

Insurance Policy Document

Policy Holder Information

Name: John Doe

Date of Birth: January 15, 1985

Policy Number: 123456789

Policy Start Date: January 1, 2025

Policy Expiration Date: December 31, 2025

Policy Type: Comprehensive Health Insurance

Policy Issuer: ABC Insurance Company

Coverage Information

1. Health Coverage:

- Annual Limit: \$500,000
- Hospitalization: Covered up to 90% after deductible.
- Inpatient and Outpatient Surgery: Covered 85%.
- Rehabilitation Services: Covered up to \$10,000 annually.

2. Emergency Services:

- Ambulance Services: Covered 100% up to \$2,000.
- Emergency Room Visits: \$200 co-pay, then 90% covered.

3. Preventive Care:

- Annual Physical Exams: Covered 100%.
- Vaccinations: Fully covered as per CDC guidelines.

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4. Prescription Drugs:

- Generic Medications: Covered 80%.
- Brand-name Medications: Covered 70% after deductible.
- Specialty Medications: Covered 60% up to \$5,000 annually.

5. Dental Coverage:

- Routine Check-ups: Covered 100% twice a year.
- Major Procedures: Covered 50% up to \$2,000.

6. Vision Coverage:

- Annual Eye Exams: Covered 100%.
- Frames and Lenses: Covered up to \$200 per year.

Deductibles, Premiums, and Out-of-Pocket Limits

1. Deductible:

- \$1,000 per individual.
- \$2,500 per family.

2. Monthly Premium:

- Individual Plan: \$350.
- Family Plan: \$950.

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3. Out-of-Pocket Maximum:

- \$5,000 per individual.
- \$10,000 per family.

Exclusions and Limitations

1. Cosmetic surgeries and procedures unless medically necessary.
2. Experimental treatments or therapies not approved by regulatory bodies.
3. Treatments related to self-inflicted injuries or substance abuse.
4. Non-prescription medications and over-the-counter supplements.
5. Alternative therapies (e.g., acupuncture, naturopathy) unless explicitly stated.
6. Fertility treatments beyond one cycle per lifetime.

Additional Services and Benefits

1. Telemedicine Services: Unlimited access to virtual consultations.
2. Mental Health Services: 20 sessions annually covered up to 80%.
3. Maternity Benefits: Covered up to \$15,000.
4. Wellness Programs: Discounts on gym memberships and wellness apps.

Contact Information

Customer Service: 1-800-555-1234

Email: support@insurancecompany.com

Address: 123 Insurance St., Policyville, USA

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Website: www.insurancecompany.com

Claims Submission Portal: www.insuranceclaims.com