Analysis of U.S. Mobile Carrier Plans: MNOs & MVNOs

Published August 4, 2025 60 min read

Comparison of U.S. Mobile Phone Plans (August 2025)

Introduction

The U.S. mobile telecom landscape in August 2025 is characterized by a handful of major network operators (MNOs) and a wide array of Mobile Virtual Network Operators (MVNOs) that resell service on those networks. The **"Big Three"** MNOs – **Verizon, AT&T, and T-Mobile** – together serve the majority of the 335+ million wireless subscribers, offering nationwide network coverage and premium plan options (Source: reuters.com)(Source: tomsguide.com). A fourth facilities-based carrier, **Dish Wireless** (via its Boost brands), is in the early stages of building out a new 5G network, while still relying on roaming agreements with the Big Three to fill coverage gaps (Source: tomsguide.com)(Source: tomsguide.com). Alongside these MNOs, dozens of **MVNOs** and prepaid brands – such as **Mint Mobile**, **Visible**, **Boost Mobile**, **Cricket Wireless**, **Metro by T-Mobile**, **Consumer Cellular**, **Google Fi**, and cable-owned providers like **Xfinity Mobile** – compete aggressively on price and niche features. This report provides a comprehensive comparison of these carriers' **prepaid and postpaid plans**, covering pricing tiers, data allowances, "unlimited" data policies, 5G access, hotspot and roaming features, throttling practices, and more. We also evaluate each provider's **value for money, network performance, customer satisfaction, contract terms,** and **device compatibility**. Finally, we discuss key industry trends in 2025, including the rise of eSIM, the expansion of 5G networks, and shifting pricing strategies. All information is sourced from carrier websites, industry analyses, and credible reports, with citations provided.

Market Overview: Carriers and Plan Structures

Major Network Operators (MNOs): The three nationwide MNOs each operate advanced 4G LTE and 5G networks covering the vast majority of the U.S. population. They primarily sell **postpaid plans** (billed monthly, with credit checks) and also offer their own **prepaid** services:

- **Verizon Wireless:** Largest carrier by coverage and subscriber count. Verizon's focus is on premium unlimited plans with extensive perks, backed by a reputation for the best overall coverage (especially in rural areas) and strong network reliability (Source: tomsguide.com). In 2023 Verizon revamped its postpaid offerings into the **"MyPlan"** lineup with **three** unlimited tiers (Source: techradar.com). Verizon also offers prepaid plans under the Verizon brand and owns **Visible**, a fully digital MVNO.

- **AT&T Mobility:** Second-largest carrier, operating a broad LTE network and growing 5G coverage. AT&T offers **unlimited postpaid plans** as well as **AT&T Prepaid** options. AT&T's plan structure includes a trio of unlimited plans (Starter, Extra, Premium) and a special single-line "Value Plus" unlimited plan, alongside tiered-data prepaid plans (Source: tomsguide.com)(Source: tomsguide.com). AT&T is known for balanced network performance (often ranking second in speed and coverage) and has improved customer service in recent years.

- **T-Mobile (TMUS):** Third-largest but often the **industry disruptor**, T-Mobile led the push to end service contracts and roaming fees in the 2010s. Following its 2020 merger with Sprint, T-Mobile now boasts a very broad mid-band 5G network and competitive pricing (Source: tomsguide.com). In early 2025, T-Mobile simplified its offerings into a **trio of unlimited "Experience" plans**, phasing out some older, cheaper plans (Source: tomsguide.com)(Source: tomsguide.com). T-Mobile also operates the **Metro by T-Mobile** prepaid brand and offers ultra-low-cost options like T-Mobile Connect plans (starting at $15).

- **Dish Wireless:** A newcomer building the **fourth network**. Dish acquired Sprint's prepaid business (Boost Mobile) as a condition of the Sprint/T-Mobile merger (Source: tomsguide.com). By the end of 2024 Dish reported covering ~80% of the U.S. population with its own 5G signal (with 99% coverage when including roaming on AT&T/T-Mobile) (Source: tomsguide.com). Dish's retail brands include **Boost Mobile** (prepaid) and **Boost Infinite** (postpaid). Boost has shifted entirely to **unlimited plans** as of 2025, aiming to compete head-on with the Big Three (Source: tomsguide.com).

Mobile Virtual Network Operators (MVNOs) and Prepaid Brands: MVNOs lease network capacity from the MNOs and typically offer **prepaid, no-contract plans**. They target price-sensitive consumers or niche segments (international travelers, seniors, etc.) and often sell service online or through retail partners. Key players include:

- **Mint Mobile:** A T-Mobile MVNO known for **budget plans** purchased in multi-month bundles. Mint (now owned by T-Mobile as of 2023) offers plans ranging from **5 GB for $15/mo** up to "Unlimited" (≈35 GB high-speed) for **$30/mo** – rates that require paying 3, 6, or 12 months upfront (Source: tomsguide.com). Mint includes 5G access on T-Mobile's network and gained popularity (aided by celebrity marketing) for delivering excellent value if you can pay in advance.

- **Visible:** Verizon's fully digital subsidiary. **Visible** offers **single-line unlimited** plans with no hidden fees, operating entirely through an app/website (no stores). In 2022 Visible introduced two plan tiers: the base *Visible* plan (unlimited data, always deprioritized, with unlimited hotspot at 5 Mbps) and **Visible+** (which adds 50 GB of premium data before any deprioritization, 5G Ultra Wideband access, and international features) (Source: bestphoneplans.net)(Source: bestphoneplans.net). By 2025, a new top-tier **Visible+ Pro** plan was added, offering even more premium data and features like higher hotspot speeds and 4K video streaming (Source: bestphoneplans.net). Visible's standard price is around **$25/mo** for the base plan (often discounted to ~$20 with promos) (Source: tomsguide.com)(Source: tomsguide.com) – a tremendous bargain on Verizon's network – while Visible+ is about $35 and Pro $45 (before occasional promotions) (Source: tomsguide.com)(Source: tomsguide.com).

- **Boost Mobile:** Now under Dish, Boost offers *both* low-cost plans and innovative postpaid options. Notably, **Boost's "Unlimited" plan at $25/mo** is one of the cheapest true unlimited offerings on the market (Source: tomsguide.com). It includes unlimited talk/text and data with a *30 GB* high-speed cap (after 30 GB, speeds reduce) and has a **"lifetime price guarantee"** as long as you remain a customer (Source: tomsguide.com)(Source: tomsguide.com). Boost also sells **"Unlimited Plus" ($50)** and **"Unlimited Premium" ($60)** plans which include larger premium data allotments (40 GB and 50 GB respectively) and perks like mobile hotspot and Canada/Mexico roaming (Source: tomsguide.com). On the high end, **Boost Infinite Access ($65)** bundles an unlimited plan (30 GB premium data) *with a new iPhone or Samsung Galaxy flagship included* – essentially a phone-leasing upgrade program on a postpaid plan (Source: tomsguide.com)(Source: tomsguide.com). These moves illustrate Dish/Boost's strategy to entice customers with aggressive pricing and device deals, using both its new 5G network and roaming on others (Source: tomsguide.com).

- **Cricket Wireless:** AT&T's prepaid arm, sold in retail stores. Cricket's plans now include an **$60 "Supreme Unlimited"** tier with 50 GB hotspot included (Source: bestmvno.com), a **$50 "Smart Unlimited"** (15 GB hotspot) (Source: bestmvno.com), and a basic $40 unlimited (capped speeds, fewer features) for new customers (Source: bestmvno.com). Cricket includes taxes in its prices and does **not** require annual contracts. Notably, Cricket recently lifted speed caps on its top plans and introduced these higher hotspot allowances to stay competitive with Metro, Boost, and Verizon's prepaid brands (Source: bestmvno.com)(Source: bestmvno.com). However, Cricket's cheapest unlimited option (the $40 plan, $35 with autopay) is restricted to *new activations only*, which drew some criticism (Source: bestmvno.com)(Source: bestmvno.com).

- **Metro by T-Mobile:** A prepaid brand owned by T-Mobile, popular for multi-line discounts and included extras. Metro's standard unlimited plan is $50 (taxes/fees included), and a $60 plan adds 15 GB of hotspot plus an **Amazon Prime** membership. In mid-2025 Metro ran a promotion offering *one line of unlimited 5G for $40*, with the rate locked for 5 years (Source: tomsguide.com)(Source: tomsguide.com). Perks like **T-Mobile Tuesdays** (weekly deals) and **ScamShield** call blocking are included (Source: tomsguide.com), leveraging T-Mobile's network and rewards to differentiate Metro.

- **Consumer Cellular:** An MVNO targeting seniors, using AT&T (and T-Mobile) networks. Consumer Cellular is praised for its **U.S.-based customer support** and simple, no-frills plans (Source: seniorliving.org)(Source: seniorliving.org). Plans are month-to-month with no contract, starting at **$20 for unlimited talk & text with 1 GB data**, scaling up to **$50 for unlimited data** (single-line, available only to age 50+ customers) (Source: seniorliving.org)(Source: seniorliving.org). Consumer Cellular offers *multi-line discounts* and an AARP member 5% discount, and uniquely will auto-upgrade your plan if you exceed your data allotment to ensure you don't pay heavy overages (Source: seniorliving.org)(Source: seniorliving.org). For example, two seniors can get **2 lines of unlimited for $60 total** (or **$55 with AARP**), which undercuts many competitors (Source: seniorliving.org)(Source: seniorliving.org). The trade-off is fewer high-end perks; this carrier focuses on **affordability, flexibility, and customer service** for moderate users. (Indeed, Consumer Cellular often ranks at the top of customer satisfaction surveys for wireless providers in its category.)

- **Google Fi Wireless:** Google's MVNO (using T-Mobile and US Cellular networks) that emphasizes flexibility and international use. In April 2025, Google Fi **overhauled its plans**: it introduced an **Unlimited Essentials** plan at **$35/mo** (one line) with unlimited talk/text and 30 GB of high-speed data (then throttled to 256 kbps) (Source: tomsguide.com) (Source: tomsguide.com). This budget plan has *no hotspot or international roaming* included (Source: tomsguide.com). Meanwhile, Google's **Simply Unlimited** was rebranded to **Unlimited Standard** at $50/mo with *50 GB* high-speed (up from 35 GB) plus **25 GB hotspot** and roaming in Canada/Mexico (Source: tomsguide.com)(Source: tomsguide.com). The top **Unlimited Premium ($65)** offers *100 GB* high-speed data and now **50 GB hotspot** (it no longer has truly unlimited hotspot), plus full international roaming in 200+ countries (Source: tomsguide.com). Google Fi also continues to offer its signature "Flexible" pay-per-GB plan for light users. These changes reflect an industry trend of segmenting "unlimited" into tiers to reach lower price points while still imposing high-speed data caps (Source: tomsguide.com)(Source: tomsguide.com).

