

WellLife Standard Plan

Payer: WellLife | Policy Version: 2 | Effective Date: 2026-03-01

Backend File Name: POL_WL_STANDARD_v2.pdf | Insurance Company Ref: insurance_companies/WL001

Summary

Updated coverage with better support for diabetes and cholesterol meds.

Simplified Medication Coverage Map

Medication	Coverage Type	Percent	Copay (USD)	Notes
paracetamol 500mg	percent	100	1.0	
ibuprofen 200mg	covered			
metformin 500mg	percent	70		
atorvastatin 20mg	covered			
insulin glargine	percent	50		

Illustrative Out-of-Pocket (OOP) Examples

Assumes retail cash prices below; ignores deductibles/OOP max for demo.

Medication	Retail Price (USD)	Coverage Rule	Estimated Patient Pays (USD)
paracetamol 500mg	\$4.00	percent (100%), copay \$1.0	\$1.00
ibuprofen 200mg	\$6.00	covered	\$0.00
metformin 500mg	\$3.50	percent (70%)	\$1.05
atorvastatin 20mg	\$15.00	covered	\$0.00
insulin glargine	\$120.00	percent (50%)	\$60.00
glp-1 weight-loss	\$800.00	no rule (treated as not covered)	\$800.00

Notes

This mock policy is for demo purposes. Coverage rules are simplified; real plans include deductibles, tiering, prior authorization, and network rules.