

Sample Employee Health Policy - Waiting Period Red Flag

Provider: FamilyWell Health

Policy Name: GoldPlus Employee Plan

Coverage Start Date: 01-Jan-2025

Coverage End Date: 31-Dec-2025

Coverage Summary:

- Annual Premium: \$5,500 per employee
- Annual Deductible: \$1,800
- Coinsurance: 20% after deductible
- Out-of-Pocket Max: \$6,500

Red Flags:

- 6-month waiting period for maternity care.
- Strict prior authorization required for behavioral health services.
- Excludes obesity treatment programs even if medically necessary.