

Medical Insurance Policy Document

Policy Number: MI-2025-00123

Insured Name: John Doe

Policy Start Date: January 1, 2025

Policy Expiry Date: December 31, 2025

Coverage: This insurance policy covers a wide range of medical services including:

- General physician consultations
- Emergency room visits
- Diagnostic tests (blood tests, X-rays, MRIs)
- Hospitalization and surgeries
- Maternity care
- Mental health therapy sessions
- Prescription medications

Pre-existing Conditions: Covered after a 6-month waiting period.

Robotic Surgeries: Covered under surgical benefits with prior approval.

Exclusions:

- Cosmetic procedures
- Dental care (except emergency treatment)
- Vision correction surgeries (like LASIK)
- Experimental treatments not FDA approved

Contact: For any inquiries, call 1-800-INSURE or visit www.healthsecure.com.