

# The Affordable Choice

Solutions for Today for the Problems of Tomorrow



This is a Hospital Confinement and other Fixed Indemnity Insurance Policy





## The Right Plan for Changing Times

For today's medical uncertainties, people want a product to give them the Peace-of-Mind needed to plan for tomorrow.

- **Affordability** - Choose from two plan options; find the one that fits your budget.
- **Accessibility** - Only a few medical questions on the application.
- **Flexibility** - Keep your own doctors; choose from individual or family coverage, and access network discounts.

### Affordable Choice

This plan pays a daily benefit amount for services.

- Inpatient Benefits
- Hospital Admission Benefit
- Surgery Benefits
- Doctor's Office visit
- Outpatient Medical Benefits
- Emergency or Urgent Care
- \$2,000,000 Lifetime Benefit Maximum



## Affordable Choice Plan Benefits

### Surgical and Hospitalization Benefits

Classic	
<b>Inpatient Hospital Confinement</b>	<ul style="list-style-type: none"> <li>• \$2,000 per Inpatient Day.*</li> <li>• \$100,000 calendar year limit.</li> </ul>
<b>Ambulatory Surgical Benefit</b>	If outpatient surgery is performed in an Ambulatory Surgical Center or Outpatient Hospital facility, the benefits payable include the surgical and anesthesia benefits in addition to per day inpatient confinement.
<b>Hospital Admission Benefits</b>	<ul style="list-style-type: none"> <li>• \$1,000 for the first Inpatient Day per calendar year.</li> </ul>
<b>Emergency Room or Urgent Care</b>	<ul style="list-style-type: none"> <li>• \$125 per day</li> <li>• Limit of 1 daily benefit per calendar year</li> </ul>
<b>Surgery Benefit</b>	<ul style="list-style-type: none"> <li>• Daily surgical benefits for both inpatient and outpatient surgery. Maximum benefit of \$50,000 per calendar year.**</li> </ul>
<b>Assistant Surgeon</b>	<ul style="list-style-type: none"> <li>• Pays a daily amount per surgery.**</li> </ul>
<b>Anesthesiologist</b>	<ul style="list-style-type: none"> <li>• Pays a daily amount per surgery.**</li> </ul>
<b>Doctor's Office Visit</b>	<ul style="list-style-type: none"> <li>• \$50 per day.</li> <li>• Three days per calendar year.</li> </ul>
<b>Outpatient Medical Benefits</b>	<ul style="list-style-type: none"> <li>• Laboratory Services <ul style="list-style-type: none"> <li>- \$100 per day for surgical pathology</li> <li>- \$25 per day for other laboratory tests</li> </ul> </li> <li>• Radiology services <ul style="list-style-type: none"> <li>- \$250 per day for MRI scan</li> <li>- \$250 per day per PET scan</li> <li>- \$100 per day for Mammogram</li> </ul> </li> <li>• \$2,000 per calendar year limit for all outpatient events</li> </ul>
<b>Prescription Drugs Benefit</b> (not available in AZ and OH)	<ul style="list-style-type: none"> <li>• \$25</li> <li>• \$750 Calendar Year Maximum</li> </ul>
<b>Ground and Air Ambulance</b>	<ul style="list-style-type: none"> <li>• \$1,000 per day for air transportation</li> <li>• \$100 per day for ground transportation.</li> <li>• Limit of 2 daily benefits per calendar year for all ambulance transportation.</li> </ul>
<b>Lifetime Maximum</b>	<ul style="list-style-type: none"> <li>• \$2 million</li> </ul>

\* See outline of coverage for exact benefit and limits.

\*\* See Surgical Schedule for benefit amounts.

The plans shown on both pages are limited benefit fixed-indemnity plans and benefits are per Covered Person. This is not a major medical insurance plan. Fixed-indemnity benefits are provided for hospital confinement and specified medical and surgical events. These benefits are paid in daily amounts for covered events without regard to the costs of services rendered. This plan does not provide expense reimbursement for charges based on your health care provider's statement.



