Allstate Health Access PLUS — What You're Covered For vs. What You'd Pay in Cash

What the Plus plan pays vs. what you'd pay in cash without it.

BENEFIT	DETAIL	PLUS PAYS	NATIONAL AVG CASH COST
INPATIENT HOSPITALIZATION			
Hospital Admission	First inpatient day, per occurrence	**$2,000 (3/yr)**	**Bundled into stay charges**
Confinement — Sickness	Daily benefit, inpatient	**$4,000 / day**	**$3,086 / day avg**
Confinement — Injury	Building benefit grows Yrs 1–3	**$6,000 → $9,000 → $12,000 / day (Yrs 1–3)**	**$3,086 / day avg**
ICU — Sickness	Per day, up to 60 days	**$6,000 / day · 60 days**	**$10,000+ / day avg**
ICU — Injury	Per day, up to 60 days	**$6,000 / day · 60 days**	**$10,000+ / day avg**
Inpatient HCP Visit	Per visit during stay	**$150 / visit (10/yr)**	**$200–$300 / visit**
Observation Unit	Per day in observation	**$1,500 / day (2/yr)**	**$1,500–$3,500 / day**
SURGERY			
Surgeon — Tier 1	Major surgery (CABG, hip, spine, etc.)	**$10,000 / surgery (4/yr)**	**$25,000–$170,000 / procedure**
Surgeon — Tier 2 Inpatient	Standard inpatient surgery	**$5,000 / surgery (4/yr)**	**$8,000–$40,000**
Surgeon — Outpatient	Standard outpatient surgery	**$5,000 / surgery (3/yr)**	**$4,000–$15,000**
Assistant Surgeon — Tier 1	Per surgery	**$5,000 / surgery (4/yr)**	**15–25% of surgeon fee**
Anesthesia — Tier 1	Per surgery	**$2,000 / surgery (4/yr)**	**20–30% of surgeon fee**
Outpatient Surgical Facility	Facility fee	**$500 / surgery (3/yr)**	**$1,000–$3,000+ facility fee**
OUTPATIENT CARE			
Office Visit	Primary or specialist	**$175 / visit (10/yr)**	**$171 avg ($100–$400)**
Preventive Care Visit	Annual physical / screening	**$200 / visit (2/yr)**	**$200–$400 avg**
Urgent Care Visit	Per visit	**$200 / visit (4/yr)**	**$280 avg ($150–$450)**
Radiology (Imaging)	MRI, CT, X-ray — per test	**$125 / test (5/yr)**	**MRI $1,325 • CT $525–$1,440 • PET $3K–$6K**
Laboratory	Per test (blood work, etc.)	**$35 / test (10/yr)**	**$30–$200 per panel**
Outpatient Chemo / Radiation	Monthly benefit	**$4,000 / month**	**$3,000–$15,000 / session**
EMERGENCY SERVICES			
Emergency Room	Per visit	**$300 / visit (3/yr)**	**$2,100–$2,500 avg**
Ground Ambulance	Per trip	**$1,000 / trip (3/yr)**	**$940–$2,086 avg**
Air Ambulance	Per trip	**$25,000 / trip (1/yr)**	**$36,000–$72,000 avg**
PLAN FEATURES			
Maximum Caps	Annual and lifetime	**NO annual or lifetime maximum**	**—**
Network	PPO discount network	**First Health Network — 5,300+ hospitals**	**—**
Waiting Period	Sickness and injury benefits	**None (90 days for preventive)**	**—**
Virtual Care + Rx	Recuro Health included	**24/7 telehealth + $0 Rx copay (chronic/urgent)**	**—**
Rate Guarantee	Premiums fixed by year	**3-year rate guarantee**	**—**

Sources for national cash-pay averages: Mira Health, GoodRx, Zocdoc, FAIR Health, Becker's Hospital Review, KFF, CostHelper, Healthcare Dive, AJMC, CMS (2024–2025 reporting). 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.

Important: *Allstate Health Access Plus is a fixed-indemnity limited medical plan, NOT major medical insurance. It does not satisfy the federal Patient Protection and Affordable Care Act's definition of Minimum Essential Coverage. The plan pays fixed dollar amounts for covered events regardless of 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. Coverage eligibility up to age 65; child-only plans available (not in MO or PA). In CA, SD, and VA this policy must be purchased as a supplement to other health insurance coverage. Refer to the outline of coverage for full benefits, limitations, exclusions, waiting periods, and state variations. For illustration and agent-use education only.*