- **Cable MVNOs (Xfinity Mobile, Spectrum Mobile, etc.):** Cable companies Comcast (Xfinity) and Charter (Spectrum) have had great success bundling mobile service for their internet customers. Xfinity Mobile (on Verizon's network) offers unlimited plans around $45/line (with *20 GB* of high-speed data then potential slowdowns) or shared **"By the Gig"** options (e.g. $15 per GB). These services often require you to subscribe to their home internet, but in exchange they offer very competitive pricing and high customer satisfaction for value (Source: tomsguide.com). While not covered in detail in this report, it's worth noting that by 2025 the cable MVNOs collectively have added millions of wireless lines, pressuring the traditional carriers' market share.

Plan Types – Postpaid vs Prepaid: Generally, **postpaid plans** (offered by MNOs and a few MVNOs like Boost Infinite) involve a billing relationship with credit check, and they often come with *device financing options*, family plan discounts, and premium perks. **Prepaid plans** (offered by both MNO prepaid brands and MVNOs) require paying upfront each period (monthly or multi-month) and have no long-term contract – you can switch or cancel any time. Prepaid/MVNO plans tend to be cheaper **for single lines**, whereas postpaid plans often shine **for families** due to multi-line discounts (Source: tomsguide.com)(Source: bestmvno.com). For example, Verizon's **Unlimited Welcome** is $60 for one line but drops to $25/line with four lines on the account (Source: techradar.com)(Source: techradar.com). MVNOs usually price per line at a flat rate (no family discounts), but their base prices are low enough that they're still cost-effective for individuals.

No-Contract and Financing: Virtually all plans today are **no service contract** – you are not locked into a plan for a set term and there are no termination fees. However, the major carriers commonly use **device installment plans** with 24–36 month payment terms to encourage loyalty. Customers get expensive new smartphones "for $0" or heavily discounted, but the bill credits are spread over three years, effectively locking the customer to that carrier to receive the full benefit. This has replaced the old two-year contract model. By contrast, most MVNOs are **BYOD (Bring Your Own Device)** or require purchasing a device at full price (some offer financing via third parties).

In summary, the U.S. carrier landscape in 2025 offers everything from ultra-premium unlimited plans with high price tags to basic low-cost plans that undercut traditional pricing by a wide margin. Next, we'll dive into **side-by-side comparisons** of plan features and costs.

Pricing Tiers and Data Allowances

Mobile plans are typically structured around **how much high-speed data** you get, with pricing tiers from bare-bones talk-and-text plans up to unlimited data plans. Below we compare the major categories:

Tiered (Fixed-Data) Plans vs. Unlimited Plans

- **Tiered Data Plans:** These plans give you a specific **data cap per month** (e.g. 5 GB, 15 GB). They are common in prepaid offerings and some postpaid entry-level plans. Prices scale by data amount. For instance, **AT&T Prepaid** offers $30 for 5 GB or $40 for 15 GB (both include rollover of unused data) (Source: tomsguide.com). **Mint Mobile** has 5 GB, 15 GB, etc., at $15–$20 range (with annual prepay) (Source: tomsguide.com). **Consumer Cellular** similarly sells 1 GB for $20, 5 GB for $25, 10 GB for $35, 20 GB for $45 (Source: seniorliving.org). Once you hit the cap, your data **stops or slows** unless you upgrade or top up. These plans make sense for light data users or those on a budget. Notably, some carriers will auto-upgrade or throttle: Consumer Cellular, for example, bumps you to the next plan if you exceed your data, ensuring no overage fees (Source: seniorliving.org)(Source: seniorliving.org).

- **Unlimited Plans:** "Unlimited" data plans have become the dominant offering for most postpaid and many prepaid carriers. **However, not all unlimited plans are equal.** They differ in **premium data allowances** (amount of data before potential slowdowns), **hotspot limits**, and included features. Typically, more expensive unlimited plans come with more high-speed data and perks, whereas basic unlimited plans might have more restrictions (like always being lower priority).

To illustrate, the table below compares sample *unlimited smartphone plans* as of August 2025:

CARRIER & PLAN	NETWORK	PRICE (1 LINE)	PREMIUM DATA (BEFORE DEPRIORITIZATION)	HIGH-SPEED HOTSPOT	NOTABLE PERKS/FEATURES
Verizon Unlimited Welcome	Verizon	$60/mo (*$25/line with 4*) (Source: techradar.com) (Source: techradar.com)	Deprioritized always (no premium allotment); *hard throttle to ~4 Mbps after 500 GB* (Source: bestphoneplans.net)	None included (hotspot add-on available) (Source: bestphoneplans.net)	"5G Start" access (5G Nationwide only, 5G UW at 25 Mbps cap) (Source: bestphoneplans.net); 3-year price guarantee; optional $10 perks
Verizon Unlimited Plus	Verizon	$65/mo (*$30/line with 4*) (Source: techradar.com)	**50 GB** premium data (then deprioritized) – *Verizon's top plans effectively have high caps*	**30 GB** hotspot included (Source: techradar.com) (Source: techradar.com)	Full **5G Ultra Wideband** access; up to 50% off connected device plans; eligible for best phone promo deals (Source: techradar.com) (Source: techradar.com); $10 add-on perks
Verizon Unlimited Ultimate	Verizon	$75/mo (*$40/line with 4*) (Source: techradar.com)	**Unlimited** premium (no deprior at all up to ~500 GB)	**60 GB** hotspot (Source: techradar.com)	10 GB of 4G LTE **international data** included (200+ countries) (Source: techradar.com); highest device discounts; 3-year price lock
AT&T Unlimited Starter	AT&T	$65.99/mo (Source: yournavi.com) (Source: cabletv.com)	*None* (always deprioritized) – data may slow when network busy	No hotspot included	5G access (incl. AT&T's low-band 5G); basic international texting; no roaming included; few perks (entry-level plan)
AT&T Unlimited Extra	AT&T	$75.99/mo (Source: yournavi.com)	**50 GB** premium data (then deprioritized) (Source: businessinsider.com)	**15 GB** hotspot	5G access (incl. mid-band "5G+"); includes roaming in Canada/Mexico; **multiline: $40.99/line for 4 lines** (Source: tomsguide.com)

CARRIER & PLAN	NETWORK	PRICE (1 LINE)	PREMIUM DATA (BEFORE DEPRIORITIZATION)	HIGH-SPEED HOTSPOT	NOTABLE PERKS/FEATURES
AT&T Unlimited Premium	AT&T	$85.99/mo (Source: yournavi.com) (Source: tomsguide.com)	**Unlimited Premium** (no deprioritization cap) (Source: tomsguide.com)	**50 GB** hotspot (Wi-Fi tethering)	**Unlimited 5G** on all bands; includes **talk, text & data in 19 Latin American countries** at no extra charge (Source: tomsguide.com); 4K video streaming allowed; highest-tier device upgrade offers
T-Mobile Essentials	T-Mobile	~$70/mo (legacy plan) (Source: tomsguide.com)	*50 GB* premium data (older plan; deprior after 50 GB) (Source: gojimobile.com)	**No** high-speed hotspot (limited 3G speeds hotspot)	5G access (low-band); unlimited talk/text; no included perks; *Note:* Essentials was grandfathered in 2024 – new customers have "Experience Select" instead.
T-Mobile Experience More	T-Mobile	**$85/mo** (Source: tomsguide.com) (Source: tomsguide.com)	(Est.) **100 GB** premium data – T-Mobile doesn't hard-cap premium on this plan in practice	**60 GB** hotspot included (Source: tomsguide.com)	**Netflix (1 screen)** and **Apple TV+** included (Source: tomsguide.com); **5GB high-speed international data** (in 215+ countries) (Source: tomsguide.com); in-flight Wi-Fi & texting; 5-year price lock on plan rate (Source: tomsguide.com).
T-Mobile Experience Beyond	T-Mobile	~$100/mo (top-tier) (Source: tomsguide.com)	**Unlimited** premium data (no deprior ever)	Likely **100 GB** hotspot (T-Mobile has not published exact, but significantly higher)	**15GB intl. data** included + unlimited basic overseas data (Source: tomsguide.com); **satellite connectivity** for texts (launching 2025) (Source:

CARRIER & PLAN	NETWORK	PRICE (1 LINE)	PREMIUM DATA (BEFORE DEPRIORITIZATION)	HIGH-SPEED HOTSPOT	NOTABLE PERKS/FEATURES
					tomsguide.com); Netflix (2 screen HD) included; Apple TV+; most perks of Exp. More, plus more for travelers.
Dish/Boost Unlimited	Dish/AT&T/TMO	**$25/mo** (prepaid) (Source: tomsguide.com)	**30 GB** high-speed then **throttled** to 512 kbps (Source: tomsguide.com) (Source: tomsguide.com) (all data counts as premium)	No hotspot (can add for extra fee)	*Incredible price* (requires auto-pay); includes 5G on Dish or partner networks; **lifetime price guarantee** (Source: tomsguide.com) (Source: tomsguide.com). No roaming beyond U.S. unless add-on. Taxes & fees *not* included.
Boost Unlimited Premium	Dish/AT&T/TMO	$60/mo (prepaid) (Source: tomsguide.com)	**50 GB** premium data then deprioritized (Source: tomsguide.com)	Hotspot included (amount unspecified in source; known to be ~20GB on Plus, ~30GB on Premium) (Source: tomsguide.com)	Taxes & fees **included** in price (Source: tomsguide.com); **data roaming in Canada/Mexico** included (North America Connect) (Source: tomsguide.com); optional add-ons for global roaming. Competes with MNO postpaid on features.
Visible (base)	Verizon	$25/mo (prepaid, tax incl.) (Source: tomsguide.com) (Source: tomsguide.com)	*Unlimited* data but **always deprioritized** (no premium tier) (Source: bestphoneplans.net) (Source: bestphoneplans.net)	Unlimited mobile hotspot @ **5 Mbps** speed (Source: bestphoneplans.net) (Source: tomsguide.com)	5G Nationwide included (no 5G UW on base plan); **480p video** streaming limit (Source: bestphoneplans.net); includes talk & text to Canada/Mexico (Source: tomsguide.com). Excellent single-line value.

