Manhattan Life Affordable Choice — Plan Comparison vs. Cash Pricing

Good / Better / Best — what each plan pays per benefit, alongside the average out-of-pocket cost an uninsured patient pays for the same service.

BENEFIT	DETAIL	CLASSIC PLUS (Good)	ELITE (Better)	ELITE PLUS (Best)	NATIONAL AVG CASH COST
EVERYDAY CARE					
Doctor's Office Visit	Per visit, w/ 5-visit rollover	**$125 (8 days)**	**$175 (10 days)**	**$200 (10 days)**	**$171 avg ($100–$400)**
Urgent Care Visit	Up to 2–4 visits per yr	**$250 (2/yr)**	**$300 (4/yr)**	**$300 (4/yr)**	**$280 avg ($150–$450)**
Emergency Room Visit	Up to 1–2 visits per yr	**$250 (1/yr)**	**$300 (2/yr)**	**$300 (2/yr)**	**$2,100–$2,500 avg**
Prescription Drugs	Per day, up to $750 / yr	**$50 / day**	**$50 / day**	**$75 / day**	**$50–$400+ / day (brand)**
HOSPITAL & SURGERY					
Inpatient Hospital Confinement	Per day; +25%/yr Yrs 2–5	**$3,000**	**$4,000**	**$6,000**	**$3,086 / day avg**
Hospital Admission	First inpatient day per yr	**$1,000**	**$2,000**	**$3,000**	**Bundled into stay charges**
Hospital Observation (24–47 hrs)	Per day, Observation Unit	**$1,500**	**$2,000**	**$3,000**	**$1,500–$3,500 / day**
Hospital Observation (48+ hrs)	Per day, Observation Unit	**$2,250**	**$3,000**	**$4,500**	**$1,500–$3,500 / day**
Surgery Benefit	× Medicare Fee Schedule; $50K/yr max	**2×**	**2.5×**	**3×**	**$4,000–$170,000 / procedure**
Ambulatory Surgical Center	Facility fee (incl. surgical+anesth.)	**$2,000**	**$2,500**	**$3,000**	**$1,000–$3,000+ facility fee**
Assistant Surgeon	% of surgical benefit	**20%**	**20%**	**20%**	**15–25% of surgeon fee**
Anesthesiologist	% of surgical benefit	**25%**	**25%**	**25%**	**20–30% of surgeon fee**
DIAGNOSTICS & IMAGING					
MRI / PET / CT Scan	Per day (radiology)	**$500**	**$600**	**$700**	**MRI $1,325 • CT $525–$1,440 • PET $3K–$6K**
Mammogram	Per day (radiology)	**$250**	**$300**	**$300**	**$100–$400 avg**
Other Radiology Tests	Per day	**$200**	**$250**	**$250**	**Varies $100–$1,000+**
Surgical Pathology (Lab)	Per day	**$200**	**$300**	**$300**	**$200–$500 / test**
Other Lab Services	Per day (CBC, CMP, lipid)	**$50**	**$50**	**$50**	**$30–$200 per panel**
Therapy Services	PT, OT, or speech — per day	**$50**	**$75**	**$75**	**$75–$150 / session**
PREVENTATIVE SERVICES					
Colonoscopy	Per service	**$500**	**$600**	**$600**	**$2,400 avg ($1,250–$4,800)**
Pap Smear	Per service	**$250**	**$300**	**$300**	**$40–$316 avg**
PSA Test	Per service	**$250**	**$300**	**$300**	**$100–$350 avg**
AMBULANCE, CANCER & OTHER					
Ground Ambulance	Per day (2/yr max)	**$150**	**$150**	**$150**	**$940–$2,086 avg**
Air Ambulance	Per day (2/yr max)	**$1,500**	**$1,500**	**$1,500**	**$36,000–$72,000 avg**
Cancer Treatment	Radiation/chemo/immuno — 40 days/yr	**$1,000 / day**	**$2,000 / day**	**$2,000 / day**	**$1,000–$15,000 / session**
Allergy Shots (child)	Per day	**$10**	**$10**	**$10**	**$20–$100 per shot**
Immunizations (child)	Per day; $100/yr max	**$25**	**$25**	**$25**	**$25–$150 per shot**
ANNUAL & LIFETIME MAXIMUMS					
Outpatient Benefits Cap	Calendar-year limit for all outpatient benefits	**$4,000**	**$6,000**	**$8,000**	**—**
Inpatient & Building Benefit Cap	Calendar-year limit, hospital confinement	**$1,000,000**	**$1,000,000**	**$1,000,000**	**—**
Surgery Benefit Cap	Calendar-year max, surgical benefits	**$50,000**	**$50,000**	**$50,000**	**—**
Prescription Drug Cap	Calendar-year max	**$750**	**$750**	**$750**	**—**
Lifetime Maximum	Total benefits payable, lifetime	**$5,000,000**	**$5,000,000**	**$5,000,000**	**—**

Sources for national cash-pay averages: Mira Health, Zocdoc, Solv, GoodRx, FAIR Health, Becker's Hospital Review, KFF, CostHelper, Healthcare Dive, AJMC, CMS, AAOA, SmartFinancial (chemotherapy), and SingleCare (2024–2025 reporting). Costs vary by region, provider, severity and whether services are received in-network, at an outpatient vs. inpatient facility, or with cash-pay discounts negotiated at point of service.

Important: *Manhattan Life Affordable Choice plans are limited benefit fixed-indemnity health plans, NOT major medical insurance. Benefits are paid in fixed daily amounts for covered events without regard to the actual cost of services rendered. Calendar-year limits, waiting periods, exclusions and state variations apply (e.g., in MI a single per-day ambulance benefit applies regardless of trips; immunization benefit does not apply in MI). For illustration and agent-use education only — refer to the policy and outline of coverage for full terms.*