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Introduction and Parties

Introduction

This Health Insurance Agreement (the "Agreement") outlines the terms and conditions under which DocuPal Demo, LLC will provide health insurance coverage to the employees of Acme, Inc. This Agreement is effective as of January 1, 2024. It details the covered services, policy limits, premiums, claims processing procedures, exclusions, and other essential provisions governing the health insurance plan. The intention of this agreement is to ensure that Acme, Inc's employees receive comprehensive health insurance benefits.

Parties

Insurer

DocuPal Demo, LLC, a company established in the United States, with its principal address at 23 Main St, Anytown, CA 90210 ("DocuPal"). DocuPal is responsible for providing the health insurance coverage as defined in this Agreement.

Insured

Acme, Inc ("ACME-1"), a business entity organized in the United States, with its principal business address at 3751 Illinois Avenue, Wilsonville, Oregon - 97070, USA. ACME-1 will ensure the employees follow the terms outlined for the health insurance coverage under this agreement.

Definitions and Interpretations

In this Health Insurance Agreement, the following terms have the meanings set forth below. These definitions clarify the intent and scope of the agreement. We adhere to industry-standard definitions as recognized by the American Medical Association (AMA) and the Centers for Medicare & Medicaid Services (CMS).



Key Definitions

- **Covered Services:** These are the healthcare services eligible for payment under this policy. The specific services covered are detailed in **Schedule A**.
- **Pre-existing Condition:** A health condition for which the insured received medical advice, diagnosis, care, or treatment within a defined period prior to the effective date of coverage. Specific limitations regarding pre-existing conditions are outlined in **Section 4**.
- **Deductible:** This is the amount the insured must pay out-of-pocket for covered services before the health insurance begins to pay. The deductible amount is specified in the **Policy Schedule**.
- **Coinsurance:** This is the percentage of covered healthcare costs that the insured is responsible for paying after the deductible has been met. For example, a 20% coinsurance means the insurer pays 80% of the remaining costs.
- **Copayment:** A fixed dollar amount the insured pays for a covered service, such as a doctor's visit or prescription, at the time the service is received. Copayments do not usually count toward the deductible.

Coverage and Benefits

This section outlines the health insurance coverage and benefits provided by Docupal Demo, LLC to ACME-1 employees under this Health Insurance Agreement. The policy aims to provide comprehensive healthcare coverage while ensuring cost-effectiveness and accessibility for all insured members.

Covered Services

This health insurance plan covers a wide range of medical services and treatments. These include:

- **Physician Visits:** Coverage for consultations with general practitioners and specialists.
- **Hospital Stays:** Coverage for inpatient and outpatient hospital services, including room and board, nursing care, and necessary medical services.



- **Surgeries:** Coverage for surgical procedures, including pre-operative and post-operative care.
- **Prescription Drugs:** Coverage for prescription medications listed in the plan's formulary.
- **Mental Health Services:** Coverage for mental health counseling, therapy, and psychiatric care.
- **Emergency Care:** Coverage for emergency medical services, including ambulance services and emergency room visits.
- **Rehabilitation Services:** Coverage for physical therapy, occupational therapy, and speech therapy.

For a detailed list of covered services, please refer to **Schedule A**.

Limits and Maximum Payouts

The overall policy limit is **\$5,000,000 per insured per policy year**. This limit represents the maximum amount the insurance company will pay for covered medical expenses for each insured individual within a single policy year.

Specific services have their own limits, as detailed in **Schedule B**. These limits may include:

- Maximum number of visits per year for certain therapies.
- Maximum coverage amounts for specific procedures or treatments.
- Limitations on coverage for certain types of durable medical equipment.

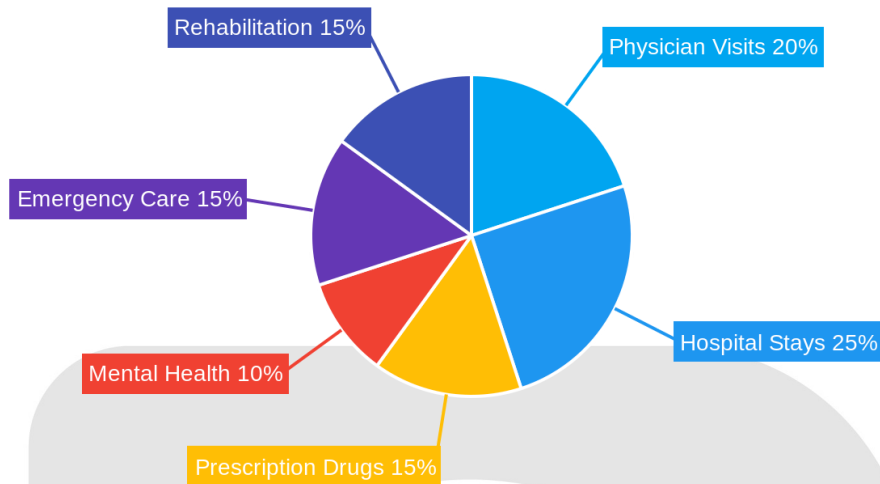
Preventive and Wellness Benefits

This health insurance plan includes preventive and wellness benefits designed to promote early detection and maintenance of good health. These benefits include:

- **Annual Physical Exams:** Coverage for yearly check-ups with a primary care physician.
- **Vaccinations:** Coverage for recommended vaccinations and immunizations.
- **Health Screenings:** Coverage for routine health screenings, such as mammograms, colonoscopies, and cholesterol screenings.