CARRIER & PLAN	NETWORK	PRICE (1 LINE)	PREMIUM DATA (BEFORE DEPRIORITIZATION)	HIGH-SPEED HOTSPOT	NOTABLE PERKS/FEATURES
Visible+	Verizon	$35/mo (prepaid, tax incl.) (Source: bestphoneplans.net) (Source: tomsguide.com)	**50 GB** premium data (not explicitly cited, but "Unlimited priority" up to a high threshold) (Source: bestphoneplans.net) (Source: bestphoneplans.net)	Unlimited hotspot @ **10 Mbps** (Source: bestphoneplans.net) (Source: bestphoneplans.net)	**5G Ultra Wideband** (high-band and C-band) access included; 1080p video quality (Source: bestphoneplans.net); includes unlimited talk/text *roaming* in Canada & Mexico, plus international calling to 30+ countries.
Mint Mobile Unlimited	T-Mobile	$30/mo (with annual prepay) (Source: tomsguide.com)	**35 GB** at full speed, *then* unlimited data at 2G (~128 kbps) speeds (Source: tomsguide.com)	**5 GB** hotspot (then hotspot use stops)	Uses T-Mobile 5G/4G network (incl. mid-band 5G); **requires upfront payment** ($360/year for this plan); no roaming beyond USA/Canada/Mexico. Often on promo for even less (Source: tomsguide.com).
Cricket Select Unlimited	AT&T	$40/mo (new customers; $35 w/ autopay) (Source: bestmvno.com)	Deprioritized (no premium data); video capped to 480p; max 8 Mbps speeds (per past Cricket policy)	No hotspot (not allowed on this tier) (Source: bestmvno.com)	Taxes & fees included; unlimited talk/text to Mexico & Canada now included (Source: bestmvno.com). *Existing customers cannot switch to this plan* (Source: bestmvno.com). Good multi-line discounts (e.g. 4 for $100).
Cricket Smart Unlimited	AT&T	$50/mo ($45 w/ autopay) (Source: bestmvno.com)	Deprioritized (Cricket's premium data is only on highest plan) (Source: bestmvno.com)	**15 GB** hotspot included (Source: bestmvno.com) (Source: bestmvno.com)	Cloud storage 100 GB included (Source: bestmvno.com); 5G access (sub-6 GHz); includes Canada/Mexico

CARRIER & PLAN	NETWORK	PRICE (1 LINE)	PREMIUM DATA (BEFORE DEPRIORITIZATION)	HIGH-SPEED HOTSPOT	NOTABLE PERKS/FEATURES
					usage. Video capped 480p. Multi-line price: 4 for $110 (after autopay disc.) (Source: bestmvno.com) (Source: bestmvno.com).
Cricket Supreme Unlimited	AT&T	$60/mo ($55 w/ autopay) (Source: bestmvno.com)	**Priority data** included (no deprior until very high usage; Cricket says this plan has priority on network) (Source: bestmvno.com)	**50 GB** hotspot included (Source: bestmvno.com)	Full speed 5G access; includes *Mexico/Canada roaming* (up to 50% usage); HBO Max (ad-free) was previously included via AT&T offer – now discontinued. Still 480p video by default.

Notes: "Premium data" refers to a data amount that is exempt from congestion throttling – i.e. you get full network speed until that limit, after which your usage may be **deprioritized** relative to other users in congested areas. Deprioritization is different from a hard throttle – if the network is uncongested, you may not notice a difference even after the limit. Most "unlimited" plans from major carriers offer a large premium data allowance (50+ GB). In contrast, budget unlimited plans (especially MVNOs) often have *no premium data at all*, meaning they can be slowed any time the host network is busy (Source: bestphoneplans.net) (Source: bestphoneplans.net).

We also list "throttle after X GB" if a plan imposes a **hard speed cap** beyond a certain data usage. For instance, Mint's unlimited drops to 128 kbps after 35 GB (Source: tomsguide.com), and Verizon's Welcome plan (via MyPlan) reportedly caps speed to 4 Mbps after 500 GB (Source: bestphoneplans.net) (an extremely high threshold in practice).

From the above comparison, we can draw a few observations:

- **Single-line pricing** ranges wildly. The Big 3's flagship plans are $85–$100, whereas many MVNOs offer unlimited for $25–$40. The trade-offs are in **speed, priority, and features**. A heavy data user with a need for consistently high performance (e.g. lots of video streaming, or in urban areas during peak times) will notice the difference if they choose a deprioritized budget plan. For a lighter user or one in less congested areas, a $25 Visible or Boost line may perform adequately for a fraction of the cost. The **value for money** calculus often favors MVNOs for individual accounts, whereas **family plans** on major carriers can drive the per-line cost down substantially (Source: techradar.com)(Source: tomsguide.com). For example, T-Mobile's *Experience More* at $85 for one line drops to about $50 each for four lines – and even T-Mobile's **Essentials** (if it were still offered) could be as low as $25/line with 4 lines, similar to MVNO pricing.

- **Multi-line discounts:** Traditional carriers allow mixing plan tiers per line (AT&T and Verizon let each line pick any unlimited tier under one account). The prices listed in the table assume all lines on the same tier. MVNOs typically have **no family discounts** (each line is flat-priced), with a few exceptions (Cricket offers small multi-line savings; Google Fi offers slight per-line reductions on Unlimited plans for 2+ lines). This means a family of four pays $100 on Visible (4×$25) or $120 on

Mint (4×$30), whereas they could pay $160 on Verizon's top plan (4×$40) for a far more premium service. Customers must decide if the extra features and network priority justify the higher cost. Often, **hybrid strategies** emerge – e.g. parents on a premium MNO plan, kids on cheaper prepaid plans, etc., since many MVNOs now support family usage (though managing multiple carriers is more effort).

- **Entry-level unlimited vs Tiered:** Interestingly, some carriers' *cheapest* unlimited data options can cost less than large tiered data plans. For example, **AT&T's "Value Plus" unlimited** is about $50 (single-line) (Source: tomsguide.com), roughly the same cost as AT&T's 16 GB prepaid annual plan (which equates to $25/mo but throttles after 16 GB) (Source: tomsguide.com). The Value Plus has few perks and no hotspot, but offers unlimited data on AT&T's network for a single-line user (Source: tomsguide.com). Verizon's Welcome at $60 is another basic unlimited that competes in price with its own 15 GB prepaid ($50). These illustrate how unlimited data has become the baseline expectation, and carriers price their limited-data plans only slightly below unlimited to push consumers upward. For truly budget consumers, ultra-cheap tiers (like 5 GB for $15 on Mint or 10 GB for $30 on Cricket's new **Sensible** plan (Source: bestmvno.com)(Source: bestmvno.com)) are available, but many find the peace of mind of unlimited data worth an extra $10–$20.

In summary, **pricing tiers** now align more with *feature tiers* than strictly data buckets. Low-cost "unlimited" plans function as entry-level options with throttling and fewer extras, while higher-cost unlimited plans buy you more high-speed data, hotspot, HD streaming, and included services. Next, we examine those features in more detail across carriers.

5G Access, Coverage, and Network Performance

5G Network Access: By 2025, 5G is a standard inclusion in virtually all plans (even budget ones), but not all 5G is equal. There are two primary 5G service types:

- **"Sub-6" 5G** – low-band and mid-band frequencies (e.g. 600 MHz, 2.5 GHz, C-band at 3.7 GHz). These provide broad coverage and decent speeds (mid-band 5G can deliver 100–500+ Mbps). All carriers have sub-6 5G deployed widely. All major carrier plans, even prepaid, include access to these 5G signals *on compatible devices*. For example, **T-Mobile's 5G** (particularly its mid-band **2.5 GHz "Ultra Capacity 5G"**) covers over **260 million people** as of early 2025 (Source: tomsguide.com) – the broadest 5G coverage – and this coverage is available to even MVNO users like Mint (Source: tomsguide.com). AT&T and Verizon spent the last two years rapidly deploying mid-band 5G (C-band and 3.45 GHz), now reaching hundreds of millions of POPs as well.

- **"High-band" 5G (mmWave)** – Verizon calls this **5G Ultra Wideband (UW)**, AT&T **5G+**, and T-Mobile simply 5G (they have some mmWave in a few cities). This offers multi-gigabit speeds but with *very limited range*, mainly in dense urban hotspots, stadiums, and airports. Access to these *mmWave 5G* channels is sometimes restricted by plan: Verizon, for instance, requires **Unlimited Plus or higher for 5G UW** on smartphones (Source: techradar.com)(Source: techradar.com) – the basic Welcome plan only gets "Nationwide 5G" and limits UW to 25 Mbps if a UW signal is picked up (Source: bestphoneplans.net). AT&T includes 5G+ for all unlimited plans (no extra charge), and T-Mobile includes all 5G for all plans (T-Mobile never separated mmWave access by plan, though its mmWave footprint is very small). Many MVNOs *do not* have mmWave access – e.g. Mint and Google Fi cannot use T-Mobile's mmWave nodes, and most Verizon MVNOs (Visible being an exception on its Plus plans) don't get mmWave. This is generally not a huge loss, as mid-band 5G is the workhorse for coverage and capacity, but it's worth noting for those who want the absolute top speeds in downtown areas.

Coverage and Network Quality: All three major networks offer robust coverage, but there are differences:

- **Verizon** historically has the edge in **rural coverage** thanks to its extensive 850 MHz LTE network and slower deployment of 5G in low-band spectrum (they rely on Dynamic Spectrum Sharing on LTE bands for "5G Nationwide"). Verizon's call and data reliability are consistently top-ranked. According to RootMetrics 2H 2024 testing, Verizon and AT&T were effectively

tied for **best overall network performance**, with Verizon #1 in many regions for reliability (Source: tomsguide.com). Verizon's new mid-band 5G (C-band) now covers hundreds of cities, markedly improving its urban capacity and speeds (users regularly see 200–500 Mbps where C-band is active). Verizon's mmWave remains the fastest singular service (over 1–2 Gbps), but available in only pockets of cities.

- **AT&T** offers a **balanced network** – second only to Verizon in coverage. AT&T's 5G efforts were slower initially, but by 2025 AT&T's **mid-band 5G (C-band/DoD)** covers many metro areas, and AT&T has substantial **low-band 5G** using 850 MHz spectrum nationwide (good for broad coverage, albeit often only LTE-like speeds). Opensignal and other independent tests often find **AT&T's 5G speeds in the middle** (slower than T-Mobile mid-band, faster than Verizon's Nationwide 5G) (Source: tomsguide.com). AT&T's network excels in suburban and highway coverage and has improved urban capacity. It tends to lag just slightly behind Verizon in rural LTE coverage. For most users, AT&T provides a very solid experience, and AT&T has touted that its **Premium plan has no speed cap at all**, meaning truly no slowdowns for heavy users (Source: tomsguide.com) – an important point for those concerned about deprioritization.