## Affordable Choice Plan Benefits

### Surgical and Hospitalization Benefits

Elite							
Inpatient Hospital Confinement	<ul style="list-style-type: none"><li>• \$3,000 per Inpatient Day.*</li><li>• \$200,000 calendar year limit.</li></ul>						
Ambulatory Surgical Benefit	If outpatient surgery is performed in an Ambulatory Surgical Center or Outpatient Hospital facility, the benefits payable include the surgical and anesthesia benefits in addition to per day inpatient confinement.						
Hospital Admission Benefits	<ul style="list-style-type: none"><li>• \$2,000 for the first Inpatient Day per calendar year.</li></ul>						
Emergency Room or Urgent Care	<ul style="list-style-type: none"><li>• \$250 per day</li><li>• Limit of 1 daily benefit per calendar year</li></ul>						
Surgery Benefit	<ul style="list-style-type: none"><li>• Daily surgical benefits for both inpatient and outpatient surgery. Maximum benefit of \$50,000 per calendar year.**</li></ul>						
Assistant Surgeon	<ul style="list-style-type: none"><li>• Pays a daily amount per surgery.**</li></ul>						
Anesthesiologist	<ul style="list-style-type: none"><li>• Pays a daily amount per surgery.**</li></ul>						
Doctor's Office Visit	<ul style="list-style-type: none"><li>• \$75 per day.</li><li>• Four days per calendar year.</li></ul>						
Outpatient Medical Benefits	<table><tr><td><ul style="list-style-type: none"><li>• Preventative Services<ul style="list-style-type: none"><li>- \$300 colonoscopy</li><li>- \$100 per Pap</li><li>- \$100 per PSA</li></ul></li></ul></td><td><ul style="list-style-type: none"><li>• Laboratory Services<ul style="list-style-type: none"><li>- \$100 per day for surgical pathology</li><li>- \$50 per day for other laboratory tests</li></ul></li></ul></td><td><ul style="list-style-type: none"><li>• Radiology services<ul style="list-style-type: none"><li>- \$500 per day for MRI scan</li><li>- \$250 per day per PET scan</li><li>- \$150 per day for Mammogram</li></ul></li></ul></td></tr><tr><td colspan="3"><ul style="list-style-type: none"><li>• \$2,000 per calendar year limit for all outpatient events</li></ul></td></tr></table>	<ul style="list-style-type: none"><li>• Preventative Services<ul style="list-style-type: none"><li>- \$300 colonoscopy</li><li>- \$100 per Pap</li><li>- \$100 per PSA</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Laboratory Services<ul style="list-style-type: none"><li>- \$100 per day for surgical pathology</li><li>- \$50 per day for other laboratory tests</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Radiology services<ul style="list-style-type: none"><li>- \$500 per day for MRI scan</li><li>- \$250 per day per PET scan</li><li>- \$150 per day for Mammogram</li></ul></li></ul>	<ul style="list-style-type: none"><li>• \$2,000 per calendar year limit for all outpatient events</li></ul>		
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<ul style="list-style-type: none"><li>• \$2,000 per calendar year limit for all outpatient events</li></ul>							
Prescription Drugs Benefit (not available in AZ and OH)	<ul style="list-style-type: none"><li>• \$25</li><li>• \$750 Calendar Year Maximum</li></ul>						
Ground and Air Ambulance	<ul style="list-style-type: none"><li>• \$1,000 per day for air transportation</li><li>• \$100 per day for ground transportation.</li><li>• Limit of 2 daily benefits per calendar year for all ambulance transportation.</li></ul>						
Lifetime Maximum	<ul style="list-style-type: none"><li>• \$2 million</li></ul>						

\* See outline of coverage for exact benefit and limits.

\*\* See Surgical Schedule for benefit amounts.

## Affordable Choice Monthly Premiums

		Classic	Elite
Ages 18 - 29	Individual	\$87.00	\$110.00
	Individual and Spouse (in NV and OR, Spouse/Domestic Partner)	\$174.00	\$220.00
	Individual and Child(ren)	\$191.00	\$238.00
	Individual and Family	\$285.00	\$372.00
	Child Only	\$69.00	\$87.00
Ages 30 - 39	Individual	\$104.00	\$132.00
	Individual and Spouse (in NV and OR, Spouse/Domestic Partner)	\$208.00	\$264.00
	Individual and Child(ren)	\$209.00	\$259.00
	Individual and Family	\$319.00	\$414.00
	Child Only	\$69.00	\$87.00
Ages 40 - 49	Individual	\$127.00	\$162.00
	Individual and Spouse (in NV and OR, Spouse/Domestic Partner)	\$254.00	\$324.00
	Individual and Child(ren)	\$233.00	\$286.00
	Individual and Family	\$365.00	\$470.00
	Child Only	\$69.00	\$87.00
Ages 50 - 64	Individual	\$164.00	\$207.00
	Individual and Spouse (in NV and OR, Spouse/Domestic Partner)	\$328.00	\$414.00
	Individual and Child(ren)	\$269.00	\$329.00
	Individual and Family	\$430.00	\$556.00
	Child Only	\$69.00	\$87.00



## **Affordable Choice Fixed-Benefit Plans**

Affordable Choice plans pay a set of daily benefits for covered services, regardless of what your provider charges.

### **Example 1     Hospital Stay - Elite**

<i>Description of Transaction</i>	<i>Amount:*</i>
Total Charges - 7 days	\$41,660.41
Total Adjustments/Network Discounts	18,747.18 -
<b>Current Balance</b>	<b>\$22,913.23</b>

#### **Affordable Choice Pays**

<i>Description of Transaction</i>	<i>Amount:*</i>
Admission Benefit	2,000.00
Hospital Days at \$3,000	21,000.00
<b>Total Paid</b>	<b>\$23,000.00</b>

*\*Amounts based on Affordable Choice claims data. Results may vary.*

### **Example 2     Routine preventive care exam with labs - Affordable Choice Classic**

<i>Service received:</i>	<i>Cost:</i>	<i>Plan pays:</i>
Preventive care/office visit	\$95	\$50
Laboratory test	90	25
<b>Total bill</b>	<b>\$185</b>	
MultiPlan network discounts*	55	
Classic pays	75	
<b>Your balance</b>	<b>\$55</b>	

### **Example 3     Broken radius in arm - Elite**

<i>Service received:</i>	<i>Cost:</i>	<i>Plan pays:</i>
Emergency room/physician charge	\$1,444	\$250
Follow-up office visits (4)	465	300
Follow-up x-rays (5)	475	375
<b>Total bill</b>	<b>\$2,384</b>	
MultiPlan network discounts*	596	
Elite pays	925	
<b>Your balance</b>	<b>\$863</b>	

*\* Amounts based upon Affordable Choice claims data. Results may vary. These types of discounts in the healthcare industry have been around since 1952. These are contractually negotiated discounts between Multiplan and the hospitals and doctors. Discounts can vary among providers. Hospital discounts can be as much as 40 to 50% and doctors vary between 25 and 35%.*