

# Project: Material Required ( Sales Agent)

Insurance Company Profile: HealthSecure Insurance Ltd.

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## Company Overview

HealthSecure Insurance Ltd. has been a leader in the health insurance industry since 2005, offering a variety of comprehensive and customizable health plans designed to fit the needs of individuals, families, and seniors. HealthSecure's mission is to provide affordable, accessible healthcare coverage that prioritizes health and wellness, and to support members in navigating life's health challenges with confidence. With a network of over 7,500 partner hospitals, HealthSecure ensures that members have access to quality care wherever they are.

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## Health Insurance Plans

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### 1. Basic Health Plan

- **Description:** The Basic Health Plan is HealthSecure's most affordable option, focused on covering essential healthcare needs for emergencies and basic in-patient services. This plan is ideal for individuals looking for essential protection at a low premium.
- **Coverage:**
  - **In-Patient Hospitalization:** Covers hospitalization costs, including room charges (shared room), doctor consultations, and nursing fees.
  - **Emergency Room Services:** Provides coverage for emergency room visits due to accidents or sudden illnesses requiring immediate medical attention.
  - **Basic Diagnostic Services:** Covers emergency-related diagnostics (e.g., X-rays, blood tests) only during in-patient hospitalizations.
  - **Prescriptions for Emergencies:** Limited to medications prescribed during in-patient hospitalization (up to \$250 annually).
- **Eligibility:** Individuals aged 18-55
- **Exclusions:**
  - Does not cover outpatient services, wellness benefits, maternity, or dental care.
  - Excludes pre-existing conditions within the first 12 months.
- **Waiting Periods:**
  - **Pre-Existing Conditions:** 12 months
  - **Mental Health and Wellness Services:** Not available in this plan.
- **Premium:** \$150 per month
- **Deductible:** \$1,500 per year
- **Annual Coverage Limit:** \$100,000
- **Network Hospitals:** 2,500+ hospitals with cashless service options

- No-Claim Bonus: 5% discount on premium after a claim-free year, cumulative up to 15% over three years.
  - Claim Process: Claims can be filed via the HealthSecure mobile app, and processing time is 7-14 business days.
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## 2. Family Health Plus Plan

- Description: This plan is designed for families needing broad coverage, including in-patient and out-patient services. Family Health Plus includes coverage for specialist consultations, family doctor visits, and emergency transportation.
  - Coverage:
    - In-Patient Hospitalization: Comprehensive in-patient care, including room charges (semi-private rooms), ICU, surgery costs, and nursing services.
    - Family Doctor Visits: Up to 10 visits per year for general consultations with a family doctor for each member covered.
    - Specialist Consultations: 15 consultations annually with specialists, including pediatrics, gynecology, cardiology, and orthopedics.
    - Diagnostics and Lab Tests: Covers diagnostics for both in-patient and out-patient settings, including imaging and lab work.
    - Emergency Care and Transport: Includes ambulance services up to \$1,000 annually.
    - Prescription Drugs: Limited to in-patient care prescriptions and out-patient acute treatments up to \$500 per member.
  - Eligibility: Families, including dependent children up to age 25
  - Exclusions:
    - Excludes fertility treatments, cosmetic surgery, and alternative therapies.
    - Coverage for pre-existing conditions applies only after the waiting period.
  - Waiting Periods:
    - Pre-Existing Conditions: 6 months
    - Maternity Services: 9-month waiting period
  - Premium: \$350 per month
  - Deductible: \$1,000 per individual / \$3,000 per family
  - Annual Coverage Limit: \$500,000
  - Network Hospitals: Access to 5,000 hospitals with cashless service at select network hospitals.
  - Discounts:
    - Family Bundle Discount: 10% discount for covering multiple family members.
    - Preventive Health Discount: 5% for completing wellness check-ups annually.
  - Claim Process: Digital claims submission through mobile app or website. Claim processing time: 10-15 business days.
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## 3. Comprehensive Health & Wellness Plan

- Description: HealthSecure's Comprehensive Health & Wellness Plan provides a wide range of health benefits along with wellness resources, making it ideal for health-conscious individuals and families seeking holistic health support.