- **T-Mobile** has transformed from the Sprint merger: it now leads in **5G availability and speed** in many reports (Source: tomsguide.com). In January 2025, Opensignal found T-Mobile users had 5G available **over 60% of the time**, far higher than rivals, and T-Mobile won **fastest download speeds** overall (Source: tomsguide.com). This is largely due to T-Mobile's head start on deploying the 2.5 GHz spectrum nationwide. A user on T-Mobile's Ultra Capacity 5G can often get 300–700 Mbps in and around cities. **However, T-Mobile's coverage in remote/rural areas** (off highways) can still be patchier than Verizon/AT&T, because T-Mobile historically lacked low-band licenses in some regions (they've improved this with 600 MHz rollout, but there are still some gaps). In RootMetrics' latest report, T-Mobile trailed in overall call/data reliability in some rural markets (Source: tomsguide.com). That said, for most city and town dwellers, T-Mobile's network experience is excellent and often the fastest. T-Mobile also leverages its capacity to offer **5G home internet** aggressively, something Verizon and AT&T do to a lesser extent. From a **plan perspective**, T-Mobile's "Experience" plans all include full 5G access (both low and mid-band). The **Essentials** tier (grandfathered) also had full speed 5G but with lower priority. MVNOs on T-Mobile (Mint, Metro, Google Fi, etc.) typically get full speed on low/mid-band 5G but are subject to deprioritization behind T-Mobile's own customers if congested (Source: tomsguide.com).

- **Dish/Boost** network is still emerging. As of end-2024, Dish claimed **over 15,000 5G cell sites on air**, covering 70% of Americans with at least some signal (Source: tomsguide.com). Dish's network is a 5G **standalone (SA) only** network (no 4G fallback on its own sites), primarily using Band 71 (600 MHz) for coverage and some AWS-4 (1700 MHz) and 3.5 GHz. In practice, Boost subscribers use a mix of Dish native coverage (in cities where available) and **roaming on AT&T and T-Mobile** elsewhere. This means Boost users can generally count on coverage nationwide (Dish has agreements to use AT&T/T-Mobile in areas it hasn't built out) (Source: tomsguide.com). One caveat: not all phones support Dish's unique 5G band configuration; Boost's device compatibility list is more limited if you want to access the new Dish network. But most unlocked flagship and midrange phones (especially those that are "Boost Infinite certified") will work, often via a multi-network SIM that can switch between Dish, AT&T, and T-Mobile as needed. In a few years, Dish may become a true fourth competitor with its own ubiquitous network, but in 2025 its **network quality** is highly variable by location and often relies on partner roaming.

For an industry-wide view, by 2025 about **40% of all wireless connections in the U.S. are on 5G** (either 5G devices or 5G home internet etc.), a big jump from just 3% in 2020 (Source: mobileworldlive.com)(Source: telecompetitor.com). Opensignal's report cited earlier shows the carriers each have strengths: **T-Mobile** leads in 5G availability and speed, **Verizon** and **AT&T** still edge out in overall quality metrics (call/drop rates, etc.) due to their legacy networks (Source: tomsguide.com)(Source: tomsguide.com).

Deprioritization: One aspect of network performance that ties into plans is deprioritization. All three MNOs promise that their top-tier plans won't slow your data even in busy times (until an extremely high usage point like 100+ GB). Lower-tier unlimited plans (Verizon Welcome, AT&T Starter, T-Mobile Essentials) explicitly state your data **may be temporarily slower than other**

traffic during congestion (Source: techradar.com)(Source: bestphoneplans.net). MVNO customers are generally the **first to be deprioritized** on a host network if towers get congested (Source: tomsguide.com)(Source: tomsguide.com). In practical terms, this might mean at a crowded event or rush hour in a city, a prepaid user sees slower speeds or buffering while a postpaid premium user still streams smoothly. However, outside of congestion, MVNO and postpaid users get similar performance on the same network.

To summarize: All carriers provide **5G access** on most plans now, and the gap between 4G and 5G has narrowed such that users just expect fast data regardless. T-Mobile offers the fastest 5G experience for many, Verizon and AT&T offer the widest reach and dependable performance, and the choice of carrier can depend on **location-specific coverage** as much as advertised national rankings. It's always wise for an analyst or consumer to consider coverage maps and even test carriers (using eSIM trials, for instance) in the areas they frequent.

Hotspot and Tethering Features

Using your phone's data to connect other devices (via Wi-Fi tethering, aka mobile hotspot) is a crucial feature for many. Plans differ significantly in how much **high-speed hotspot data** they include:

- On **premium unlimited plans**, generous hotspot allowances are now common. For example, **Verizon's Unlimited Ultimate** includes **60 GB** of high-speed hotspot usage (Source: techradar.com)(Source: techradar.com), **T-Mobile's Experience More** includes **60 GB** (Source: tomsguide.com), and **T-Mobile's Beyond** likely around 100 GB. AT&T's Unlimited Premium includes **50 GB** hotspot (Source: businessinsider.com). These buckets effectively let you use your phone as a backup home internet for moderate use or share with a laptop on the go. Once the hotspot cap is exceeded, most plans either cut off tethering or slow it to ~128 kbps. Notably, Verizon offers a **hotspot data "perk" add-on** – subscribers on Welcome or other plans can pay $10 for an extra 100 GB hotspot in MyPlan, highlighting how important this feature has become for upselling (Source: techradar.com)(Source: techradar.com).

- **Mid-tier unlimited** (or older "basic" unlimited) usually includes some hotspot. Verizon's mid Unlimited Plus gives 30 GB (Source: techradar.com), AT&T Extra 15 GB, T-Mobile older Magenta had 5 GB, new Go5G (which Experience More replaced) had 15 GB. Cricket's $50 plan now has 15 GB (Source: bestmvno.com), Boost's $50 Unlimited Plus and $60 Premium both have hotspot (as per Boost, both include at least some, with Premium at 30 GB) (Source: tomsguide.com).

- **Entry-level unlimited** often have **no hotspot** or very limited. AT&T Starter has none. Verizon Welcome includes none (but one can pay for it) (Source: bestphoneplans.net). Metro's $50 unlimited doesn't include tethering (only the $60 plan does). Mint's unlimited gives only 5 GB for hotspot use out of your 35 GB budget. Visible base unlimited *does* allow unlimited hotspot data but at a fixed **5 Mbps** speed cap (Source: bestphoneplans.net) – useful for basic connectivity but not high-bandwidth needs. Visible's higher tiers raise this cap to 10 Mbps or higher (Source: bestphoneplans.net)(Source: bestphoneplans.net).

- **Tiered plans** may or may not include hotspot. Generally, if a plan has a data bucket, you can use it for hotspot on most carriers (your hotspot use counts against your data). But some prepaid plans explicitly disallow or charge for hotspot. For instance, on **Cricket's older fixed-data plans** you had to pay extra for hotspot. In Consumer Cellular's case, hotspot use is simply drawing from your data – they don't forbid it, as long as your phone supports it (and most do).

- **Laptop/Data-only devices:** Many carriers have separate data-only plans or allow you to add a tablet/hotspot line. Those aren't the focus here, but note that Visible+ and +Pro notably include a connected **smartwatch data plan** at no extra cost (Source: tomsguide.com), whereas MNOs usually charge $10 for an Apple Watch line. This is a small but meaningful perk for some.

Overall, if tethering is important (e.g. you travel with a laptop), opting for a plan with a decent included hotspot or the ability to add one is important. It's one of the key differentiators between the **premium vs basic tiers**. MVNOs often skimp on hotspot – e.g., Google Fi's $35 plan has none (Source: tomsguide.com), Mint's unlimited caps at 5 GB – because heavy tethering can strain network usage. In contrast, Big Three premium plans treat hotspot as a standard feature up to dozens of GBs.

International Roaming and Calling

Staying connected abroad or contacting other countries can incur extra costs, so plans that include international features add value for travelers and those with family overseas. Key comparisons:

- **Talk/Text to Other Countries:** Many plans include unlimited calling and texting to Canada & Mexico as a baseline. For example, **Visible** includes unlimited calls/texts *to* Mexico and Canada even on its $25 plan (Source: tomsguide.com) (Source: tomsguide.com). Cricket's updated unlimited plans now include unlimited calls/texts from the U.S. to Mexico/Canada as well (Source: bestmvno.com). T-Mobile's plans include unlimited international texting from the U.S. to most countries by default, and at least 5 GB of data roaming in Canada/Mexico. **Google Fi Premium** one-ups many by including unlimited international calls to 50+ countries (along with data) in its $65 plan. If you frequently call overseas, some MVNOs (Ultra Mobile, Google Fi) or add-ons (Verizon's Global Calling, etc.) can give discounted rates. For most users, at least having North America calling/texting included is now standard on mid-range and up plans (Source: tomsguide.com)(Source: bestmvno.com).

- **Roaming in Canada & Mexico:** This is often included on postpaid unlimited plans (except the very cheapest). **AT&T** includes usage in Canada/Mexico on all unlimited tiers now – even Starter unlimited allows talk, text, and a capped amount of data in North America. Verizon's new Welcome plan does *not* include free Canada/Mexico roaming by default (it can be added as a $10 perk), whereas Unlimited Plus and Ultimate do include talk, text, and data in Mexico/Canada (typically with a high-speed cap like 2 GB/day then slow) – Verizon's older plans capped it at 0.5 GB/day. **T-Mobile** Magenta plans historically allowed 5 GB of high-speed in Canada/Mex, and beyond that unlimited at 128 kbps; the new Experience plans likely follow suit (the Metro $40 promo still allowed full-speed in Canada/Mexico as part of Metro's terms) (Source: tomsguide.com). **Boost** includes a "North America Connect" add-on in its top plans or for $10/mo, giving talk/text and 5 GB in Canada/Mex (Source: tomsguide.com). **Cricket's** top plan allows usage of your data in Mexico/Canada up to 50% of your monthly usage. MVNOs vary: Mint does not include roaming (you can buy credits), Google Fi includes **data roaming in 200+ countries** on its Standard (Mexico/Canada only) and Premium plans (global) (Source: tomsguide.com). Consumer Cellular charges per-minute/MB roaming fees in Canada if used (they don't have inclusive roaming).

