

Your personalized health insurance proposal

Prepared for Michael Torres by Laura Bennett, licensed insurance agent

APPLICANT DETAILS

APPLICANT Michael Torres	DATE OF BIRTH April 22, 1986	COVERAGE START December 1, 2026
EMAIL michael.torres@example.com	PHONE +1 (617) 555-0164	ADDRESS 58 Beacon Street, Boston, MA 02108

01 Recommended Plan

RECOMMENDED PLAN Silver Family PPO 2500 Atlantic Mutual Health 742.50 USD per month	PLAN HIGHLIGHTS Deductible \$2,500 per person Out-of-pocket maximum \$8,000 per family Coinsurance 20% Network National PPO
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WHY WE RECOMMEND THIS PLAN

This plan keeps your current pediatrician and family doctor in network, covers the specialist visits you mentioned, and balances a moderate deductible with predictable monthly costs for a family of four.

02 Coverage Summary

BENEFIT	COVERAGE	DETAILS
Primary care visit	\$30 copay	Out of network: 40% after deductible
Specialist visit	\$60 copay	Out of network: 40% after deductible

BENEFIT	COVERAGE	DETAILS
Emergency room	\$350 copay	Same in and out of network
Generic prescriptions	\$10 copay	Out of network: not covered
Preventive care	Covered at 100%	Out of network: 40% after deductible

03 Optional Riders

RIDER	WHAT IT ADDS	PER MONTH
Dental Plus	Two cleanings per year, fillings and 50% off major dental work	48.00
Vision Care	Annual eye exam and \$200 toward glasses or contacts	14.50

04 Premium Summary

Base plan, monthly	742.50
Riders, monthly	62.50
Total monthly premium	805.00
Annual premium (USD)	9,660.00

05 Next Steps

- ✓ Review the plan and the optional riders
- ✓ Sign the application electronically
- ✓ Pay the first month’s premium to activate coverage on December 1

YOUR LICENSED AGENT

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Important information

This proposal is a summary of the recommended coverage and is not a contract of insurance. Coverage, premiums and benefits are subject to underwriting approval and the terms, conditions and exclusions of the policy issued by the carrier. Premiums shown are estimates based on the information provided and may change before the policy is issued.