A Mana Insurance Solutions™ resource

ALOHA! INDIVIDUAL & FAMILY COVERAGE FOR HAWAIʻI

Affordable Choice + Accident/Injury Health Coverage Bundle

MOST POPULAR

Paying too much for health insurance you barely use? This ManhattanLife bundle pays cash from your very first visit and lets you see any doctor you like. Mental health support and virtual care through EasyCare2go come built in.

Is this a fit for you? It probably is if you:

Coverage can start any month of the year

- **Are in good health** — Not planning a pregnancy, on few prescriptions, and can pass the 8 health questions.
- **Want to save $300–$1,500/mo** on the health insurance premiums you pay now.
- **Want first-dollar coverage** — Benefits pay from dollar one. No deductible to meet first.
- **Want to see any provider** — No network restrictions. See any doctor, any clinic, any hospital.

Affordable Choice Plan Highlights

Fixed cash benefits per covered person · ages 18–64

Benefit	Elite Plus	MOST POPULAR Elite	Classic Plus	Classic
Doctor's office visits per day / visits per person per year	$200 / 10	**$175 / 10**	$125 / 8	$75 / 6
Urgent care per day / visits per year	$300 / 4	**$300 / 4**	$250 / 2	$250 / 2
Emergency room per day / visits per year	$300 / 2	**$300 / 2**	$250 / 1	$250 / 1
Hospital daily benefit per inpatient day	$6,000	**$4,000**	$3,000	$2,000
+ Hospital admission benefit first inpatient day per year	$3,000	**$2,000**	$1,000	$1,000
Therapy benefit physical, occupational, speech; per day	$75	**$75**	$50	$50
Prescription (Rx) daily benefit $750 yearly max	$75	**$50**	$50	$25
Preventive services colonoscopy, Pap, PSA	$300–$600	**$300–$600**	$250–$500	$250–$500
Lab services per day	$50–$300	**$50–$300**	$50–$200	$50–$200
Radiology MRI, CT, PET, mammogram, X-ray; per day	$250–$700	**$250–$600**	$200–$500	$200–$300
Cancer treatment per day, up to 40 days a year	$2,000	**$2,000**	$1,000	$1,000
Mental health counseling 12 sessions through EasyCare2go	**Included**	**Included**	**Included**	**Included**

Paid your way
Benefits go to your provider or straight to you.

EasyCare2go at no added cost
Virtual care, Rx access, and 12 counseling sessions for you and your immediate family.

Specified Disease Rider
Up to $500,000 more for cancer, heart attack, stroke, transplants, and other big-ticket conditions.

Even more inside
Surgery, ambulance, and hospital observation benefits too. See brochures for details.

Accident/Injury Plan Highlights

2 units · 24-hour coverage · with Wellness Rider

- A great addition to **any** health insurance, including major medical.
- Pays **hundreds to thousands of dollars** to you for each treated injury.
- **$60 per person per year** for a wellness checkup.
- Up to **$50,000** of accidental death coverage.
- Cards 1–6 follow the usual path from injury to recovery.

1 Money for the 1st Treatment Visit

Physician's office	$150
Emergency room	$200
Urgent care	$225
Emergency dental	$100–$300

2 Money for Follow-up Visits

Physician's office	$50
Physical therapy	$70
Chiropractor	$70
Wellness checkup	$60

3 Tests & Supplies

X-rays	$100
Crutches, braces, walker	$125
MRI, CT scan, etc.	$200
Blood/plasma	up to $300

4 Money for the Type of Injury

Cuts/lacerations	up to $800
Tendon/ligament/rotator cuff	$1,000
Dislocations	up to $4,000
Fractures	up to $5,000
Burns	up to $20,000

Pays for several types of injuries.

5 Hospital, Surgery & Services

Hospital admission	$2,000
Hospital confinement	$300/day
ICU confinement	$600/day
Surgeries	up to $2,000
Ambulance	up to $2,000

6 Accidental Death

Policyholder	$50,000
Spouse	$20,000
Child	$10,000

All amounts double for common-carrier accidents (plane, bus, train).

All accident benefits are paid directly to you, no matter what your health insurance pays or doesn't pay.

Monthly Rates

Hawai'i rates · Affordable Choice shown at the Elite level, our most popular

Affordable Choice · Elite Plan — OUR MOST POPULAR LEVEL

Age	Individual	You + Spouse	You + Child(ren)	Family
18–29	$132.06	$257.27	$273.93	$418.46
30–39	$166.28	$325.76	$308.15	$486.84
40–49	$197.87	$388.78	$339.75	$550.00
50–64	$280.76	$554.62	$422.65	$715.69

Bundle example, age 35, single, Elite + Accident: **$166.28 + $25 = $191.28/mo**

Accident/Injury — 2 UNITS · 24-HOUR

Coverage	Monthly
Individual	$25
You + Spouse	$38
You + Child(ren)	$38
Family	$51

Includes the $60 Wellness Rider

2 Easy Ways to Enroll

1 application · 1 set of questions · 1 ACH (bank account) payment

OPTION 1
Book a 10-minute meeting with Chris
Scan the code or visit:
calendly.com/christopher-branson/benefit-consultation

OPTION 2
Tech-savvy? Enroll online
Scan the code or visit:
direct.manhattanlife.com/#/link/6460/mana-insurance-solutions

Super easy! 1 application covers both plans.
Questions? Call or text me anytime.

Chris Branson
Founder & President · 25 years in insurance
CALL/TEXT **(808) 303-5040**
EMAIL info@manainsurancesolutions.com

Affordable Choice is a hospital confinement and other fixed indemnity insurance policy and PAID Enhanced is an accident only insurance policy, both underwritten by ManhattanLife Insurance and Annuity Company. THESE POLICIES PROVIDE LIMITED BENEFITS. They are not major medical coverage and do not satisfy the Minimum Essential Coverage requirement of the Affordable Care Act. Fixed benefits are paid per covered person in set daily amounts, regardless of what a provider charges. Affordable Choice is subject to underwriting; issue ages 18–64. Family rates include up to four children. Premiums include a $7 monthly administration fee for value-added services. The optional Specified Disease Rider has its own deductible and premium, not shown above. EasyCare2go is a healthcare membership program, not insurance; services are subject to availability and program terms. Accident issue ages 18–84; the Wellness Rider pays once the policy has been in force 30 days. Rates from ManhattanLife Hawai'i brochures AFC7010-BR 1025 and PAIDEH-BR 0524; rates are subject to change. Savings vary based on your current plan. The policy governs all benefits, limitations, and exclusions; see disclosure.manhattanlife.com.

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