- Coverage:
    - Family Health Plus Plan Benefits: All benefits covered under the Family Health Plus Plan.
    - Preventive Care Services: Annual wellness check-ups, immunizations, screenings for diabetes, hypertension, and cholesterol.
    - Mental Health Support: Includes up to six counseling or therapy sessions per member per year.
    - Wellness Programs: Access to fitness coaching, nutrition consultations, and discounts at partnered wellness facilities.
    - Additional Specialist Coverage: Dermatology, ophthalmology, ENT, and additional consultations for common concerns.
    - Prescription Drugs: Extended to both in-patient and out-patient care, up to \$1,000 annually per member.
  - Eligibility: Individuals and families with no age restrictions
  - Exclusions:
    - Excludes alternative therapies, experimental treatments, and some cosmetic procedures.
  - Waiting Periods:
    - Pre-Existing Conditions: 6 months
    - Mental Health Services and Wellness Programs: 3 months
  - Premium: \$500 per month
  - Deductible: \$750 per individual / \$2,000 per family
  - Annual Coverage Limit: \$1,000,000
  - Network Hospitals: 7,500+ hospitals with access to wellness centers for preventive care.
  - Discounts:
    - No-Claim Bonus: 10% premium reduction after a claim-free year, up to 30%.
    - Annual Payment Discount: 5% off for annual premium payment.
  - Claim Process: Claims can be submitted through the mobile app; faster processing for wellness claims, averaging 5-7 business days.
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#### 4. Senior Health Security Plan

- Description: Tailored to meet the needs of seniors, this plan focuses on extended healthcare, routine prescriptions, and specialized services.
- Coverage:
  - Hospitalization: Comprehensive hospitalization coverage, including ICU, private rooms, and long-term in-patient care.
  - Specialized Consultations: Includes gerontology, cardiology, and orthopedics, with no annual limit on visits.
  - Routine Prescriptions: Covers medication expenses for ongoing treatments, up to \$2,000 annually.
  - Vision and Dental Benefits: Annual eye exams, two routine dental visits, and \$150 allowance for eyewear.
  - Senior Wellness Programs: Fall prevention, mobility support, diet counseling, and physical therapy access.

- Eligibility: Individuals aged 55 and above
  - Exclusions:
    - Excludes cosmetic treatments, experimental treatments, and elective procedures.
  - Waiting Periods:
    - Pre-Existing Conditions: 3 months
    - Vision and Dental Benefits: Immediate, no waiting period.
  - Premium: \$600 per month
  - Deductible: \$1,000 annually
  - Annual Coverage Limit: \$750,000
  - Network Hospitals: 5,000+ hospitals with senior-focused facilities, and home care support available upon request.
  - Discounts:
    - Loyalty Discount: 5% discount after three years of coverage.
  - Claim Process: Priority claims processing with dedicated senior support, 5-10 business days for in-network claims.
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#### Add-On Coverage Options

1. Dental & Vision Add-On
  - Description: Additional coverage for routine dental and vision care.
  - Coverage:
    - Dental: Two exams per year, basic procedures (fillings, extractions).
    - Vision: Annual eye exam, \$200 limit for corrective lenses, and 20% discount on laser surgery.
  - Additional Cost: \$50 per month per member
  - Eligibility: Available with all plans
  - Claim Process: Standard 7-10 business days for in-network claims.
2. Maternity & Newborn Care Add-On
  - Description: Coverage for maternity and newborn care, designed for families planning to grow.
  - Coverage:
    - Pre-natal and post-natal care, delivery expenses, neonatal check-ups.
    - Newborn immunizations up to one year.
  - Additional Cost: \$75 per month
  - Eligibility: Only for Family Health Plus and Comprehensive Health & Wellness Plans
  - Waiting Period: 9 months
3. International Travel Medical Insurance
  - Description: Provides emergency medical coverage abroad, ideal for frequent travelers.
  - Coverage:
    - Hospitalization and emergency evacuation, up to \$100,000.
    - 24/7 global helpline and coverage for emergency transportation.
  - Additional Cost: \$40 per month
  - Eligibility: Available with all plans

- Exclusions: Excludes treatment for pre-existing conditions and elective treatments abroad.

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#### Discounts and Special Programs

1. No-Claim Bonus: Progressive discount up to 15% on premiums after consecutive claim-free years.
2. Family Bundle Discount: 10% reduction for families covering two or more members under the same plan.
3. Preventive Health Discount: 5% discount for completing annual wellness check-ups and preventive screenings.
4. Loyalty Discounts: Additional 5% after three years with no major claims.
5. Annual Pay Discount: 5% reduction for choosing to pay premiums annually.

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#### Customer Support and Assistance

- 24/7 Helpline: Toll-free customer support for all policy-related queries, claims assistance, and emergencies.
- Mobile App:
  - Manage policies, check coverage details, submit claims, find nearby hospitals.
  - AI-driven chat for quick support and appointment scheduling.
- Claims Submission and Tracking:
  - Submit claims online or via the app, track status, and receive updates on processing times.
  - Processing Time: 7-10 days for standard claims, 3-5 days for wellness claims, and 5-10 days for senior priority claims.
- Dedicated Senior Care Helpline: Special customer support for senior plan members with age-specific assistance.

International Emergency Support: 24/7 global assistance for users with an International Travel Insurance Add-On.