Manhattan Life Affordable Choice ELITE — What You're Covered For vs. What You'd Pay in Cash

A side-by-side look at fixed-indemnity benefits versus the average price an uninsured patient pays out of pocket.

BENEFIT	DETAIL	ML ELITE PAYS	NATIONAL AVG CASH COST
EVERYDAY CARE			
Doctor's Office Visit	Up to 10 visits/yr w/ 5-visit rollover	**$175 / visit**	**$171 avg ($100–$400)**
Urgent Care Visit	Up to 4 visits per calendar year	**$300 / visit**	**$280 avg ($150–$450)**
Emergency Room Visit	Up to 2 visits per calendar year	**$300 / visit**	**$2,100–$2,500 avg**
Prescription Drugs	Per day, up to $750 / calendar year	**$50 / day**	**$50–$400+ / day (brand-name)**
HOSPITAL & SURGERY			
Inpatient Hospital Confinement	Per day; Building Benefit grows 25% / yr (Yrs 2–5)	**$4,000 / day**	**$3,086 / day avg**
Hospital Admission	First inpatient day per calendar year (additional)	**$2,000**	**Bundled into stay charges**
Hospital Observation (24–47 hrs)	Per day in Observation Unit	**$2,000 / day**	**$1,500–$3,500 / day**
Hospital Observation (48+ hrs)	Per day in Observation Unit	**$3,000 / day**	**$1,500–$3,500 / day**
Surgery Benefit	2.5× Medicare Fee Schedule; up to $50,000 / yr	**2.5× scheduled amount**	**$4,000–$170,000 / procedure**
Ambulatory Surgical Center	Facility fee (includes surgical + anesthesia benefits)	**$2,500**	**$1,000–$3,000+ facility fee**
Assistant Surgeon	Per surgical day	**20% of surgical benefit**	**15–25% of surgeon fee**
Anesthesiologist	Per surgical day	**25% of surgical benefit**	**20–30% of surgeon fee**
DIAGNOSTICS & IMAGING			
MRI / PET / CT Scan	Per day (radiology)	**$600 / scan**	**MRI $1,325 • CT $525–$1,440 • PET $3,000–$6,000**
Mammogram	Per day (radiology)	**$300 / scan**	**$100–$400 avg**
Other Radiology Tests	Per day	**$250 / day**	**Varies $100–$1,000+**
Surgical Pathology (Lab)	Per day	**$300 / day**	**$200–$500 / test**
Other Lab Services	Per day (CBC, CMP, lipid, etc.)	**$50 / day**	**$30–$200 per panel**
Therapy Services	Physical, occupational, or speech — per day	**$75 / day**	**$75–$150 / session**
PREVENTATIVE SERVICES			
Colonoscopy	Per service	**$600**	**$2,400 avg ($1,250–$4,800)**
Pap Smear	Per service	**$300**	**$40–$316 avg**
PSA Test	Per service	**$300**	**$100–$350 avg**
AMBULANCE, CANCER & OTHER			
Ground Ambulance	Per day (2 days max per yr)	**$150 / trip**	**$940–$2,086 avg**
Air Ambulance	Per day (2 days max per yr)	**$1,500 / flight**	**$36,000–$72,000 avg**
Cancer Treatment	Radiation, chemo & immunotherapy — up to 40 days / yr	**$2,000 / day**	**$1,000–$15,000 / session**
Allergy Shots (child)	Per day	**$10**	**$20–$100 per shot**
Immunizations (child)	Per day; $100 calendar year max	**$25**	**$25–$150 per shot**

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: *The Manhattan Life Affordable Choice ELITE plan is a limited benefit fixed-indemnity health plan and is NOT major medical insurance. Fixed-indemnity benefits are paid in fixed daily amounts for covered events without regard to the actual cost of services rendered. Benefits, 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). Lifetime maximum $5,000,000. This sheet is for illustration and agent-use education only and is not a contract of insurance — refer to the policy and outline of coverage for full terms. Cash-pay cost figures are national averages from public consumer-health pricing sources and will differ by market, provider and individual situation.*