Allstate Health Access — Core vs Plus vs Cash

Fixed-benefit medical plans that pay scheduled cash benefits for hospital, surgery, and everyday care. Side-by-side with the national average cash price.

BENEFIT	DETAIL	CORE	PLUS	NATIONAL AVG CASH COST
INPATIENT HOSPITALIZATION				
Hospital Admission	First inpatient day, per occurrence	**$2,000 (2/yr)**	**$2,000 (3/yr)**	**Bundled into stay charges**
Confinement — Sickness	Daily benefit, inpatient	**$3,000 / day**	**$4,000 / day**	**$3,086 / day avg**
Confinement — Injury	Building benefit grows Yrs 1–3	**$4K → $6K → $8K / day**	**$6K → $9K → $12K / day**	**$3,086 / day avg**
ICU — Sickness	Per day, up to 60 days	**$5,000 / day**	**$6,000 / day**	**$10K+ / day avg**
ICU — Injury	Per day, up to 60 days	**$5,000 / day**	**$6,000 / day**	**$10K+ / day avg**
Inpatient HCP Visit	Per visit during stay	**$100 (10/yr)**	**$150 (10/yr)**	**$200–$300 / visit**
Observation Unit	Per day	**$1,500 (1/yr)**	**$1,500 (2/yr)**	**$1,500–$3,500 / day**
SURGERY				
Surgeon — Tier 1	Major (CABG, hip, spine, etc.)	**$9,000 (3/yr)**	**$10,000 (4/yr)**	**$25,000–$170,000**
Surgeon — Tier 2 Inpatient	Standard inpatient surgery	**$4,000 (3/yr)**	**$5,000 (4/yr)**	**$8,000–$40,000**
Surgeon — Outpatient	Standard outpatient surgery	**$4,000 (2/yr)**	**$5,000 (3/yr)**	**$4,000–$15,000**
Assistant Surgeon — Tier 1	Per surgery	**$4,500 (3/yr)**	**$5,000 (4/yr)**	**15–25% of surgeon fee**
Anesthesia — Tier 1	Per surgery	**$1,500 (3/yr)**	**$2,000 (4/yr)**	**20–30% of surgeon fee**
Outpatient Surgical Facility	Facility fee	**$500 (2/yr)**	**$500 (3/yr)**	**$1,000–$3,000+ avg**
OUTPATIENT CARE				
Office Visit	Per visit, primary or specialist	**$150 (7/yr)**	**$175 (10/yr)**	**$171 avg ($100–$400)**
Preventive Care Visit	Annual physical, screening	**$150 (2/yr)**	**$200 (2/yr)**	**$200–$400 avg**
Urgent Care Visit	Per visit	**$150 (3/yr)**	**$200 (4/yr)**	**$280 avg ($150–$450)**
Radiology (Imaging)	MRI, CT, X-ray, etc. — per test	**$100 (5/yr)**	**$125 (5/yr)**	**$500–$6,000 / test**
Laboratory	Per test (blood work, etc.)	**$35 (7/yr)**	**$35 (10/yr)**	**$30–$200 per panel**
Outpatient Chemo / Radiation	Monthly benefit	**$3,000 / month**	**$4,000 / month**	**$3K–$15K / session**
EMERGENCY SERVICES				
Emergency Room	Per visit	**$300 (2/yr)**	**$300 (3/yr)**	**$2,100–$2,500 avg**
Ground Ambulance	Per trip	**$1,000 (2/yr)**	**$1,000 (3/yr)**	**$940–$2,086 avg**
Air Ambulance	Per trip	**$25,000 (1/yr)**	**$25,000 (1/yr)**	**$36K–$72K avg**
PLAN FEATURES (BOTH PLANS)				
Maximum Caps	Annual and lifetime	**NO annual or lifetime maximum**	**NO annual or lifetime maximum**	—
Network	PPO discounts available	**First Health Network (5,300+ hospitals)**	**First Health Network (5,300+ hospitals)**	—
Waiting Period	Sickness and injury benefits	**None (90 days for preventive)**	**None (90 days for preventive)**	—
Rate Guarantee	Premiums fixed by year	**3-year rate guarantee**	**3-year rate guarantee**	—
Virtual Care + Rx	Recuro Health included	**24/7 telehealth + $0 Rx copay (chronic/urgent)**	**24/7 telehealth + $0 Rx copay (chronic/urgent)**	—
Coverage Type	How benefits pay out	**Fixed indemnity (pays YOU directly)**	**Fixed indemnity (pays YOU directly)**	—

Sources for national cash-pay averages: Mira Health, GoodRx, Zocdoc, FAIR Health, Becker's Hospital Review, KFF, CostHelper, Healthcare Dive (2024–2025). Costs vary by region, provider, severity, and whether services are received at outpatient vs. inpatient facilities. **Plan pays per covered person.** Tier 1 surgeries include CABG, hip replacement, spinal fusion, and similar major procedures (see brochure for full list).

Important: *Allstate Health Access plans are fixed-indemnity limited medical plans, NOT major medical insurance. They do not satisfy the federal Patient Protection and Affordable Care Act's definition of Minimum Essential Coverage. Plans pay fixed daily/per-service amounts for covered events without regard to the actual cost of services rendered. 12-month pre-existing condition exclusion applies. Underwritten by National Health Insurance Company, available through LIFE Association membership in select states (AL, AR, AZ, CA, DC, DE, FL, GA, IL, KY, LA, MI, MO, MS, NC, NE, NV, OK, PA, SC, SD, TN, TX, VA, WV, WY). LIFE Association membership not required in NV, PA, SD, WY. Refer to the outline of coverage for full benefits, limitations, exclusions, waiting periods, and state variations. For illustration and agent-use education only.*