

# Health Insurance Policy

Policy Number:	508734
Insurance Company:	MediGuard Insurance
Policy Holder:	John Smith
Start Date:	2025-04-06
End Date:	2026-04-06
Premium:	\$299.99
Deductible:	\$1,000.00
Copayment:	20%
Out of Pocket Maximum:	\$5,000.00

## Coverage Areas

Coverage Type	Limit	Description
Hospitalization	\$1,000,000	Inpatient hospital care and procedures
Outpatient	\$50,000	Doctor visits and outpatient procedures
Prescription	\$10,000	Prescription drug coverage
Emergency	\$100,000	Emergency room visits and ambulance
Preventive	\$5,000	Annual checkups and preventive care
Mental Health	\$25,000	Mental health and counseling services
Dental	\$2,000	Basic dental care and procedures
Vision	\$1,000	Eye exams and vision care

## Exclusions

- Cosmetic surgery
- Experimental treatments
- Pre-existing conditions (first 6 months)
- Alternative medicine
- Non-emergency care outside network