

The Affordable Choice

Solutions for Today for the Problems of Tomorrow



This is a Hospital Confinement and other Fixed Indemnity Insurance Policy
Underwritten by ManhattanLife Assurance Company of America



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
- Teladoc/Karis 360 *(not included in child only policy)*



Get more by having Affordable Choice

Your Affordable Choice coverage comes with an identification card to streamline your doctor office visits. It also comes with access to a large network of doctors and other health services available through the MultiPlan network.



How you save with Affordable Choice

In addition to payments that help pay medical services, Affordable Choice helps get you more for your money with the **MultiPlan*** series of networks.

MultiPlan is one of the oldest and largest networks. Currently, MultiPlan contracts with over 770,000 respected practitioners, 5,000 hospitals, and 70,000 ancillary care facilities, so it is not difficult to find a participating provider in any area of the country.

You save an average of 20-30% off inpatient and outpatient hospital charges when you use the **MultiPlan Network**.

To learn more about finding a "Provider in Four Easy Steps" go to:

- www.multiplan.com
- click on, "Find a Provider"
- select your card network
- find your provider

RXedo Prescription Benefit Partner:*

- Discounts to 80%
- Completely free to use
- Accepted at over 67,000 pharmacies nation-wide
- Discounts on over 10,000 medications

How much will you save?

Average savings over 65% per prescription.

Use the Drug Pricing tool to price prescription at pharmacies in your zip code. The results will be by least cost pharmacies first. To use the Drug Pricing tool, click the drug pricing link provided at www.findlowrx.com.



**Network and prescription drug are not part of this policy. Multiplan and RXedo are value added healthcare programs from other providers designed to enhance your healthcare experience without additional cost to you.*

Affordable Choice Plan Benefits

Surgical and Hospitalization Benefits

Elite							
Inpatient Hospital Confinement	<ul style="list-style-type: none"> • \$3,000 per Inpatient Day.* • \$200,000 calendar year limit. 						
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"> • \$2,000 for the first Inpatient Day per calendar year. 						
Emergency Room or Urgent Care	<ul style="list-style-type: none"> • \$250 per day • Limit of 1 daily benefit per calendar year 						
Surgery Benefit	<ul style="list-style-type: none"> • Daily surgical benefits for both inpatient and outpatient surgery. Maximum benefit of \$50,000 per calendar year.** 						
Assistant Surgeon	<ul style="list-style-type: none"> • Pays a daily amount per surgery.** 						
Anesthesiologist	<ul style="list-style-type: none"> • Pays a daily amount per surgery.** 						
Doctor's Office Visit	<ul style="list-style-type: none"> • \$75 per day. • Four days per calendar year. 						
Outpatient Medical Benefits	<table style="width: 100%; border: none;"> <tr> <td style="vertical-align: top; width: 33%;"> <ul style="list-style-type: none"> • Preventative Services <ul style="list-style-type: none"> - \$300 colonoscopy - \$100 per Pap - \$100 per PSA </td> <td style="vertical-align: top; width: 33%;"> <ul style="list-style-type: none"> • Laboratory Services <ul style="list-style-type: none"> - \$100 per day for surgical pathology - \$50 per day for other laboratory tests </td> <td style="vertical-align: top; width: 33%;"> <ul style="list-style-type: none"> • Radiology services <ul style="list-style-type: none"> - \$500 per day for MRI scan - \$250 per day per PET scan - \$150 per day for Mammogram </td> </tr> <tr> <td colspan="3" style="text-align: center;"> <ul style="list-style-type: none"> • \$2,000 per calendar year limit for all outpatient events </td> </tr> </table>	<ul style="list-style-type: none"> • Preventative Services <ul style="list-style-type: none"> - \$300 colonoscopy - \$100 per Pap - \$100 per PSA 	<ul style="list-style-type: none"> • Laboratory Services <ul style="list-style-type: none"> - \$100 per day for surgical pathology - \$50 per day for other laboratory tests 	<ul style="list-style-type: none"> • Radiology services <ul style="list-style-type: none"> - \$500 per day for MRI scan - \$250 per day per PET scan - \$150 per day for Mammogram 	<ul style="list-style-type: none"> • \$2,000 per calendar year limit for all outpatient events 		
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<ul style="list-style-type: none"> • \$2,000 per calendar year limit for all outpatient events 							
Prescription Drugs Benefit (not available in AZ and OH)	<ul style="list-style-type: none"> • \$25 • \$750 Calendar Year Maximum 						
Ground and Air Ambulance	<ul style="list-style-type: none"> • \$1,000 per day for air transportation • \$100 per day for ground transportation. • Limit of 2 daily benefits per calendar year for all ambulance transportation. 						
Lifetime Maximum	<ul style="list-style-type: none"> • \$2 million 						

