

Health Insurance Policy Contract

Policy Details

- Policyholder: Sarah Thompson
- Policy Number: HI-2024-5678
- Effective Date: January 1, 2024
- Term: 12 months

Coverage Specifications

- Basic medical coverage
- Maximum annual benefit: \$500,000
- Limited preventive care coverage
- No prescription drug coverage
- Minimal mental health services

Premium Structure

- Annual premium: \$5,200
- Payment: Quarterly installments
- Late payment fee: \$50 per missed payment
- No grace period specified

Exclusions

- Pre-existing conditions completely excluded
- No coverage for chronic conditions
- All specialist consultations require additional fee
- Experimental treatments strictly not covered

Claims Process

- Claims must be filed within 45 days
- Paper claims only
- High documentation requirements:
 - Original receipts
 - Detailed physician notes
 - Multiple verification steps

Policy Termination

- Insurer can terminate with 15 days' notice
- Policyholder can cancel anytime
- No pro-rated refund
- Cancellation fees apply

Additional Notes

- No annual health screening
- No telemedicine services
- No global coverage
- No dependent coverage option
- No no-claims bonus

Signatures

Policyholder: Sarah Thompson Insurance Representative: John Davis Date: December 15, 2023