Details on preventive and wellness benefits can be found in **Schedule C**.





Premiums and Payment Terms

Premium Calculation

The premium amount ACME-1 will pay is based on several factors. These include the number of employees enrolled in the health insurance plan, their ages, and an assessment of their overall health risks. The coverage tier selected by ACME-1 also affects the premium.

Payment Schedule

ACME-1 can choose to pay premiums monthly or annually. The payment schedule will be as follows:

- **Monthly:** Payments are due on the 15th of each month, starting on September 15, 2025.
- **Annually:** A single payment is due on September 15, 2025, covering the entire year.



Premium Options

Here is a comparison of estimated monthly premiums per employee based on different coverage tiers:

Coverage Tier	Estimated Monthly Premium (USD)
Bronze	250
Silver	375
Gold	500
Platinum	625

Late or Missed Payments

If ACME-1 fails to make a payment on time, the following penalties will apply:

- **Late Payment Fee:** A fee of 5% of the overdue premium will be charged for any payment not received by the due date.
- **Policy Cancellation:** If payment is not received within 60 days of the due date, Docupal Demo, LLC may cancel the health insurance policy. ACME-1 will be notified in writing prior to cancellation.

Claims Process and Procedures

Filing a Claim

To file a claim, you must complete a claim form. This form is available from Docupal Demo, LLC or ACME-1's human resources department. Submit the completed claim form along with the following documents:

- Itemized bills from healthcare providers
- Any relevant medical records (if requested by Docupal Demo, LLC)

All required documents should be sent to Docupal Demo, LLC at 23 Main St, Anytown, CA 90210.

Claims Processing

Docupal Demo, LLC will process claims within 30 days of receiving all required documents. We will review the claim to determine if the services are covered under this Health Insurance Agreement.

Claim Approval and Payment

If the claim is approved, Docupal Demo, LLC will process the payment according to the terms of this agreement. Payments will be made to either the healthcare provider or ACME-1's employee, depending on the specific arrangement.

Claim Rejection

Claims may be rejected for several reasons, including:

- Services not covered under this Health Insurance Agreement
- Failure to obtain pre-authorization when required
- Submission of fraudulent claims

If a claim is rejected, Docupal Demo, LLC will provide a written explanation of the reason for the rejection. ACME-1's employees have the right to appeal a rejected claim. The appeal process will be outlined in the rejection letter.

Additional Information

For questions about the claims process, contact the Docupal Demo, LLC claims helpdesk. Contact information is available on the Docupal Demo, LLC website or through ACME-1's human resources department.

Exclusions and Limitations

This section details the exclusions and limitations of this Health Insurance Agreement. It is important to understand what services and treatments are not covered under this policy.



General Exclusions

This health insurance policy does not cover certain medical conditions and services. Specifically, the following are excluded:

- Cosmetic surgery, unless deemed medically necessary to correct a congenital abnormality or restore function after an accidental injury.
- Experimental or investigational treatments that are not recognized as standard medical practice.
- Services that are not considered medically necessary for the diagnosis or treatment of an illness or injury.

Pre-Existing Conditions

Coverage for pre-existing conditions is subject to a waiting period. A pre-existing condition is any health condition for which the insured individual received medical advice, diagnosis, care, or treatment within the 12 months before their effective date of coverage under this policy. Benefits for pre-existing conditions will be available after a 12-month waiting period from the effective date of coverage, subject to the other terms and conditions of this policy.

Policy Limits

Certain services and treatments may be subject to policy limits as detailed in **Schedule B**. It is important to review Schedule B to understand the specific limits applicable to different types of care. These limits may include maximum amounts payable for certain services, as well as frequency restrictions.

Deductibles, Copayments, and Coinsurance

Cost-Sharing Provisions

This section outlines how ACME-1 and Docupal Demo, LLC share the costs of covered healthcare services. Cost-sharing includes deductibles, copayments, and coinsurance. These provisions apply to all covered employees and their eligible dependents.



Deductibles

The deductible is the amount ACME-1's employees pay out-of-pocket before Docupal Demo, LLC begins to pay for covered healthcare services. The following deductibles apply under this Health Insurance Agreement:

- **Individual Deductible:** \$500 per insured individual, per policy year.
- **Family Deductible:** \$1,000 per family, per policy year. This family deductible applies when multiple family members are covered under the same policy.

