
Policy Overview

This document serves as an outline of the

Sample Health Insurance Policy. The policy's primary purpose is to offer financial protection against medical expenses that are incurred due to illnesses or injuries.

Coverage Details

The policy provides coverage for several core medical services:

- Inpatient hospitalization.
 - Outpatient medical consultations.
 - Prescription drugs.
 - Emergency services.
 - *Additional Detail:* **Maternity benefits** are covered after a waiting period of 12 months.
 - *Additional Detail:* **Diagnostic tests** (e.g., X-rays, lab work) related to a covered illness are included, up to an annual limit.
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Exclusions

Certain medical conditions and procedures are explicitly excluded from coverage:

- Pre-existing conditions.
 - Cosmetic procedures.
 - Experimental treatments.
 - Self-inflicted injuries.
 - *Additional Detail:* **Routine eye and dental examinations** are not covered.
 - *Additional Detail:* Treatment for **substance abuse or addiction** is excluded.
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Claim Process

The formal steps to process a claim are as follows:

1. **Notification:** The insurer must be notified within 30 days of treatment.

2. **Submission:** The claimant must submit the completed claim form along with all required supporting documents.
3. **Settlement:** The claim will be processed and settled within 15 days of receiving all documentation.
4. *Additional Detail:* For planned hospitalizations, a **pre-authorization** is required at least 72 hours in advance.
5. *Additional Detail:* A **deductible** of \$500 per policy year must be met before benefits are payable.