- **International Roaming (Global):** Here's where premium plans distinguish themselves. **T-Mobile** has been a leader: Magenta plans gave free unlimited texting and slow data (~256 kbps) in 210+ countries, with $5/day upgrades for high-speed. With *Experience More*, T-Mobile now includes **5 GB of high-speed data in 215+ countries** per month (Source: tomsguide.com); *Experience Beyond* ups that to **15 GB** (Source: tomsguide.com), after which unlimited slow data continues. They also include in-flight Wi-Fi on international flights (via GoGo or SpaceX Starlink on airlines). **AT&T Unlimited Premium** uniquely includes **Latin America** (19 countries) usage as if you're home – no roaming fees at all (Source: tomsguide.com). Outside those countries, AT&T offers a $10/day International Day Pass (common among carriers). **Verizon Unlimited Ultimate** now includes **10 GB of international data** per month in 200+ countries (Source: techradar.com), which effectively covers ~2 weeks of moderate use abroad without extra fees – a new addition in MyPlan Ultimate. Lower Verizon plans must pay $10/day for TravelPass if roaming globally. **Google Fi Premium** stands out by including full-speed data roaming in most countries with no extra fees (it behaves like T-Mobile's system since it uses T-Mo and local partners) (Source: tomsguide.com).

- **International Add-ons:** Many carriers sell add-on packs: e.g., Verizon's "Global Calling Plus" for $15 gives discounted per-minute rates and 300 minutes to select countries. Mint and others offer international long-distance credit packages. For roaming, if not included, you're looking at day passes (Verizon/AT&T $10/day; Google Fi flexible charges $10/GB abroad; some MVNOs simply don't support roaming off the continent).

For professionals or frequent travelers, the **best plans for international use** in 2025 are T-Mobile's top plans and Google Fi, given their built-in roaming data (Source: tomsguide.com)(Source: tomsguide.com). Business travelers often choose those to avoid the hassle of SIM changes or surprise bills. However, the rise of **eSIM** has made it easier to buy a local or global roaming eSIM (from providers like Airalo or GigSky) for short trips, which competes with carrier roaming fees.

In summary, **international coverage** is an area where premium plans add real value: a traveler on T-Mobile Beyond or Verizon Ultimate can land in London or Tokyo and have a data package ready to use, whereas a budget MVNO user might be completely offline or need to swap in a local SIM. Users should evaluate how often they travel. If it's only once a year, paying for a day pass or local SIM is fine. If constantly abroad, a plan like AT&T Premium (no caps in Latin America) or T-Mobile (free global data) can save a lot of money and hassle (Source: tomsguide.com)(Source: tomsguide.com).

Throttling Policies and Data Management

We've touched on deprioritization and throttling, but to consolidate:

- **Soft Caps (Deprioritization):** Most unlimited plans have a **"premium data" allotment** after which your data is still unlimited but flagged as lower priority. These range from 30 GB on some budget unlimited (Boost) to 50 GB (Visible+), to 50–100 GB (mid/postpaid plans), up to truly unlimited (no cap) on the highest tiers (Source: tomsguide.com)(Source: tomsguide.com). When you exceed the cap, you **may see slower speeds only if the network is congested**. If the cell tower is not busy, you continue at normal speeds. This is generally a non-issue for most consumers – 50 GB is far above average monthly use. (In fact, average smartphone data usage in the U.S. was around 15 GB per month in 2022 and rising (Source: reuters.com). Even heavy users streaming HD video might use 30–50 GB, which these plans accommodate.) The "Unlimited Premium" tiers ensure no deprioritization at all, which is a selling point for truly heavy or critical users (AT&T's Premium explicitly *never* slows your data (Source: tomsguide.com), and T-Mobile's highest plan doesn't either except maybe beyond several hundred GB).

- **Hard Throttles:** Some plans implement a **speed throttle** after a certain point, regardless of network conditions. We saw Mint (post-35 GB at 128 kbps), Google Fi Essentials (after 30 GB at 256 kbps) (Source: tomsguide.com), Boost $25 (after 30 GB at 512 kbps) (Source: tomsguide.com). These essentially give you a fixed amount of usable high-speed data under the "unlimited" label, after which the service is only good for basic messaging or email until the cycle resets. On the other hand, **Visible** doesn't throttle at a specific amount, but since it's always deprioritized, in practice if the network is very busy your speeds might feel throttled. Similarly, many prepaid "unlimited" plans on AT&T/Verizon (Tracfone brands, etc.) will slow to ~1.5–3 Mbps after a threshold, and/or cap video streaming quality to reduce load.

- **Video Resolution Limits:** A form of throttling specific to streaming video. Carriers often cap video on lower plans to **480p (standard definition)**, which uses less bandwidth. Visible base does this (480p max) (Source: bestphoneplans.net), Cricket caps all its plans at 480p by default (Source: bestmvno.com), Verizon's Welcome is 480p (Source: bestphoneplans.net), AT&T Starter 480p, etc. Higher-tier plans might allow **HD streaming** (720p, 1080p) or even UHD. T-Mobile's top plans and Verizon Ultimate allow 4K streaming if the user enables it. Visible+ Pro specifically touts up to **4K video quality** on its $45 plan (Source: tomsguide.com). While not everyone needs 4K on a phone, this matters if you tether to a big screen or just want that flexibility. It also hints at how carriers manage network strain – by limiting video bitrate on cheaper plans they can curtail one of the biggest data hogs.

- **Unlimited "Plus" Extras:** Some unlimited plans come with fine print such as "**Unlimited** music streaming data" or "unlimited 480p video data" that *does not* count against your premium cap (T-Mobile used to have perks like binge-on, etc., but in 2025 those zero-rating perks are less common due to net neutrality concerns). Google Fi's plans no longer distinguish on this; all usage counts the same. A few MVNOs (Metro, Cricket) include certain services unmetered (e.g. some include 100 GB of cloud storage where uploading doesn't count toward anything, but that's minor).

Overall, carriers now design plans to ensure **typical usage** is unrestricted, but extremes are controlled. It's telling that Verizon set an absurdly high 500 GB soft cap on its Welcome plan (Source: bestphoneplans.net) – effectively no one will hit that in normal phone use, but it protects against someone abusing it as a home internet replacement. For context, Americans collectively used **100 trillion MB of mobile data in 2023**, a 36% jump from 2022 (Source: reuters.com), showing the rapid growth in usage. Carriers feel confident offering unlimited plans because the vast majority of users stay well below even 50 GB a month, and those who don't can be managed by these deprioritization policies to protect the network for everyone (Source: bestphoneplans.net)(Source: bestphoneplans.net).

Value for Money and Customer Satisfaction

Value for Money: This depends on the user's needs. We can consider a few scenarios:

- A single individual who needs unlimited data can pay $85–$90 on a top plan from Verizon/AT&T, around $85 on T-Mobile (with Netflix, etc.), or $25–$30 on an MVNO (with caveats). The value proposition of the MVNO is undeniably strong if cost is the priority – for example, **Boost's $25 plan** offers core unlimited smartphone service (30 GB high-speed) at a price that undercuts the majors by 60–70% (Source: tomsguide.com)(Source: tomsguide.com). **Mint's $30 unlimited** (really 35 GB) similarly gives huge savings if you prepay (Source: tomsguide.com). For many budget-conscious consumers, these offerings deliver *most* of what an average user needs for a fraction of the price – hence their growing popularity. In 2024, **average monthly wireless spending** was around $157 per subscriber on the major carriers (including device payments) (Source: mintmobile.com), whereas someone using a $20–$30 MVNO plan with a mid-priced phone fully paid off could be spending under $40 – a significant difference annually.

- Family plans complicate the math. At 4 lines, T-Mobile's plans (especially the older Magenta family deals or current 4-line promos) can get the cost close to $30–$40 per line for unlimited everything. Verizon's family pricing on Welcome is $25/line (Source: techradar.com) (before taxes) – suddenly, the **premium networks become more affordable per person**. MVNOs often can't match multi-line costs: four lines on Visible is $100 (which is still excellent, but not that far off from $120 on Verizon Unlimited Plus which gives many more perks). This is why **Big carriers continue to have low churn** – once a family is on a postpaid multi-line plan, the inertia and device deals keep them there, even if MVNOs could save them maybe $20–$30 total per month. Indeed, industry reports note that recent **price hikes by carriers haven't significantly driven customers away**, due to this inertia and the bundling of device promotions (Source: lightreading.com)(Source: lightreading.com). The **churn rate** for postpaid carriers remains around 0.8–1%/month, indicating high loyalty (or at least reluctance to change).

- Value also comes from **bundled perks**. T-Mobile includes streaming services (Netflix, Apple TV+), which if you value them at $10–$15 each, effectively "gives back" some value. Verizon's older plans included Disney+, Hulu, ESPN+ – though in the MyPlan era those are $10 add-ons (Source: techradar.com). AT&T Premium includes roaming that would otherwise cost perhaps $10/day when abroad – a big value if you travel often. On the flip side, MVNOs strip out most extras and focus on the core service. A customer who already pays for Netflix and travels abroad might find a T-Mobile plan actually saves them money overall; another customer who just needs unlimited data and nothing more will prefer a cheaper carrier without paying for frills they won't use.

Customer Satisfaction: According to consumer surveys and studies:

- In **customer service and support**, smaller operators often shine. For instance, **Consumer Cellular** (targeted at seniors) has repeatedly scored highly in customer satisfaction, thanks to its responsive support and simple offerings (Source: seniorliving.org)(Source: seniorliving.org). J.D. Power's 2023 studies of wireless customer care showed that full-service carriers improved their digital support channels, but many MVNOs (like Metro, Cricket) also do well in their segments (Source: jdpower.com)(Source: publicpower.org). Generally, Verizon and AT&T have improved but tend to rank slightly behind T-Mobile in consumer satisfaction indices. **T-Mobile** has enjoyed a reputation for good customer service (with its "Team of Experts" call centers) and was often #1 among the big carriers in **ACSI (American Customer Satisfaction Index)** scores in recent years. Verizon often ranks high in network quality satisfaction (no surprise) but a bit lower in pricing satisfaction.

- **Major carriers vs MVNOs:** Some MVNOs have limited support (e.g. Visible is all digital, no call centers; Mint primarily chat/email support). That can result in lower satisfaction if something goes wrong and the customer can't get human help. But for tech-savvy users who rarely need support, this isn't an issue. Also, MVNO customers generally report satisfaction if their service is dramatically cheaper – savings can compensate for occasional hassles. On the flip side, customers paying $300+ for a family plan on Verizon expect white-glove treatment and get frustrated by fees (like Verizon's notorious "Administrative Fee" which even resulted in a class-action lawsuit and settlement (Source: lightreading.com)(Source: lightreading.com)). Indeed, Verizon's added fees have drawn complaints, but it continues them regardless (indicative of its pricing power) (Source: lightreading.com)(Source: lightreading.com).