* See outline of coverage for exact benefit and limits.

** See Surgical Schedule for benefit amounts.

Affordable Choice Plan Benefits

Surgical and Hospitalization Benefits

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

* 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 Monthly Premiums

		Classic	Elite
Ages 18 - 29	Individual	\$92.00	\$115.00
	Individual and Spouse (in NV and OR, Spouse/Domestic Partner)	\$179.00	\$225.00
	Individual and Child(ren)	\$196.00	\$243.00
	Individual and Family	\$290.00	\$377.00
	Child Only	\$69.00	\$87.00
Ages 30 - 39	Individual	\$109.00	\$137.00
	Individual and Spouse (in NV and OR, Spouse/Domestic Partner)	\$213.00	\$269.00
	Individual and Child(ren)	\$214.00	\$264.00
	Individual and Family	\$324.00	\$419.00
	Child Only	\$69.00	\$87.00
Ages 40 - 49	Individual	\$132.00	\$167.00
	Individual and Spouse (in NV and OR, Spouse/Domestic Partner)	\$259.00	\$329.00
	Individual and Child(ren)	\$238.00	\$291.00
	Individual and Family	\$370.00	\$475.00
	Child Only	\$69.00	\$87.00
Ages 50 - 64	Individual	\$169.00	\$212.00
	Individual and Spouse (in NV and OR, Spouse/Domestic Partner)	\$333.00	\$419.00
	Individual and Child(ren)	\$274.00	\$334.00
	Individual and Family	\$435.00	\$561.00
	Child Only	\$69.00	\$87.00

Other Products Available



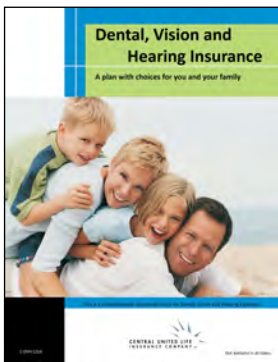
Cancer Care Plus

- Did you know that . . . 1 out of 2 men will have cancer in their lifetime . . . 1 out of 3 women will have cancer in their lifetime . . . 1 out of 8 women will have breast cancer.*
- Our Cancer pays cash directly to you in addition to your health insurance.
- Cash to help with Mortgage/Rent payments if you're unable to work.
- Out of pocket cost not covered by health insurance like high deductibles and copayments.
- Hospital Confinement, first occurrence payment, surgical benefits and coverage for radiation, chemotherapy and much more. (Other benefits included and complete details in brochure)

For around \$1 a day we can protect your financial Freedom!

Cancer Sample Premium Plan A (individual 45-54) \$29.88

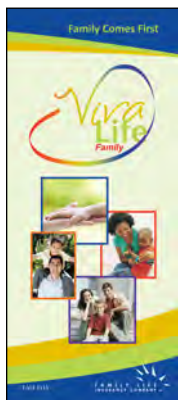
* American Cancer Society - Cancer Facts and Figures 2014



Dental, Vision, Hearing

- Good dental hygiene, regular vision and hearing checkups are vital to a healthy life.
- With our DVH, you are able to use the full benefit however you wish. It's your choice!
- Start with dental cleanings, dental exams, eye and hearing exams immediately.
- You will be protecting your overall health for around \$1 a day.

