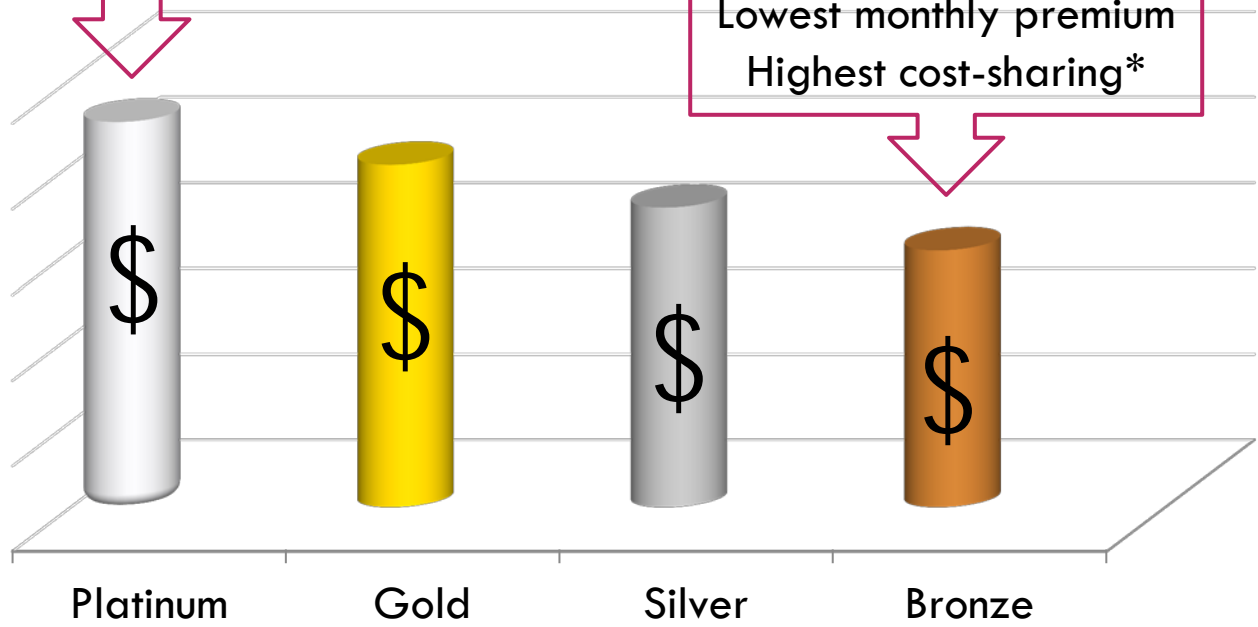


# Health Plan “Metal Tiers”

Highest monthly premium  
Lowest cost-sharing\*

Lowest monthly premium  
Highest cost-sharing\*



\*Cost sharing includes coinsurance, co-payments and deductibles

*In addition*, insurers can offer a “catastrophic” plan with a higher deductible to those under age 30. All plans include all 10 health benefit categories, regardless of coverage tier.



Human Resources Administration  
Office of Citywide Health Insurance Access