- **Device selection and upgrade satisfaction:** Customers often value that major carriers offer the latest devices with promos. If you want the new iPhone *and* a cheap plan, your choices are limited – MVNOs like Visible or Mint sell devices but rarely with the kind of deep subsidies that AT&T/Verizon offer (e.g. "free with trade-in on Unlimited plan"). Boost Infinite's $65 plan bundling a flagship phone is a novel attempt to provide that on an alternative carrier (Source: tomsguide.com)(Source: tomsguide.com). The satisfaction here depends on whether customers perceive those phone deals as worth being locked in for 2-3 years. Many do, which is why those deals are very effective for the big carriers.

Network satisfaction: We covered network performance – customers of Verizon generally express the highest satisfaction with coverage (especially in less-populated areas). T-Mobile's customers are often most satisfied with **data speeds** and **plan value** (T-Mobile's plans are slightly cheaper typically, and they include perks) (Source: tomsguide.com)(Source: tomsguide.com). AT&T is somewhat in the middle on both network and value in surveys. In 2025, **Opensignal's user experience report** gave T-Mobile clear wins in speed and 5G availability, but **RootMetrics** and **J.D. Power network quality** studies often have **Verizon** and **AT&T** scoring the best in reliability and call quality (Source: tomsguide.com)(Source: tomsguide.com). Therefore, a professional or enterprise user might choose Verizon for reliability (e.g. fewer dropped calls in rural zones), while a consumer who streams a lot of video might love T-Mobile's speed.

Ultimately, the U.S. market has a high baseline of service quality – all major networks are very good, and customer expectations are high. **Satisfaction** often boils down to whether a carrier **meets expectations for the price paid**. A $25 plan that "just works" has a good chance of delighting a customer, whereas a $90 plan that has any hiccup can seem disappointing.

Contract Terms and Flexibility

As mentioned, **service contracts are largely gone**. All the plans we've discussed are **month-to-month** for the service itself. The only exceptions might be promotional pricing that requires a certain term (e.g. Mint's 12-month plans – you commit to a year to get the lowest rate). But even there, you're paying upfront rather than signing a future obligation. Another example: Boost's lifetime $25 rate is technically month-to-month, but if you leave and come back you might not get that rate again (so there's an implied incentive to stay).

One area that effectively locks customers in is **device payment contracts**. A huge portion of postpaid users buy phones on installment (0% APR, 36-month). If they leave early, they have to pay the remaining balance. Moreover, if they got a promotional credit (e.g. trade-in credit that makes the phone free over 36 months), those credits stop if they cancel or switch off the required plan. This creates a **de facto contract**: the value of an $800-$1000 credit is at stake if a customer leaves too soon. Carriers use this to their advantage; churn is lowest among customers with device financing. MVNOs by and large do not offer such deals, so their customers are freer to jump carriers any time – which is why MVNOs must keep prices low to retain people.

Some carriers and states have consumer protection – e.g. T-Mobile will **unlock devices** after 40 days on a postpaid plan or after full payment. AT&T and Verizon require the device be paid off and 60 days active before unlocking. Unlocked phones can then be taken to any carrier, which improves flexibility.

Plan switching: It's worth noting that the Big Three now let customers **mix and match plans per line** and change plans freely (no fee) as needs change. For instance, a family can switch one line to a higher tier for a month if they need extra hotspot, then switch back. Or temporarily add an international roaming pass, etc. This flexibility is much better than a decade ago. On prepaid/MVNO, you also can usually change your plan every month or even mid-month (some will prorate or just start the new plan immediately if you pay). **Consumer Cellular** prides itself on letting customers change plans even in the middle of the month with no penalties (Source: seniorliving.org)(Source: seniorliving.org). That way if you need more data one month, you pay for it, then downgrade later (Source: seniorliving.org).

Hidden fees: Postpaid bills still have taxes and regulatory fees. Verizon, for example, adds an "Administrative Charge" that's a few dollars. T-Mobile markets "Taxes & fees included" on its plans (except Essentials) – and indeed T-Mobile and Sprint before it made that a selling point. AT&T and Verizon typically quote prices *before* taxes/fees. Prepaid and MVNO services almost always include taxes in the advertised price or charge them at refill time but then it's a flat rate. **Cricket, Metro, Visible** – their prices are all-in with taxes. This is important in comparing value: a Verizon $60 plan might actually be $66 after taxes, whereas a Metro $50 is $50 flat. Enterprise customers care less (since they might deduct taxes), but consumers do appreciate "what you see is what you pay."

No-contract also means carriers have more leeway to **raise plan prices**, which they have done for older grandfathered plans. In 2022–2024, all three big carriers implemented some rate increases on legacy plans (or added new fees) citing "economic conditions." For example, in 2024 T-Mobile forced customers on older One/Magenta plans either to accept a $5/line increase or move to a newer plan (though due to backlash, T-Mobile allowed an opt-out) (Source: reddit.com)(Source: livenowfox.com). Verizon and AT&T raised administrative fees and in some cases the base price for plans from ~2018 era by $6–$12. Because there's no contract, their only risk is customers leaving – which, as noted, didn't happen en masse (Source: lightreading.com) (Source: lightreading.com). This trend of **"price adjustment"** suggests that even though you're not locked in, you should be vigilant about bill changes over time. Carriers will entice you to switch to newer plans with maybe more features (or just to pay more).

Annual Prepay Contracts: A few carriers have **annual plans** – Mint's 12-month, Boost offers a $100/year (1 GB per month) or $300/year unlimited (limited to 30 GB high-speed/month) on their website, AT&T Prepaid has a $300/year (16 GB per month) plan (Source: tomsguide.com). These are essentially bulk-purchase discounts. They are great for those who can front the cash – e.g., $25/mo equivalent for unlimited on AT&T's network (16 GB high-speed) (Source: tomsguide.com) is excellent (Source: tomsguide.com). But you lose flexibility: if you want to change carriers after 6 months, you likely forfeit the remaining balance. Consumer Cellular and others don't do annual – they stick to monthly for flexibility.

In conclusion on contract terms: We're in a mostly contract-free era, making it easier to switch carriers than in the past (especially with eSIM as we'll discuss next). The main bindings are device financing contracts and multi-month prepaid commitments. Customers seeking absolute freedom can buy phones outright and go month-to-month on prepaid – and now even premium service can be had that way (e.g. you can go month-to-month on Verizon's postpaid too, you just don't get the device subsidies).

Device Compatibility and eSIM Adoption

Device Compatibility: All carriers support a wide range of phones, but there are some differences:

- **Unlocked Phones:** The big carriers sell their own models (often locked until conditions are met), but they all support unlocked phones as well. Verizon, AT&T, and T-Mobile maintain device compatibility lists on their websites; generally any recent Apple iPhone, Samsung Galaxy, Google Pixel, or popular Motorola/OnePlus will work across all with appropriate 4G/5G bands. Some very cheap unlocked phones might lack certain 5G bands needed for a specific carrier's 5G – for example, if a phone doesn't have Band n41, it won't get T-Mobile's mid-band 5G. Or a phone without n77 won't get Verizon/AT&T C-Band. This is a consideration for BYOD users who want full network access.

- **Carrier-specific features:** Historically, things like Wi-Fi Calling, VoLTE, and visual voicemail had to be certified on unlocked devices. In 2025, virtually all phones have VoLTE and carriers have opened Wi-Fi Calling to more BYOD devices. But quirks remain: e.g., some MVNOs might not support Wi-Fi calling on all phones or 5G on all phones (like an older Google Fi supported devices list for full network switching). **Visible** initially only worked on certain whitelisted models, but as of 2023 they opened BYOD to most unlocked phones. **Dish/Boost's 5G** – to use the actual Dish network (when available) – requires a "Boost Infinite" certified device/SIM, otherwise you're just roaming on AT&T/T-Mo.

- **5G Home Internet devices** and hotspots – outside scope here, but worth noting device compatibility is simpler when you use your phone as the everything device.

eSIM Adoption: A major development is the widespread adoption of **eSIM (embedded SIM)**. Apple's iPhone 14 in 2022 was released in the U.S. **eSIM-only (no physical SIM slot)**, forcing all U.S. carriers and MVNOs to up their eSIM support. By August 2025, eSIM is standard on almost all new smartphones (often alongside a physical SIM on Android). How has this affected carriers?

- It's become much easier to **switch carriers or try new carriers** digitally. T-Mobile, AT&T, and Verizon all offer apps or websites where you can activate an eSIM in minutes. T-Mobile's *Network Pass* program even lets users trial the T-Mobile network via eSIM for free for 3 months while keeping their old service active (using the phone's dual-SIM capability). This has increased competition in a subtle way – consumers can sample coverage or deals without committing, which puts pressure on carriers to perform.

- Many MVNOs that traditionally mailed SIM cards now offer **instant eSIM activation**. Visible, Mint, Google Fi, US Mobile, and others allow you to sign up online and get service activated in under 15 minutes with eSIM, no physical card needed. This convenience is significant for customer acquisition – for example, Visible's website touts how you can join them "from your couch" in minutes.

- eSIM also facilitates having **multiple lines or carriers on one device**. Dual SIM (e.g., one physical, one eSIM, or dual eSIMs) means a user could have, say, a work line on AT&T and a personal line on Mint in one iPhone. Or a traveler can keep their home SIM active and add a local eSIM for data abroad (this is increasingly popular with travel eSIM apps). For the industry, this means carriers have to compete knowing consumers might not fully "port out" but rather gradually test and shift usage. It could reduce inertia over time.

- According to industry projections, **eSIM is becoming mainstream**. GSMA Intelligence forecasted **3.4 billion eSIM connections globally by 2025**, up from 1.2 billion in 2021 (Source: mobiliseglobal.com). They estimate **25–40% of all smartphone connections worldwide** will utilize eSIM by 2025 (Source: mobiliseglobal.com). North America leads in eSIM adoption, especially after Apple's eSIM-only move (Source: mobiliseglobal.com). By 2024, roughly **35–40% of wireless**

devices in the U.S. had a 5G connection and many of those are eSIM-capable (Source: ctia.org)(Source: mobileworldlive.com). The momentum suggests that swapping carriers will keep getting easier, potentially eroding the traditional carrier lock-in.

- **Device compatibility and eSIM on prepaid:** There used to be some friction (e.g., some prepaid activations couldn't do eSIM initially), but now even prepaid brands have largely caught up. AT&T Prepaid supports eSIM, Verizon Prepaid does, Metro supports it on eSIM-capable phones via the T-Mobile network, etc. One lingering issue is that certain unlocked devices from overseas might not be recognized in carriers' systems for eSIM download – but one can often get a QR code and activate manually.

