

Sample Employer-Provided Health Insurance Policy

Provider: HealthSecure Inc.

Policy Name: GoldCare Employee Plan

Policy Type: Employer-Provided Group Health Insurance

Coverage Start Date: 01-Jan-2025

Coverage End Date: 31-Dec-2025

Coverage Summary:

- Annual Premium: \$5,000 per employee
- Annual Deductible: \$1,500
- Out-of-Pocket Maximum: \$7,000
- Coinsurance: 20% after deductible

Key Benefits:

- Inpatient Hospitalization: Covered at 80%
- Outpatient Services: Covered at 80%
- Emergency Room: \$250 copay per visit
- Prescription Drugs: Tiered copays (\$10/\$30/\$50)
- Maternity Care: Covered after 12-month waiting period
- Mental Health Services: Limited to 10 visits per year

Exclusions & Limitations:

- Cosmetic procedures
- Infertility treatment
- Experimental treatments
- Out-of-network services may be denied or subject to higher cost-sharing

Important Notes (Fine Print):

- 12-month waiting period applies for maternity care.
- Out-of-network services require prior authorization.
- Mental health coverage is limited to 10 visits per year.
- Coverage subject to change based on employer contract renewal.

For full policy details, please refer to the official plan document.