

# WellLife Standard Plan

Payer: WellLife | Policy Version: 1 | Effective Date: 2025-03-01  
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## Summary

Standard coverage plan with partial coverage for chronic conditions.

## Simplified Medication Coverage Map

Medication	Coverage Type	Percent	Copay (USD)	Notes
paracetamol 500mg	covered			
ibuprofen 200mg	covered			
metformin 500mg	percent	40		
atorvastatin 20mg	percent	50		
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	covered	\$0.00
metformin 500mg	\$3.50	percent (40%)	\$2.10
atorvastatin 20mg	\$15.00	percent (50%)	\$7.50
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.