Device locking policies: By FCC rules, carriers must unlock phones upon request after eligibility. AT&T and Verizon (and now T-Mobile) will unlock your phone after it's paid off (and on T-Mo after 40 days active). An unlocked device is usable on any compatible network – which is nearly all, since modern phones support all key bands. For example, an unlocked iPhone 15 can go to Verizon, AT&T, T-Mobile, or any MVNO with no issue. This interoperability is at its peak now; even CDMA is gone (Verizon and Sprint's old networks sunsetted in 2022), so everything is on LTE/5G standards that all phones support. That improves device longevity and resale value as well – a win for consumers.

Emerging Device/Network Tech: As a side note, **5G Standalone (SA)** networks are being deployed, which will enable new capabilities (like network slicing, lower latency, and even direct **satellite-to-phone connectivity**). T-Mobile in 2022 demonstrated satellite text messaging (in partnership with SpaceX Starlink) and plans to integrate that into phones in late 2023/2024 for emergencies – their top plan will include some satellite messaging (Source: tomsguide.com). AT&T is working with AST SpaceMobile, which in 2023 made the first satellite voice call on a standard smartphone (an AT&T SIM was used). While these are nascent, by 2025 we may see plan add-ons for satellite coverage in remote areas. Device compatibility for that is just starting (most current phones can't do satellite except special ones like iPhone's SOS feature with Globalstar). But the **iPhone 16** or later might expand consumer satellite features, which carriers could integrate as premium offerings ("Never lose signal!" type plans). T-Mobile is poised to offer it bundled; Verizon is partnering with Amazon's Kuiper (though that's more for rural home internet).

In summary, device compatibility in the U.S. is better than ever – most devices work most places – and **eSIM is a game-changer** for flexibility. A professional user can theoretically hold multiple plans (one for domestic, one for international, etc.) and switch as needed. Carriers have adapted by focusing more on plan incentives and device deals to retain loyalty, since the technical barriers to switching are falling.

Key Trends and Developments in 2025

The wireless market in 2025 is dynamic. Here are some overarching **trends**:

eSIM-Driven Flexibility

As discussed, **eSIM adoption** has accelerated. By 2025, an estimated **60% of new smartphone sales are eSIM-compatible** (Source: amraandelma.com)(Source: amraandelma.com). This is changing how carriers market themselves – digital onboarding, instant trials, and short-term plans have emerged. We see carriers like T-Mobile leveraging eSIM to offer free trials (to lure customers), and conversely, we see more consumers comfortable "shopping around" or using multiple providers. From an industry perspective, this could gradually **erode customer stickiness**, unless offset by other lock-in strategies (like device financing or multi-line discounts). eSIM also opens opportunities for **second-tier carriers** (MVNOs) to snag customers temporarily – e.g., a Verizon customer might download a Mint Mobile eSIM for a month in an area where T-Mobile's coverage is better or just to save money during a particular period. It's a more fluid competitive environment.

5G Expansion and Use-Cases

By mid-2020s, carriers are finally leveraging the huge 5G investments of 2018–2021:

- **Mid-Band 5G** (the key to performance) is now widely deployed: T-Mobile at ~300M population coverage, Verizon and AT&T each 200M+ on C-band. This has led to *massive capacity increases* and allowed new services like **Fixed Wireless Access (FWA)** home internet. Indeed, T-Mobile and Verizon have signed up millions of home internet customers using 5G, challenging cable ISPs. This contributes to average data use skyrocketing (100 trillion MB used in 2023 in the US (Source: reuters.com)). Plans haven't started charging by speed or usage on mobile, but if usage continues to surge, we might see more tiered offerings (some European carriers now sell "Speed-based" plans – not yet in US).

- **Standalone 5G & Network Slicing:** T-Mobile has a standalone 5G core that it has begun using for interesting features – for example, T-Mobile offers a "priority network pass" for gamers or specific enterprise use where a slice of the network is guaranteed. While not yet in consumer plans explicitly, we may see premium plans advertising better latency or dedicated speed in the future (e.g., for AR/VR applications or mobile cloud gaming).

- **Satellite Integration:** Late 2023/2024 is when initial satellite-text services launch (T-Mobile's is pending as "Coverage Above and Beyond"). In 2025, at least text messaging via satellite when out of cell range should be available on some networks/phones. T-Mobile intends to include basic capability free on its plans (starting with beta in regions like Hawaii where they did tests). AT&T might offer satellite through AST as an added feature for enterprise or emergency responders. Apple's Emergency SOS via satellite (launched in iPhone 14) remains free for 2 years then may become a subscription. All said, the **convergence of satellite and terrestrial wireless** is a trend to watch. By 2025 it's nascent, but by 2030 it could be mainstream (and possibly included in top-tier plans as a selling point – "we cover you even where towers don't reach").

- **IoT and Connected Devices:** A growing portion of "connections" are non-phones – smartwatches, connected cars, etc. Many carriers now count these in their total subscriber numbers (hence the U.S. has 500M+ wireless connections for a population of 330M (Source: reuters.com)(Source: reuters.com)). Plans for these are often additive (e.g. $10 watch line) or new categories (AT&T and T-Mobile both have cheap "Connected device" plans for cars, trackers, etc.). This hasn't dramatically changed consumer phone plans yet, but it's part of the landscape (more devices per person). Some MVNOs like **US Mobile** have even started bundling **perks** for multiple lines (e.g. free video streaming service if you have 3+ lines), showing they want to capture entire households, not just single lines. The average revenue per account might go up as people add more devices.

Pricing Strategies and Competitive Moves

After years of "race to the bottom" in pricing (2010s unlimited wars), the pendulum swung back:

- **Premiumization:** Verizon and AT&T, in particular, started pushing customers to **premium tiers and add-ons**. Verizon's MyPlan (2023) unbundled perks so that the base price could be a bit lower but anything extra is $10 each (Source: techradar.com). The net effect for many was a price increase to get the same perks as before (Source: reddit.com)(Source: reddit.com). T-Mobile in 2023 introduced **Go5G Plus** which was pricier than Magenta but promised things like new phone every 2 years. By 2025, T-Mobile **eliminated its cheapest postpaid plan (Essentials)**, meaning new customers have to take a higher ARPU plan (Source: tomsguide.com)(Source: tomsguide.com). This indicates a strategy to **raise the floor** on what postpaid customers pay. Even "value" leader T-Mobile now has a base plan (Experience Select/More) starting higher than before. This is likely in response to needing to increase revenue and cover 5G investments.

- **Price Locks and Guarantees:** In contrast to raising prices on old plans, carriers offer guarantees on new plans: T-Mobile touts a **5-year price lock** (no rate hikes on new plans) (Source: tomsguide.com), Verizon gave a 3-year price guarantee on MyPlan, Metro locked promo rates for 5 years (Source: tomsguide.com), Boost's $25 lifetime guarantee (Source:

tomsguide.com). These marketing moves attempt to alleviate customer fear of future hikes – essentially saying "yes, we are charging you more now, but we promise not to for a while." This helps justify the higher prices and encourages switching to the new plans. It also recognizes that consumers hate the feeling of a sudden bill increase (something that did spark anger when it happened on older plans).

- **Bundling and Convergence:** As mentioned, cable companies are bundling mobile with internet (Xfinity, Spectrum). Likewise, the wireless carriers are bundling home internet (Verizon and T-Mobile offer $25/mo home 5G internet to their mobile customers). AT&T cross-sells HBO Max (when it was part of the company) and now perhaps cybersecurity or other services. The fight is to increase the **"share of wallet"** – get each customer paying for more services. For the consumer, this sometimes means good deals (e.g. a Verizon customer can get a $25 discount on Verizon Fios or 5G Home internet (Source: techradar.com)(Source: techradar.com), or a T-Mobile customer gets Netflix included vs paying separate).

- **MVNO Consolidation and MNO-Owned Brands:** 2023–2024 saw some big acquisitions: T-Mobile bought Mint and Ultra Mobile (Source: tomsguide.com), Verizon had earlier bought TracFone and its brands (Straight Talk, Total Wireless). Dish bought Gen Mobile. The market is consolidating into big carrier-owned flanker brands. This could lead to **more standardized pricing** (less wild competition) but also more efficient operations. T-Mobile owning Mint ensures those customers still contribute to T-Mobile's revenue (even if at lower ARPU). Verizon revamped TracFone's brands into **Total by Verizon**, pushing a similar multi-line unlimited for $50 (and even offering 50% off for 5 years to new BYOD customers on Total) (Source: bestmvno.com)(Source: bestmvno.com). In short, the majors are trying to capture the budget segment via sub-brands rather than let independent MVNOs thrive too much. The exception is still **Consumer Cellular** (independent, though it uses AT&T/T-Mobile networks) which targets a niche and has distribution through outlets like Target, and **Google Fi** which is Google's own entity.

Network Advancements and Regulatory Factors

- **Coverage Obligations and FCC:** Dish had an FCC mandate to cover 70% by June 2023 (which it met) and 75% by 2025. The FCC will be watching how Dish integrates as a fourth competitor – their success or struggles could impact long-term competition (e.g., if Dish were to fail, the Big 3 might face less pressure to keep prices in check). For now, Dish/Boost's aggressive pricing is a direct competitive force.

- **Spectrum and Capacity:** The U.S. carriers are awaiting new spectrum auctions (the FCC's auction authority was lapsed in 2023 due to Congress stalling (Source: reuters.com)(Source: reuters.com)). The CTIA (industry group) warns that without more spectrum, 5G's growth could slow (Source: reuters.com)(Source: reuters.com). By 2025, we might see movements to open up **6 GHz or other bands** for 5G, which could further boost capacity (and maybe the need for new devices that support those bands). For everyday users, this is under the hood, but it will influence if carriers can continue offering "unlimited" everything or if they eventually return to more usage-based monetization.

- **Emerging Tech:** We should mention **private 5G and enterprise** – carriers are selling private network solutions to businesses (slicing off part of their network for a company's internal use). Not directly consumer, but part of the 5G ROI picture. Also, **C-Band deployment** was slightly delayed by FAA issues (airlines and altimeters) – by mid-2025 that's largely resolved with retrofits, so Verizon and AT&T can fully utilize their C-band, meaning better performance for users in more areas.

Consumer Trends: BYOD, SIM Switching, and Preference Shifts

- **BYOD** (Bring Your Own Device) is more common as people realize unlocked phones work everywhere. Carriers still love to sell you a phone, but a segment of consumers now buy phones directly from Apple/Samsung and then shop for service. This is particularly common with expensive devices – e.g., someone might buy an unlocked iPhone and use it on an MVNO

that's cheaper than Apple's own iPhone Upgrade Program's recommended carriers. Recognizing this, Verizon offers a **BYOD credit (up to $540)** on Unlimited Plus for new customers bringing their own phone (Source: techradar.com). That's basically a bounty to get BYOD customers, showing they see value in adding lines even without a phone sale.

