

# HealthyCare Basic Plan

Payer: HealthyCare | Policy Version: 1 | Effective Date: 2025-01-01

Backend File Name: POL\_HC\_BASIC\_v1.pdf | Insurance Company Ref: insurance\_companies/HC001

## Summary

Basic coverage for common medications. Lower cost-sharing for essential generics.

## Simplified Medication Coverage Map

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

## 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	covered	\$0.00
ibuprofen 200mg	\$6.00	percent (50%)	\$3.00
metformin 500mg	\$3.50	percent (50%)	\$1.75
atorvastatin 20mg	\$15.00	not_covered	\$15.00
insulin glargine	\$120.00	not_covered	\$120.00
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.