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			
	Description of Transaction	An	Amount:* \$41,660.41 18,747.18 - \$22,913.23	
	Total Charges - 7 days	\$41,		
	Total Adjustments/Network Discounts	18,		
	Current Balance	<i>\$22,</i>		
	Affordable Choice Pays			
	Description of Transaction	Amount:* 2,000.00 21,000.00		
	Admission Benefit			
	Hospital Days at \$3,000			
	Total Paid		\$23,000.00	
	*Amounts based on Affordable Choice cl	aims data. Resu	lts may vary.	
Example 2	Routine preventive care exam with labs - Affordable Choice Classic			
	Service received:	Cost:	Plan pays:	
	Preventive care/office visit	\$95	\$50	
	Laboratory test	90	25	
	Total bill	\$185		
	MultiPlan network discounts*	55		
	Classic pays	75		
	Your balance	\$55		
Example 3	Broken radius in arm - Elite			
	Service received:	Cost:	Plan pays:	
	Emergency room/physician charge	\$1,444	\$250	
	Follow-up office visits (4)	465	300	
	Follow-up x-rays (5)	475	375	
		\$2,384		
	Total bill	γ <u>2</u> ,30 4		
	Total bill MultiPlan network discounts*	596		

* 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%.