

HealthCare+ Insurance Policy Document

A. Welcome to SecureShield Insurance

At SecureShield Insurance, our mission is to safeguard your health and secure your future. We provide accessible, comprehensive, and flexible healthcare solutions tailored to meet the diverse needs of our clients. With HealthCare+ Insurance, you gain peace of mind knowing you're supported during life's medical challenges.

B. Policy Highlights

HealthCare+ Insurance offers three comprehensive tiers to cater to varying healthcare needs and budgets:

- **Bronze Plan:** Provides essential coverage at an affordable cost, ideal for individuals seeking basic healthcare protection.
- **Silver Plan:** Delivers enhanced benefits, perfect for those requiring broader coverage and regular healthcare services.
- **Gold Plan:** Our premium offering with extensive coverage, minimal exclusions, and access to the highest quality medical care.

C. Coverage Details

C1. Doctor Visits

Regular doctor visits are essential for maintaining health and addressing medical concerns early.

- **Bronze Plan:**
Covers up to **4 visits annually** with a **\$30 copayment** per visit. This plan is ideal for **basic checkups** and addressing **minor health concerns**.
- **Silver Plan:**
Covers up to **8 visits annually**, including access to **specialists**, with a **\$20 copayment**. It is suitable for individuals requiring **more frequent** or **specialized care**.
- **Gold Plan:**
Provides **unlimited visits**, including access to **telemedicine** and **specialist consultations**, with a **\$10 copayment**. Designed for those seeking **maximum flexibility** and access to care.

C2. Prescription Drug Coverage

Helping you manage the costs of medications effectively.

- **Bronze Plan:**
Covers **60% of generic medication costs**, with an **annual cap of \$500**. Best for individuals with **occasional prescriptions**.

- **Silver Plan:**
Covers **80% of generic** and **50% of branded medications**, with an **annual cap of \$1,000**. Ideal for those on **regular prescriptions**.
- **Gold Plan:**
Covers **90% of generic** and **70% of branded medications**, with **no annual cap**. Tailored for individuals requiring **long-term or high-cost medications**.

C3. Emergency Care

Comprehensive support during critical medical emergencies.

- **Bronze Plan:**
Covers **2 emergency room visits per year**, with a **\$200 copayment per visit**, and **ambulance services up to \$500** per incident.
- **Silver Plan:**
Covers **4 emergency room visits annually**, with a **\$100 copayment**, and **ambulance services up to \$1,000** per incident.
- **Gold Plan:**
Provides **unlimited emergency room visits**, with a **\$50 copayment**, and **full ambulance coverage** for unparalleled support during emergencies.

C4. Inpatient Services

Coverage for hospital stays during significant health events.

- **Bronze Plan:**
Covers **semi-private rooms** for up to **10 days per illness**, with a **\$100 daily copayment**. Suitable for short-term hospital stays.
- **Silver Plan:**
Covers **semi-private rooms** for up to **20 days annually**, with a **\$50 daily copayment**. Offers flexibility for longer recovery periods.
- **Gold Plan:**
Provides coverage for **full private rooms**, with **no annual limits** and a **\$20 daily copayment**, ensuring **maximum comfort** during hospital stays.

C5. Preventive Care

Proactive health management through regular screenings and vaccinations.

- **Bronze Plan:**
Covers **1 annual checkup**, including **basic screenings** and routine vaccinations. Focused on maintaining foundational health.
- **Silver Plan:**
Covers **2 annual checkups**, with expanded screenings like **mammograms** and **colonoscopies**, offering broader preventive care.
- **Gold Plan:**
Offers **unlimited preventive checkups** and screenings, including **comprehensive vaccine coverage**, ensuring a proactive approach to overall health.

D. Policy Terms and Conditions

Exclusions

- Elective procedures, cosmetic surgeries, and alternative therapies are not covered.
- For a detailed list of exclusions, refer to the official policy handbook.

Waiting Periods

- A **30-day waiting period** applies for non-emergency treatments following the policy start date.

Deductibles

- Annual deductibles:
 - **\$500 for Bronze and Silver plans.**
 - **\$250 for the Gold plan.**

Maximum Claim Amounts

- **Bronze Plan:** Annual cap of **\$20,000**.
- **Silver Plan:** Annual cap of **\$50,000**.
- **Gold Plan:** **No annual claim limits.**

Legal Disclaimers

- Coverage terms are subject to regulatory updates. Policyholders are advised to review their coverage annually.
- SecureShield Insurance reserves the right to amend terms and conditions as needed.