

Médis Health Insurance

There is a new way of thinking about health.

And a new Médis that thought of everything.



OCIDENTAL
grupo ageas

Médis Health Insurance

At Médis we believe that Health must be thought 360°, and each person can benefit from a more complete, simple and digital Personal Health Service.

Because it is when we least expect that it is good to have an insurance that thought of everything.

Médis Line

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

Linha médis
Apoio 24 horas

218 458 888

Cost of a call to the national fixed network
Clinical triage: 24-hour assistance by nurses
Administrative issues: Monday to Friday
from 8:00am to 8:00pm



Online Doctor

Through the Médis 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.



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.



Médis Medical Assistant

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



Médis website and Médis App

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



Médis 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.



Médis Pharmacy Network

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

| Covers | Options 1 | Options 2 | Options 3 |
|---|---|-----------------------------|-----------------------------|
| Inpatient | | | |
| Base | € 15.000 | € 50.000 | € 1.000.000 |
| Reinforced Oncological Protection | - | Additional of € 50.000 | Unlimited |
| Birth | - | Included in Hospitalization | Included in Hospitalization |
| 2nd Opinion (1) | Yes | Yes | Yes |
| Outpatient Assistance | | | |
| Base | € 200 without deductible (Optional) € 1.000 with deductible (Optional) | € 2.500 | € 5.000 |
| Reinforced Oncological Protection | - | Additional of € 2.500 | Additional of € 5.000 |
| Online Doctor | Yes | Yes | Yes |
| Mental Health (7) Psychiatric hospitalisation | 20 days | 20 days | 20 days |
| Psychology and Psychotherapy | 20 Sessions | 20 Sessions | 20 Sessions |
| Psychiatric Appointments | Included in Outpatient | Included in Outpatient | Included in Outpatient |
| Online Doctor GP Medicine | Unlimited | Unlimited | Unlimited |
| Paediatrics | Unlimited | Unlimited | Unlimited |
| Psychology | Mental Health Included | Mental Health Included | Mental Health Included |
| Psychiatry | Outpatient Included | Outpatient Included | Outpatient Included |
| Other specialties | Outpatient Included | Outpatient Included | Outpatient Included |
| Dental | - | € 250 (Optional) | € 1.000 (Optional) |
| Oncology - Prostheses and Orthoses | | | |
| Bras for breast prosthesis | - | € 40 (1 per annuity) | € 40 (1 per annuity) |
| External bilateral breast prosthesis | - | € 110 (1 per annuity) | € 110 (1 per annuity) |
| External unilateral breast prosthesis | - | € 95 (1 per annuity) | € 95 (1 per annuity) |
| Wigs | - | € 500 (1 per annuity) | € 500 (1 per annuity) |
| Ostomy supporting products | - | € 500 | € 500 |

| Covers | Options 1 | Options 2 | Options 3 |
|---|-----------|---|---|
| Oncology - Assistance Services | | | |
| Transport of patients | - | 2 transportations per annuity | 2 transportations per annuity |
| Psychological support | - | 5 appointments per annuity | 5 appointments per annuity |
| Comfort services | - | € 1.000 per annuity | € 1.000 per annuity |
| Home nursing care | - | 10 uses per annuity | 10 uses per annuity |
| International | | | |
| Clínica Universitária de Navarra ⁽²⁾ | - | - | Unlimited |
| Barcelona — Berlin — EUA ⁽³⁾ | - | - | € 75.000 |
| Remaining Clinics | | | |
| Serious Illness ⁽⁴⁾ | - | - | € 1.000.000 |
| Percentage paid by Médís | | | |
| In-network (after co-payment) | 100% | 100% | 100% |
| Out of network | 35% | 35% | 35% |
| Psychiatric hospitalisation | 100% | 100% | 100% |
| Online doctor | 100% | 100% | 100% |
| Dental Prostheses and Orthoses ⁽⁵⁾ | - | 50% in network Médís 35% out network Médís | 50% in network Médís 35% out network Médís |
| International | | | |
| Clínica Universitária de Navarra ⁽²⁾ | - | - | 100% |
| Barcelona — Berlin — EUA ⁽³⁾ | - | - | 80% |
| Remaining Clinics | - | - | 60% |
| Serious Illness ⁽⁴⁾ | - | - | 100% |

Reinforced Oncological Protection

Médís has always covered expenses related to cancer. Nonetheless, cancer is one of the diseases that are of most concern to the Portuguese. Therefore, we have decided to reinforce the protection of Insured Persons in options 2 and 3 who have confirmed oncological diagnosis. For these persons, Médís provides Reinforced Oncological Protection, which includes:

- Increased sums insured for Hospitalisation and Outpatient treatment, renewable annually, which can be used in the treatment of oncological or any other disease, current or future, for as long as your insurance is active.
- Two new coverages: Prostheses and Orthoses for Oncology and Assistance Services.

