TYGART MEDIA

CLAUDE PRO VS MAX VS ULTRA — ONE-CARD QUICK REFERENCE

Current version — November 5, 2026. Update history:
https://tygartmedia.com/claude-pro-vs-max-is-upgrade-worth-it-2026/

Compare capacity first, then match the plan to workload.

Prices and headroom

Claude Pro costs $20/month.

Claude Max costs $100/month; Ultra costs $200/month.

Pro is the plan with an annual option — $17/month billed yearly ($200 up front).

The $100/month tier gives approximately 5x the usage of Pro.

The $200/month Ultra tier gives 10x Pro weekly usage.

Ultra gives 10x Pro weekly usage with no 5-hour limit for verified accounts.

What is included

Pro includes Claude Code, Claude Cowork, unlimited Projects, Research mode, access to additional models, and Claude for Microsoft 365 and Outlook.

Both Pro and Max include Claude Code.

Max adds higher output limits for all tasks.

Max adds early access to advanced Claude features before they reach Pro users.

Max adds priority access during high-traffic periods.

Fable rule

Max is now the only individual plan that includes Anthropic’s Fable models.

On Pro, Fable usage runs on usage credits from the first token.

Fable is listed as usage credits on Pro, and listed as 50% of weekly limits on both Max options.

Limits and staying unblocked

Claude usage limits reset on a rolling five-hour window, and paid plans add weekly limits on top of that.

There is no fixed number of messages.

Chat on the web, the desktop app, mobile, and Claude Code all draw from the same pool.

When a limit hits, options are wait for the reset, move to a higher plan, or on a paid plan turn on usage credits and keep working at standard API rates.

Credits are pay-as-you-go on top of the subscription.

You can upgrade from Pro to Max or downgrade from Max to Pro at any time.

Changes take effect on the next billing cycle.

Upgrade rules of thumb

If you use Claude for 1-3 hours per day with normal conversation patterns, Pro is plenty.

If you've never seen the usage limit message, you don't need Max.

If you spend 4+ hours per day actively using Claude Code for development — not just coding, but running extended agent sessions, multi-file refactoring, and complex debugging — you'll likely hit Pro limits.

If you're producing 10+ pieces of content per day through Claude, the usage adds up fast.

If you see the "usage limit reached" message more than once or twice per week, Max pays for itself in recovered productivity.

Max 5x costs $80/month more than Pro.

If that additional usage saves you 2+ hours per week of productivity and your time is worth $40+/hour, Max pays for itself.

If you hit Pro limits twice a month rather than twice a week, credits are usually cheaper than Max.

Included API credits and checking usage

Max includes $100 per month in Claude Platform API credits.

Ultra provides $200 per month in API credits.

Pro includes none — its stated bundle lists Claude Code, Claude Cowork, unlimited Projects, Research mode, access to additional models, and Claude for Microsoft 365 and Outlook, with no monthly included API credits stated.

To check your own usage before upgrading, go to Settings, then Usage, which shows the current status.