

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 ELITE PLUS PLAN

*No Specified
Disease Rider*

7-Day Hospital Stay for Pneumonia

Patient Profile: Sarah, age 52, *Elite Plus coverage*

Scenario: Sarah developed severe pneumonia requiring hospitalization with IV antibiotics, respiratory therapy, labs and monitoring.

Affordable Choice Benefits Paid	Benefit Amount
Benefit Descriptions	
Hospital Admission Benefit (first inpatient day per calendar year)	\$3,000.00
Inpatient Hospital Confinement (7 days at \$6,000/day)	\$42,000.00
Radiology Services - CT Scan (outpatient benefit)	\$700.00
Laboratory Services Other (per day)	\$50.00
Doctor's Office Visit (post-discharge follow-up/ 1 of 10 CY max)	+ \$200.00
Total Affordable Choice Benefits Paid:	\$45,950.00

EXAMPLE 2 CLASSIC PLAN

*With Specified
Disease Rider*

Routine Preventative Care - Cancer Diagnosis

Rider Details: \$25,000 Deductible/\$250,000 Calendar Year Maximum

Patient Profile: Michael, age 58, *Classic coverage with Specified Disease Rider*

Scenario: Michael went for routine preventative care exam with lab work. Blood tests showed abnormal results leading to further testing and cancer diagnosis. Treatment included surgery and ongoing chemotherapy.

Affordable Choice Benefits Paid	Benefit Amount
Benefit Descriptions	
Base Plan Benefits:	
Preventative Services - Colonoscopy (per service)	\$500.00
Laboratory Services - Surgical Pathology (per day)	\$200.00
Doctor's Office Visit (follow-up consultation/ 1 of 6 CY max)	\$75.00
Radiology Services - CT Scan	\$300.00
Hospital Admission Benefit (first inpatient day per calendar year)	\$1,000.00
Inpatient Hospital Confinement (3 days at \$2,000/day)	\$6,000.00
Surgery Benefit (thoracoscopy - per surgical fee schedule)	\$998.68
Anesthesiologist Benefit (25% of surgical benefit)	\$249.67
Cancer Benefit - Chemotherapy (20 days at \$1,000/day)	+ \$20,000.00
Subtotal Base Plan Benefits:	\$29,323.35
Specified Disease Rider Benefits:	
Total Actual Charges (surgery, hospital, treatment)	\$127,000.00
Less: AFC Base Plan Payment (paid by ManhattanLife)	- \$29,323.35
Remaining Charges	\$97,676.65
Less: Deductible (paid by insured to provider)	- \$25,000.00
Specified Disease Rider Pays (paid by ManhattanLife)*:	\$72,676.65
Total Affordable Choice Benefits Paid:	\$102,000.00

*Up to \$250,000 CY max

Amounts based upon Affordable Choice claims data. Results may vary. These are contractually negotiated discounts between a network 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%.