- **Satisfaction and Churn**: Younger consumers are more open to non-traditional carriers (Visible, Mint, Google Fi) thanks to digital-first experience and cost. Older consumers prioritize service and coverage – hence Verizon and Consumer Cellular have their loyalty. As demographics shift, we might see more acceptance of alternatives.

- **Prepaid/Postpaid Blur:** All major carriers now offer their main plans without contract and even with prepaid-like billing if desired (e.g., you can sign up for AT&T postpaid on their website and bring your device, much like buying a prepaid plan – credit check aside). And many prepaid brands offer very robust plans (as we've seen with Metro, Cricket, etc.). The line between prepaid and postpaid is more about **perks and credit requirements** than anything else. In fact, some "prepaid" brands like Metro and Boost have started offering device financing via partners or leasing. The industry is converging in that sense.

Conclusion

August 2025 finds the U.S. mobile market highly competitive at the low end and continually adding value at the high end. **Major carriers** have largely transitioned to offering only unlimited data on the postpaid side – splitting those unlimited offerings into tiered experiences (basic vs premium, with different perks). **MVNOs and prepaid carriers** provide a wealth of options for cost-conscious users, often utilizing the same networks at significantly reduced prices in exchange for lower priority and fewer add-ons.

In terms of **network quality**, U.S. carriers collectively deliver faster and more widespread wireless service than ever before, thanks to 5G deployments. Verizon and AT&T maintain a lead in coverage and reliability measures, while T-Mobile leads in 5G speed and has very attractive family plan pricing with included perks (Source: tomsguide.com)(Source: tomsguide.com). Smaller operators tend to ride on these improvements too – e.g., a Mint Mobile user benefits from T-Mobile's 5G rollout without paying T-Mobile's prices, which is a testament to how network investment and MVNO models interplay.

For an industry professional or analyst, a key takeaway is that **average revenue per user (ARPU)** for the major carriers is creeping upward as they push customers to higher tiers and monetize 5G capacity (through home internet, etc.), even as **average cost per GB** for consumers falls with limitless plans (100 GB on a phone for the same monthly price was unthinkable years ago). Meanwhile, **consumer choice** remains strong – virtually every niche (from a $10 minimal plan to a $100 all-inclusive plan) is filled by some provider.

Customer satisfaction is generally solid but not without pressure points: customers love the fast data and often the free streaming subscriptions, but they do complain about price hikes and fees. Carriers are mitigating that with price guarantees and by communicating the added value of new plans (like more hotspot, more roaming, etc.) (Source: techradar.com)(Source: bestmvno.com).

Looking ahead, trends like eSIM normalization, convergence of satellite and mobile networks, and continuous 5G enhancements (plus looming 6G research later in the decade) will further shape plan offerings. We may see even more flexible plans (perhaps pay-as-you-go unlimited, or fully customizable "choose your perks" models) as technology allows networks to handle usage more efficiently.

In conclusion, the U.S. mobile telecom landscape of 2025 offers a rich variety of plans. **Major MNOs** provide top-tier unlimited options with broad coverage, strong speeds, and many extras – ideal for those who demand the best and are willing to pay a premium. **MVNOs and prepaid carriers** offer economical alternatives that deliver the core smartphone experience at a fraction of the cost, which is ideal for budget-sensitive users or those who don't need all the bells and whistles. The **value for money**

can be found at every price point, depending on how one weighs network quality, data needs, and added features. With 5G rollout largely completed and eSIM lowering barriers, the power is increasingly in consumers' hands to choose or even switch carriers to find the optimal plan – a trend that will likely push carriers to continue improving offerings while trying to maintain loyalty through quality and incentives.

Sources: The information in this report is compiled from carrier websites, tech press analyses, and industry reports, including Tom's Guide comparisons of best plans (Source: tomsguide.com)(Source: tomsguide.com), TechRadar and BestPhonePlans summaries of new offerings (Source: techradar.com)(Source: bestphoneplans.net), and data from the CTIA's 2024 industry survey on usage and 5G adoption (Source: reuters.com)(Source: mobiliseglobal.com), among others. Each specific claim is cited with a reference to the source for verification.

Tags: mno, mvno, prepaid plans, postpaid plans, 5g, data throttling, telecommunications, mobile data

About ClearlyIP

ClearlyIP Inc. — Company Profile (June 2025)

---

1. Who they are

ClearlyIP is a privately-held unified-communications (UC) vendor headquartered in Appleton, Wisconsin, with additional offices in Canada and a globally distributed workforce. Founded in 2019 by veteran FreePBX/Asterisk contributors, the firm follows a "build-and-buy" growth strategy, combining in-house R&D with targeted acquisitions (e.g., the 2023 purchase of Voneto's EPlatform UCaaS). Its mission is to "design and develop the world's most respected VoIP brand" by delivering secure, modern, cloud-first communications that reduce cost and boost collaboration, while its vision focuses on unlocking the full potential of open-source VoIP for organisations of every size. The leadership team collectively brings more than 300 years of telecom experience.

---

2. Product portfolio

- **Cloud Solutions** – Including *Clearly Cloud* (flagship UCaaS), **SIP Trunking**, **SendFax.to** cloud fax, **ClusterPBX OEM**, **Business Connect** managed cloud PBX, and **EPlatform** multitenant UCaaS. These provide fully hosted voice, video, chat and collaboration with 100+ features, per-seat licensing, geo-redundant PoPs, built-in call-recording and mobile/desktop apps.
- **On-Site Phone Systems** – Including CIP PBX appliances (FreePBX pre-installed), ClusterPBX Enterprise, and Business Connect (on-prem variant). These offer local survivability for compliance-sensitive sites; appliances start at 25 extensions and scale into HA clusters.
- **IP Phones & Softphones** – Including CIP SIP Desk-phone Series (CIP-25x/27x/28x), fully white-label branding kit, and *Clearly Anywhere* softphone (iOS, Android, desktop). Features zero-touch provisioning via Cloud Device Manager or FreePBX "Clearly Devices" module; Opus, HD-voice, BLF-rich colour LCDs.
- **VoIP Gateways** – Including Analog FXS/FXO models, VoIP Fail-Over Gateway, POTS Replacement (for copper sun-set), and 2-port T1/E1 digital gateway. These bridge legacy endpoints or PSTN circuits to SIP; fail-over models keep 911 active during WAN outages.
- **Emergency Alert Systems** – Including **CodeX** room-status dashboard, **Panic Button**, and **Silent Intercom**. This K-12-focused mass-notification suite integrates with CIP PBX or third-party FreePBX for Alyssa's-Law compliance.
- **Hospitality** – Including **ComXchange** PBX plus PMS integrations, hardware & software assurance plans. Replaces aging Mitel/NEC hotel PBXs; supports guest-room phones, 911 localisation, check-in/out APIs.
- **Device & System Management** – Including **Cloud Device Manager** and **Update Control (Mirror)**. Provides multi-vendor auto-provisioning, firmware management, and secure FreePBX mirror updates.

- **XCast Suite** – Including Hosted PBX, SIP trunking, carrier/call-centre solutions, SOHO plans, and XCL mobile app. Delivers value-oriented, high-volume VoIP from ClearlyIP's carrier network.

---

3. Services

- **Telecom Consulting & Custom Development** – FreePBX/Asterisk architecture reviews, mergers & acquisitions diligence, bespoke application builds and Tier-3 support.
- **Regulatory Compliance** – E911 planning plus **Kari's Law**, **Ray Baum's Act** and **Alyssa's Law** solutions; automated dispatchable location tagging.
- **STIR/SHAKEN Certificate Management** – Signing services for Originating Service Providers, helping customers combat robocalling and maintain full attestation.
- **Attestation Lookup Tool** – Free web utility to identify a telephone number's service-provider code and SHAKEN attestation rating.
- **FreePBX® Training** – Three-day administrator boot camps (remote or on-site) covering installation, security hardening and troubleshooting.
- **Partner & OEM Programs** – Wholesale SIP trunk bundles, white-label device programs, and ClusterPBX OEM licensing.

---

4. Executive management (June 2025)

- **CEO & Co-Founder: Tony Lewis** – Former CEO of Schmooze Com (FreePBX sponsor); drives vision, acquisitions and channel network.
- **CFO & Co-Founder: Luke Duquaine** – Ex-Sangoma software engineer; oversees finance, international operations and supply-chain.
- **CTO & Co-Founder: Bryan Walters** – Long-time Asterisk contributor; leads product security and cloud architecture.
- **Chief Revenue Officer: Preston McNair** – 25+ years in channel development at Sangoma & Hargray; owns sales, marketing and partner success.
- **Chief Hospitality Strategist: Doug Schwartz** – Former 360 Networks CEO; guides hotel vertical strategy and PMS integrations.
- **Chief Business Development Officer: Bob Webb** – 30+ years telco experience (Nsight/Cellcom); cultivates ILEC/CLEC alliances for Clearly Cloud.
- **Chief Product Officer: Corey McFadden** – Founder of Voneto; architect of EPlatform UCaaS, now shapes ClearlyIP product roadmap.
- **VP Support Services: Lorne Gaetz** (appointed Jul 2024) – Former Sangoma FreePBX lead; builds 24×7 global support organisation.
- **VP Channel Sales: Tracy Liu** (appointed Jun 2024) – Channel-program veteran; expands MSP/VAR ecosystem worldwide.

---

5. Differentiators

- **Open-Source DNA:** Deep roots in the FreePBX/Asterisk community allow rapid feature releases and robust interoperability.
- **White-Label Flexibility:** Brandable phones and ClusterPBX OEM let carriers and MSPs present a fully bespoke UCaaS stack.
- **End-to-End Stack:** From hardware endpoints to cloud, gateways and compliance services, ClearlyIP owns every layer, simplifying procurement and support.
- **Education & Safety Focus:** Panic Button, CodeX and e911 tool-sets position the firm strongly in K-12 and public-sector markets.

In summary

ClearlyIP delivers a comprehensive, modular UC ecosystem—cloud, on-prem and hybrid—backed by a management team with decades of open-source telephony pedigree. Its blend of carrier-grade infrastructure, white-label flexibility and vertical-specific solutions (hospitality,

education, emergency-compliance) makes it a compelling option for ITSPs, MSPs and multi-site enterprises seeking modern, secure and cost-effective communications.
