Health Insurance Policy

Insurance Provider:	VitalCare Insurance	
Policy ID:	963484	
Policy Holder:	John Smith	
Start Date:	2025-04-06	
End Date:	2026-04-06	
Premium:	\$199.99	
Deductible:	\$2000	
Copayment:	10%	
Out-of-Pocket Maximum:	\$3500	

Coverage Details

Туре	Limit	Description
Hospital	\$300000	Inpatient and outpatient hospital services
Medical	\$50000	Doctor visits and medical procedures
Prescription	\$25000	Prescription medications
Dental	\$1000	Basic dental services
Vision	\$500	Vision care and eyewear

Exclusions

- Cosmetic procedures
- Experimental treatments
- Pre-existing conditions (first 24 months)
- Alternative medicine
- Travel-related injuries
- Mental health services