

## Insurance Policy Document - HealthPlus Plan

### Section 1: General Coverage

- All standard procedures are covered after a 30-day waiting period.

### Section 2: Special Procedures

- Coverage for specialized surgeries, including knee surgery, requires a 6-month waiting period from the policy start date.

- Cardiac procedures have a 12-month waiting period.

### Section 3: Exclusions

- Pre-existing conditions are not covered for the first 24 months.