

# HealthyCare Basic Plan

Payer: HealthyCare | Policy Version: 2 | Effective Date: 2026-01-01

Backend File Name: POL\_HC\_BASIC\_v2.pdf | Insurance Company Ref: insurance\_companies/HC001

## Summary

Updated coverage: improved access to diabetes and cholesterol meds; small copay introduced for paracetamol.

## Simplified Medication Coverage Map

Medication	Coverage Type	Percent	Copay (USD)	Notes
paracetamol 500mg	percent	100	2.0	
ibuprofen 200mg	percent	70		
metformin 500mg	covered			
atorvastatin 20mg	percent	60		
insulin glargine	percent	30		
glp-1 weight-loss	percent	30		

## 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 \$2.0	\$2.00
ibuprofen 200mg	\$6.00	percent (70%)	\$1.80
metformin 500mg	\$3.50	covered	\$0.00
atorvastatin 20mg	\$15.00	percent (60%)	\$6.00
insulin glargine	\$120.00	percent (30%)	\$84.00
glp-1 weight-loss	\$800.00	percent (30%)	\$560.00

## Notes

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