

Médicis SME Healthcare

The best solution for your team is Médicis

Discover all the advantages of Médicis healthcare services

Médicis SME Healthcare

Offering your employees access to a Médicis Health Plan provides them with a unique benefits and reinforces their loyalty and motivation.

You will also be contributing to lower absenteeism by promoting quick and quality access to healthcare.

Médicis Line

Nurses available by telephone 24h a day, 365 days a year. A permanent healthcare information advice and referral service.

Linha médicis **218 458 888**
Apoio 24 horas



Online Doctor

Through the Médicis App the client have access to voice or video consultations, with doctors available 24 hours a day. The appointment can be made immediately or scheduled for the most convenient time.



Médicis website and Médicis App

With the App and Médicis website, customers have access to their Health Plan, and can also submit expenses incurred outside the Médicis network, being reimbursed up to 3 days.



Health and Well-being Network

A network that offers customers advantageous conditions to access services within the context of prevention and the promotion of healthy life styles.



Médicis Network

Extensive network comprising more than 13.000 doctors and more than 8.000 locations where customers can schedule appointments and carry out examinations, treatments or surgeries. A high-quality network that covers the entire national territory.



Médicis Medical Assistant

A dedicated doctor allowing customers to benefit from permanent follow-up through appointments or by telephone.



Médicis Pharmacy Network

As a Médicis customer, various pharmacy services are placed at your disposal, close to your home, with the usual comfort and reliability. The Médicis Guide lists the pharmacies that are part of this network.

Covers	Inpatient	Option A	Option B	Option C	Option D
Inpatient	€ 15.000	€ 15.000	€ 30.000	€ 50.000	€ 500.000
Birth	-	€ 1.500	€ 2.000	€ 5.000	€ 5.000
2ª Opinion ⁽¹⁾	Yes	Yes	Yes	Yes	Yes
Outpatient Assistance	-	€ 1.000	€ 2.500	€ 3.000	€ 5.000
Dental	-	-	€ 250 (Optional)	€ 500 (Optional)	€ 1.000
Prosthetic Devices and Orthosis	-	-	-	€ 300 (Optional) ⁽⁵⁾	€ 500
International	Clínica Universitária de Navarra ⁽²⁾	-	-	Unlimited	Unlimited
	Barcelona — Berlin — EUA ⁽³⁾	-	-	€ 50.000	€ 50.000
	Remaining Clinics	-	-	-	-
Serious Illness ⁽⁴⁾	-	-	€ 1.000.000 Optional ⁽⁶⁾	€ 1.000.000 Optional	€ 1.000.000

Percentage paid by Médís					
In Médís Network (after copayment)	100%	100%	100%	100%	100%
Out of Médís Network	30%	30%	30%	35%	35%
Dental Prosthesis ⁽⁶⁾	-	-	50% In network 30% Out network	50% In network 35% Out network	50% In network 35% Out network
Prosthetic Devices and Orthosis	-	-	-	80% In network 35% Out network	80% In network 35% Out network
International	Clínica Universitária de Navarra ⁽²⁾	-	-	100%	100%
	Barcelona — Berlin — EUA ⁽³⁾	-	-	80%	80%
	Remaining Clinics	-	-	60%	60%
Serious Illness ⁽⁴⁾	-	-	100%	100%	100%

Sub-Limits					
Physiotherapy	-	€ 500	€ 500	€ 500	€ 500
Psychiatric Appointments	-	6 individual or 12 group sessions	6 individual or 12 group sessions	6 individual or 12 group sessions	6 individual or 12 group sessions
Ophthalmic Orthosis	-	-	-	€ 120	€ 200
Frames	-	-	-	€ 50	€ 80
Lenses	-	-	-	€ 35	€ 60
Contact Lenses	-	-	-	€ 35	€ 60

