

Health Insurance Policy

Insurance Provider:	HealthCare Plus
Policy ID:	263125
Policy Holder:	John Smith
Start Date:	2025-04-06
End Date:	2026-04-06
Premium:	\$299.99
Deductible:	\$1000
Copayment:	20%
Out-of-Pocket Maximum:	\$5000

Coverage Details

Type	Limit	Description
Hospital	\$500000	Inpatient and outpatient hospital services
Medical	\$100000	Doctor visits and medical procedures
Prescription	\$50000	Prescription medications
Dental	\$2000	Basic dental services
Vision	\$1000	Vision care and eyewear

Exclusions

- Cosmetic procedures
- Experimental treatments
- Pre-existing conditions (first 12 months)
- Alternative medicine
- Travel-related injuries