to do and keep the things that make their lives easier. That's why it's important for them to pair their metal plans with Aflac products that do more than just pay for what ACA plans don't cover, but also help protect their lifestyle, no matter what comes.



When their health changes, it can change everything. Contact Aflac to learn how our plans can help protect your business and your employees.