Copayments

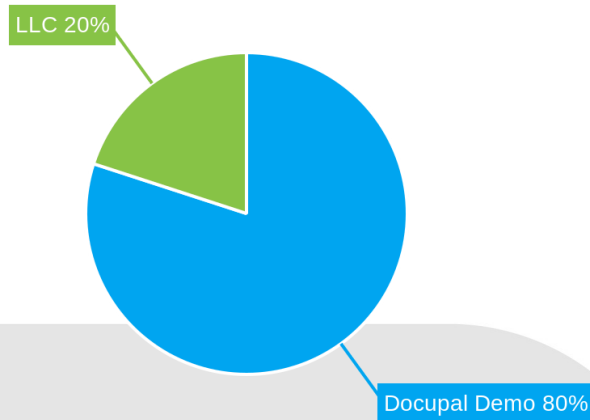
A copayment is a fixed dollar amount ACME-1's employees pay for certain covered healthcare services. Copayments are due at the time of service. The following copayments apply:

- **Physician Visit:** \$25 per visit to a primary care physician.
- **Specialist Visit:** \$50 per visit to a specialist.

Coinsurance

Coinsurance is the percentage of covered healthcare expenses ACME-1's employees are responsible for after the deductible has been met. Under this agreement, the coinsurance is 20%. Docupal Demo, LLC will pay the remaining 80% of covered expenses.





Renewal and Termination

Renewal

This Health Insurance Agreement will automatically renew for successive terms. Either party can prevent renewal by providing written notice to the other party at least 60 days before the renewal date. DocuPal Demo, LLC may adjust premiums at the time of renewal. Adjustments will reflect claims experience and prevailing market conditions.

Termination

Termination by Acme, Inc

Acme, Inc can terminate this Agreement by providing DocuPal Demo, LLC with 60 days' written notice.

Termination by DocuPal Demo, LLC



DocuPal Demo, LLC may terminate this Agreement if Acme, Inc fails to pay premiums when due. Termination is also possible in the event of fraud.

Policy Changes

DocuPal Demo, LLC will provide Acme, Inc with 30 days' written notice for any changes to the terms of this policy.

Confidentiality and Data Protection

Docupal Demo, LLC is committed to protecting the confidentiality and privacy of ACME-1's employee data. This includes all personal and medical information. We adhere to the highest standards of data protection.

Data Protection Measures

We comply with all applicable laws and regulations. This includes the Health Insurance Portability and Accountability Act (HIPAA), the Affordable Care Act (ACA), and other relevant federal and state regulations. To ensure data security, all data is encrypted. It is also stored in secure facilities. Access to this data is strictly limited to authorized personnel.

Confidentiality Responsibilities

All information relating to insured individuals is considered confidential. We will not disclose this information without proper consent. Exceptions are made only when required by law. Our staff receives regular training. This training ensures they understand their obligations regarding confidentiality. We maintain strict policies. These policies govern the handling, storage, and destruction of confidential information. We take all necessary steps to prevent unauthorized access, use, or disclosure of protected health information.



Dispute Resolution and Governing Law

Dispute Resolution

DocuPal Demo, LLC and ACME-1 agree to resolve any disputes related to this Health Insurance Agreement through good-faith negotiation. If negotiation fails, the parties will attempt to resolve the dispute through mediation. Mediation must occur before either party initiates litigation.

Governing Law and Venue

The laws of the State of Delaware govern this Health Insurance Agreement. Any lawsuit arising from or related to this agreement must be filed in the state or federal courts located in Delaware. Both DocuPal Demo, LLC and ACME-1 consent to the jurisdiction and venue of such courts for these purposes.

Miscellaneous Provisions

Amendment

This Agreement may be amended only by a written instrument signed by authorized representatives of both Docupal Demo, LLC and ACME-1. No modification or waiver of any provision shall be valid unless in writing and duly executed by both parties.

Assignment

Neither party may assign its rights or obligations under this Agreement without the prior written consent of the other party, which consent shall not be unreasonably withheld.

Notices

All notices required or permitted under this Agreement shall be in writing and shall be deemed effectively given upon the earlier of (a) actual receipt, or (b) (i) if delivered by certified mail, return receipt requested, three (3) business days after deposit in the U.S. mail, postage prepaid, or (ii) if delivered by email, upon



confirmation of receipt. Notices to Docupal Demo, LLC should be sent to 23 Main St, Anytown, CA 90210. Notices to ACME-1 should be sent to 3751 Illinois Avenue, Wilsonville, Oregon - 97070, USA.

Entire Agreement

This Agreement constitutes the entire agreement between Docupal Demo, LLC and ACME-1 relating to the subject matter herein and supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between the parties with respect to this subject matter.

Contact Information and Support

For any inquiries or assistance regarding this Health Insurance Agreement, please use the following contact methods.

Customer Support

Docupal Demo, LLC offers several channels for policyholder support. You can reach our customer service team via our toll-free line. Email support is also available for less urgent matters. For convenient access to policy information and resources, please visit our online portal.

- **Toll-free Customer Service:** Available during standard business hours.
- **Email Support:** Responses within one business day.
- **Online Portal:** Accessible 24/7 for policy management.

Claims Helpdesk

For specific questions or assistance with claims, a dedicated claims helpdesk is available.

- **Claims Helpdesk Number:** 1-800-CLAIM-HELP

