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| months | What happened | Which insurance would cover this ? | Did Jamie have coverage | How much will Jamie have to pay ?  (If she has insurance, what is her copay or deductible ?) |
| january | Jamie got sick and visited the doctor. Without insurance, the appointment cost Rs.120 and the antibiotics cost Rs.110. | Medical insurance | yes | 30(doctor fee)+10(prescription)=40 |
| march | Jamie fell on ice while hiking and had to get stitches in the emergency room. Without insurance, the procedure cost Rs.250. | Medical insurance | yes | 50(emergency room vist)+50(medical procedure -250x20%)=100 |
| july | A kitchen fire in the apartment next door caused the sprinkler system to activate in Jamie’s apartment as well. Her couch, her television, her computer, and her bookcase were ruined. The cost of the damage was Rs.2,500. | Renter’s insurance | no | 2500 |
| september | Jamie hit a deer when driving home from work. She wasn’t hurt, but the damage to her car was Rs.3,400. | Auto insurance | yes | 300 |
| october | Jamie got dirt in her eye while picking fruit at a local farm. She went to the eye doctor when her eye became red and swollen, the doctor prescribed eye drops. Without insurance, the appointment cost Rs.150, and the eye drops cost Rs.90. | Vision insurance | yes | 30+10=40 |