

Médis SME Healthcare

The best solution for your team is Médis

Discover all the advantages of Médis healthcare services



OCIDENTAL
grupo ageas

Médis SME Healthcare

Offering your employees access to a Médis 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.

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.



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.



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 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 Medical Assistant

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



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.

Médís SME Healthcare

Coverage Options and capitals of your choice

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
2 ^a Opinion ⁽¹⁾	Yes	Yes	Yes	Yes	Yes
Outpatient Assistance	-	€ 1.000	€ 2.500	€ 3.000	€ 5.000
Mental Health Psychiatric hospitalisation	-	20 days	20 days	20 days	20 days
Psychology and Psychotherapy	-	20 Sessions	20 Sessions	20 Sessions	20 Sessions
Psychiatric Appointments	-	Included in Outpatient	Included in Outpatient	Included in Outpatient	Included in Outpatient
Online Doctor GP Medicine	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Paediatrics	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Psychology	-	Mental Health Included	Mental Health Included	Mental Health Included	Mental Health Included
Psychiatry	-	Outpatient Included	Outpatient Included	Outpatient Included	Outpatient Included
Other specialties	-	Outpatient Included	Outpatient Included	Outpatient Included	Outpatient Included
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	-	-	€ 50.000	€ 50.000
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%
Psychiatric hospitalisation	-	100%	100%	100%	100%
Online doctor	-	100%	100%	100%	100%

Médís SME Healthcare

Coverage Options and capitals of your choice

Percentage paid by Médís		Inpatient	Option A	Option B	Option C	Option D
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 Universitaria 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
Ophthalmic Orthosis		-	-	-	€ 120	€ 200
Frames		-	-	-	€ 50	€ 80
Lenses		-	-	-	€ 35	€ 60
Contact Lenses		-	-	-	€ 35	€ 60
Co-payments						
Inpatient		10% minimum € 250 and maximum € 500				
Chemotherapy		10% per session and maximum € 500				
Birth		-	€ 250	€ 250	€ 250	€ 250
Appointments		-	€ 19	€ 19	€ 19	€ 19
Médís Medical Assistant		-	€ 12,5	€ 12,5	€ 12,5	€ 12,5
Urgency		-	€ 50	€ 50	€ 50	€ 50
Home Medical Visits		-	€ 25	€ 25	€ 25	€ 25
Blood Tests (per analysis)		-	€ 2	€ 2	€ 2	€ 2
Pathology Anatomy		-	€ 10	€ 10	€ 10	€ 10
X-Ray		-	€ 10	€ 10	€ 10	€ 10
Sound Scan		-	€ 15	€ 15	€ 15	€ 15
Nuclear Medicine		-	20%	20%	20%	20%
CAT Scan		-	€ 30	€ 30	€ 30	€ 30
Magnetic Resonance Imaging		-	€ 70	€ 70	€ 70	€ 70
Dental (per medical act) ⁽⁷⁾		-	-	€ 15 € 10 - Dental Médís Clinic	€ 15 € 10 - Dental Médís Clinic	€ 15 € 10 - Dental Médís Clinic
Other Complementary Means of Diagnosis		-	20%	20%	20%	20%
Surgeries, treatments and Other Outpatient Medical Acts		-	20%	20%	20%	20%
Online Doctor for GP and Paediatrics		-	€ 0	€ 0	€ 0	€ 0
Online Doctor for Psychology		-	€ 12,5	€ 12,5	€ 12,5	€ 12,5
Online Doctor for Psychiatry		-	€ 12,5	€ 12,5	€ 12,5	€ 12,5
Psychiatry appointments		-	€ 19	€ 19	€ 19	€ 19
Psychology and Psychotherapy appointments		-	€ 19	€ 19	€ 19	€ 19

Co-payments (cont.)	Inpatient	Option A	Option B	Option C	Option D
Physiotherapy	-	€ 7,5	€ 7,5	€ 7,5	€ 7,5
Online Médis Medical Assistant	-	€ 10	€ 10	€ 10	€ 10
Online Doctor Other Specialties	-	Until € 20	Until € 20	Until € 20	Until € 20
Deductible					
International – Remaining Clinics	-	-	-	€ 1.500 for Household	€ 1.500 for Household
Psychiatric hospitalisation	-	1 day deductible	1 day deductible	1 day deductible	1 day deductible

Quantity Discount	
Between 11 and 14 insured people 7,5%	Between 25 and 34 insured people 20%
Between 15 and 20 insured people 10%	Between 35 and 49 insured people 25%
Between 21 and 24 insured people 15%	With 50 or more insured people 30%

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 70 years old;
Permanence	Age limit 75 years. If you subscribe before 55 years old when you reach 75 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 75 you can subscribe an individual Option 3 or Vintage with 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.

www.medis.pt

(1) Service provided by the Clínica Universitaria de Navarra, available through Linha Médís (2) Médís 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.

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

Médís: exclusive and registered brand of the products managed by Médís – 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.