Dental, Vision & Hearing Sample Premium \$1,000 Max (individual 55-64) \$29.00



Viva Life*

- You work hard to provide for your family and it is only right that you should be concerned if premature death occurs and you won't be able to provide for them.
- Purchasing life insurance to help pay for every day living expenses such as mortgage payments, medical and funeral expenses is the solution.
- Act today to protect your family's future.
- You can protect your family for approximately \$1 per day.

Viva Life Sample Premium (Individual age 40 N/S \$ 100, 000 Death Benefit) . . . \$31.59

* Issued by Family Life Insurance Company

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 -
Current Balance	\$22,913.23

Affordable Choice Pays

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

**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
Total bill	\$185	
MultiPlan network discounts*	55	
Classic pays	75	
Your balance	\$55	

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
Total bill	\$2,384	
MultiPlan network discounts*	596	
Elite pays	925	
Your balance	\$863	

** 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%.*

Sponsored Benefits



Improving access to quality care while reducing costs to members.

Teladoc is a modern day house call with immediate access to a network of board-certified physicians. Physicians are available anytime, anywhere for personalized, secure, web or phone-based consultation that includes diagnosis and treatment of medical issues.

Members can use 24/7 Physician Consultations:

- For common, acute conditions that can be treated without a face-to-face visit.
- From anywhere - at home, at work or on the road.
- After hours - during the evening, on weekends or holidays.
- When they cannot reach their primary care physician.

Product Highlights:

- Convenient, timely consultations available to members anytime.
- Reduces claims costs for benefit plans and saves members time and out-of-pocket costs.
- Offers a fast, affordable alternative for minor medical problems and health issues.
- All physicians are licensed, board certified and based in the U.S.
- Visit Fee is \$0.00

For more information go to

Online: www.teladoc.com

Mobile App (App Store and Google Play):
www.teladoc.com/mobile

or call

1-800-Teladoc (835-2362)

Advocating for the patient, saving members time and money before, during and after a healthcare event



Karis360 helps policyholders save on out-of-pocket expenses, in finding doctors, assists in searching and comparing facilities, providers, and prescription costs, as well as many other services. Karis360 offers 3 services to policyholders.

Karis Healthcare Navigator

- Provides each member a personal, expert advisor to address healthcare-related questions and concerns.
- Services include, but are not limited to: physician and healthcare facility searches, prescription cost search, health cost estimates, alternative medicine, laboratory and imaging services, elder care solutions, appointment scheduling.

Karis Surgery Saver

- Helps members when a non-emergency surgical procedure is being considered.
- Specialized Advisors provide cost, quality and availability comparison of up to 5 facilities in the area.

Karis Bill Negotiator

- Works directly with healthcare providers to help reduce out-of-pocket expenses.
- Negotiates directly with providers and collection agencies to try and reduce medical bill balances.
- Works with providers to develop payment plans.

For more information go to

www.thekarigroup.com

or call 1-855-399-4457

Karis360 is not insurance and does not provide funds to pay for bills. This is a best-efforts service and results can not be guaranteed.

**Listed above are two added sponsored benefits that are not part of the policy.
There is a \$5.00 monthly administration fee for these two services.
(Not included in Child Only Policy)**



NOTES AND CALCULATIONS:



Benefits and riders may vary by state and may not be available in all states.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Affordable Choice product at disclosure.manhattanlife.com. Please review this information before applying for coverage. The amounts of benefits provided depend on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.

Policy Form Numbers

C-AFF, C-AFF-LA, C-AFF-OK, C-AFF-TX (including state variations)

This product does not constitute comprehensive health insurance coverage (often referred to as, “major medical coverage”). Therefore, this product does not satisfy the requirement of Minimum Essential Coverage under the Federal Patient Protection and Affordable Care Act. For additional information, you can contact us, refer the official federal website at www.healthcare.gov, or call their toll-free number at 800-318-2596.

Underwritten by:
ManhattanLife Assurance Company of America

Administrative Office:
10777 Northwest Freeway, Houston, TX 77092

Toll Free Telephone:
800-669-9030

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