Co-payments					
Inpatient	10% minimum € 200 and maximum € 500				
Chemotherapy	10% per session and maximum € 500				
Birth	-	€ 250	€ 250	€ 250	€ 250
Appointments	-	€ 15	€ 15	€ 15	€ 15
Online Doctor	-	€ 10	€ 10	€ 10	€ 10
Urgency	-	€ 40	€ 40	€ 40	€ 40
Home Medical Visits	-	€ 25	€ 25	€ 25	€ 25
Blood Tests (per analysis)	-	€ 1,50	€ 1,50	€ 1,50	€ 1,50
Pathology Anatomy	-	€ 7,50	€ 7,50	€ 7,50	€ 7,50
X-Ray	-	€ 7,50	€ 7,50	€ 7,50	€ 7,50
Sound Scan	-	€ 12,50	€ 12,50	€ 12,50	€ 12,50
Nuclear Medicine	-	10%	10%	10%	10%
CAT Scan	-	€ 27,50	€ 27,50	€ 27,50	€ 27,50
Magnetic Resonance Imaging	-	€ 65	€ 65	€ 65	€ 65
Dental (per medical act) ⁽⁷⁾	-	-	€ 10	€ 10	€ 10
Other Complementary Means of Diagnosis	-	10%	10%	10%	10%
Surgeries, treatments and Other Outpatient Medical Acts	-	10%	10%	10%	10%

Deductible					
International – Remaining Clinics	-	-	-	€ 1.500 for Household	€ 1.500 for Household

Quantity Discount

Between 11 and 20 insured people 5%

Between 21 and 50 insured people 10%

More than 50 insured people 15%

People to Include in the Insurance

Managers and Partners

Employees

Senior Staff

Family members

Subscription Conditions

Each contract must include a minimum of 2 employees;

The subscription of a Household implies that all of its members subscribe to the same option;

Each option subscribed requires a minimum of 2 employees;

The subscription of each Insured Person is conditional on the analysis of respective Subscription Form / Individual Health Questionnaire.

Age Limits

Subscription Until 64 years old;

Permanence Age limit 67 years.
If you subscribe before 55 years old when you reach 67 you can make an individual Option 1, 2 or 3 with no age limit.
If you subscribe after the 55 years old, when you reach age 67 you can subscribe an individual Option 3 or Vintage with no age limit.

Grace Periods

60 days Outpatient Assistance, Dental and Prosthetic Devices and Orthosis

90 days Inpatient

180 days Serious Illness Cover; Surgical or other invasive treatment of benign prostatic hypertrophy, benign uterus condition, cystocele and rectocele

365 days Birth; Surgical treatment of varicose veins of lower members and of herniated disk; Haemorrhoidectomy and other haemorrhoid treatments as well as the treatment of the perianal fistula; Treatment of joint pathology by arthroscopy, Tonsillectomy, adenoidectomy, myringotomy with or without ventilating tubes, septoplasty, rhinoseptoplasty and surgical treatment for sleep apnea Surgical excision of cutaneous or subcutaneous benign lesions and laser treatments of benign skin lesions.

www.medis.pt

(1) Service provided by the Clínica Universitaria de Navarra, available through Linha Médis (2) Médis pays in full all the previously approved medical expenses and, in case of hospitalisation, guarantees the Insured Person and Companion for the payment of expenses related to accommodation and travel by air (economy class), train, or car (only includes fuel expenses, tolls, and one night's accommodation for the outward journey and another for the return journey). (3) Barcelona Medical Centre (Spain); Deutsches Herzzentrum Berlin (Germany); Johns Hopkins Clinic (USA). (4) All Medical Expenses covered by this cover will only be accepted if services were rendered in the Network of Providers agreed outside the national territory. The Serious Illnesses under this coverage are listed in contractual terms. (5) Optional Dental and Serious Illness covers subscription is mandatory. (6) Optional Dental cover subscription is mandatory. (7) Applies only when the optional cover is contracted.

Does not relieve a careful reading of the pré-contractual and contractual conditions legally required.

Insurer - Ocidental - Companhia Portuguesa de Seguros, S.A. Public Limited Company with its head office in Av. Dr. Mário Soares (Tagus Park), Edifício 10, Piso 1, 2744-002 Porto Salvo, tax nr. 501836918 and registered with this same number in the Lisbon Trade Registry, with a share capital of €12.500.000.

Médis: exclusive and registered brand of the products managed by Médis – Companhia Portuguesa de Seguros de Saúde, SA, insurance company, reinsurer and manager of the healthcare integrated system subjacent to the insurance through Policies issued by itself or by other insurance companies authorised by it to do so. Entity legally authorized for the conduct of the activity in the non-life insurance.