Optimum Health Saver — Preferred (3 Units)
What You're Covered For vs. What You'd Pay in Cash

Preferred tier — $1,000,000 calendar-year max, $5M lifetime, $1,000 or $500 confinement deductible. What the plan pays vs. what you'd pay in cash, without it.

BENEFIT	PREFERRED PAYS	NATIONAL AVG CASH COST
INPATIENT HOSPITALIZATION		
Hospital Admission	$3,000 (1/yr)	Bundled into stay charges
Confinement (Sickness)	$9,000 → $6,750 → $4,500 / day	$3,086 / day avg
Confinement (Injury)	$10,500 → $8,250 → $6,000 / day	$3,086 / day avg
ICU (Injury or Sickness)	$10,500 → $8,250 → $6,000 / day	$10,000+ / day avg
ICU Day Maximum	20 days / yr	—
Mental Illness Confinement	$600 / day	$1,200–$2,400 / day
Rehab / Skilled Nursing	$2,250 / day	$1,000–$2,500 / day
SURGERY (combined $50,000 / yr cap)		
Outpatient Surgery (Hospital/ASC, GA)	$4,500 / day	$8,000–$25,000 avg
Surgeon + Assist + Anesthesia	3× Surgical Schedule	$10,000–$170,000 avg
Surgical Combined Annual Cap	$50,000 / yr	—
Office-Based Surgery	$300 / day (2/yr)	$1,500–$5,000 avg
Outpatient Cancer Care	$2,250 / day · $40,000 / yr	$10,000–$30,000 / mo
OUTPATIENT CARE		
Aggregate Outpatient Max	$6,000 / yr	—
Physician Visit	$160 (Days 1–10), $80 (11+)	$171 avg ($100–$400)
Chiropractor	$160 (6/yr)	$65–$200 / visit
Therapy (PT / OT / Speech)	$80 (20/yr)	$75–$200 / session
MRI / PET / CT	$720 / test	$500–$6,000 / test
X-Ray + Diagnostic	$240 / day (4/yr)	$200–$1,500 / scan
Lab Work	$120 / day (4/yr)	$30–$200 per panel
URGENT, EMERGENCY & AMBULANCE		
Urgent Care	$250 / day (4/yr)	$280 avg ($150–$450)
Emergency Room	$200 facility + $150 professional (2/yr)	$2,100–$2,500 avg
Air Ambulance	$1,000 (1/yr)	$36,000–$72,000 avg
Ground Ambulance	$500 (2/yr)	$940–$2,086 avg
RX, PREVENTIVE & VIRTUAL CARE		
Brand Rx / Generic Rx	$30 / $15 per fill	$300+ / $40+ avg
Mammogram / Colonoscopy	$250 / $600–$750 per yr	$200 / $2,750 avg
Telehealth	Included (no extra cost)	$50–$80 / visit cash

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 inpatient vs. outpatient setting. **Plan pays per covered person, per Calendar Year unless otherwise noted.** Confinement Deductible applies to certain inpatient benefits, up to 3 deductibles per Calendar Year. Outpatient aggregate maximum applies across all outpatient benefits combined. Surgical Schedule found in policy.

Important: *The Optimum Health Saver (Form H-0434) is a fixed-benefit hospital indemnity plan, NOT major medical insurance. It is an excepted-benefit plan under the ACA and does not meet the definition of Minimum Essential Coverage. Plans pay fixed amounts for covered events regardless of actual cost. Underwritten by Philadelphia American Life Insurance Company, Houston, TX. Benefits, availability, exclusions, waiting periods, and pre-existing condition limitations vary by state. For illustration and agent-use only.*