The Reinforced Oncological Protection should be activated through the Médís Line or at medis.pt, where there is no associated cost.

* Reinforced Oncological Protection excludes pre-existing conditions and benign tumours.

| Sub-Limits | | | |
|---------------|----------------------|-------|-------|
| Physiotherapy | € 500 ⁽⁶⁾ | € 500 | € 500 |

| Co-payments | | | |
|--------------------------------------|-------------------------------------|---|----------------------|
| Inpatient | 10% minimum € 250 and maximum € 500 | Pathology Anatomy | € 10 |
| Chemotherapy | 10% per session and maximum € 500 | X-Ray | € 10 |
| Childbirth | € 250 | Nuclear Medicine | 20% |
| Caesarean section | € 600 | CAT Scan | € 30 |
| Appointments | € 19 | Magnetic Resonance Imaging | € 70 |
| Médís Medical Assistant | € 12,5 | Dental (per medical act) ⁽⁵⁾ | € 15 |
| Urgency | € 50 | Dental Médís Clinic(per medical act) ⁽⁵⁾ | € 10 |
| Home Medical Visits | € 25 | Other Complementary Means of Diagnosis | 20% |
| Blood Tests (per analysis) | € 2 | Surgeries, treatments and Other Outpatient Medical Acts | 20% |
| Sound Scan | € 15 | Psychological support | € 10 by consultation |
| Online Doctor for GP and Paediatrics | € 0 | Home nursing care | € 10 by use |
| Online Doctor for Psychology | € 12,5 | Online Doctor for Psychiatry | € 12,5 |
| Psychiatry appointments | € 19 | Psychology and Psychotherapy appointments | € 19 |
| Physiotherapy | € 7,5 | Online Médís Medical Assistant | € 10 |
| Online Doctor Other Specialties | Until € 20 | | |

| Deductible Item | | | |
|--------------------------------------|------------------|------------------|-----------------------|
| Outpatient Assistance ⁽⁶⁾ | € 50 | - | - |
| Psychiatric hospitalisation | 1 day deductible | 1 day deductible | 1 day deductible |
| International – Remaining Clinics | - | - | € 1.500 for Household |

(1) Service provided by the Clínica Universit ria de Navarra, available through M dis Line. (2) M dis 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) Valid only when subscribed the optional Dental cover. (6) Applies only when the optional Outpatient Assistance with € 1.000 in contracted, except Online Doctor, who has no deductible item. (7) In Option 1, Mental Health is included when subscribed to optional cover of outpatient assistance with € 200 or € 1000.

Quantity Discount

2 insured people 2,5%

3 insured people 5%

4 insured people 10%

More than 4 insured people 15%

Age Limits

Subscription Until 70 years old;

Permanence Options 1 and 2 - there is no age limit for permanence in the insurance if subscribed before 55 years. If subscribed after the age of 55 the age limit permanence in the insurance is 70 years old.
Option 3 - there is no age limit.

Grace Periods

60 days Outpatient Assistance, Dental, Oncology - Prostheses and Orthoses, 2nd Opinion, Psychology and Psychiatry Appointments and Psychotherapy Sessions

90 days Inpatient and Psychiatric Hospitalisation

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.

International Cover - Clínica Universitaria de Navarra

Option 3 - Médis will pay the full amount of those Health expenses that were previously authorized and, in inpatient, it will also pay the Insured Person and one companion for their accommodations and travel expenses by airplane (regular class), train or car (only includes gas, tolls and accommodations for one night in the trip to the institution and another in the trip back).

Options 1 and 2 - Médis Customers without international coverage, will have access to a 15% discount on appointments of diagnosis.

The present document is a translation of the Portuguese version. In case of discrepancy between the versions, the Portuguese version shall prevail. Does not exempt consultation of the legally required pre-contractual and contractual information.

Insurer - Ageas Portugal - Companhia de Seguros, S.A. Head office: Praça Príncipe Perfeito 2, 1990-278 Lisboa. Tax number 503 454 109. Comercial Registry Office of Porto. Share Capital of 7.500.000 Euros. ASF Register 1129, www.asf.com.pt

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.

www.medis.pt