Harborview Insurance Partners
Insurance Proposal

Proposal no. **HIP-26-3381**
Date **October 14, 2026**

Your personalized health insurance proposal

Prepared for Michael Torres by Laura Bennett, licensed insurance agent

APPLICANT DETAILS

APPLICANT	DATE OF BIRTH	COVERAGE START
Michael Torres	**April 22, 1986**	**December 1, 2026**

EMAIL	PHONE	ADDRESS
michael.torres@example.com	**+1 (617) 555-0164**	**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**

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.