



**médis**

**OCIDENTAL**  
grupo ageas

## Médis Light

There is a new way of thinking about health.

And a new Médis that has thought of everything.

### Médis Light

An easy-to-join and easy-to-use insurance that gives access to private healthcare

Because at Médis we believe that Health should be thought in 360°, and that each person can benefit from a simpler, more complete and digital Personal Health Service. Because it's when we least expect it, that it's good to have insurance by our side that has thought of everything.

Nurses available by phone 24 hours a day, 365 days a year. A round-the-clock 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 8:00 a.m. to 8:00 p.m.



#### Médis Card

Personalised card that identifies the Médis Customer and gives them access to the Médis Light network services and the benefits offered by other Médis networks.



#### Médis App

With the App, Customers can use their digital Médis Card and consult the Médis Light network, the Médis Dental network, the Health and Well-being Network and their Personal Area, all this just a tap away.



#### Care Services

Services that take care of health and well-being at home, including home doctor and home nursing, clinical tests at home and home catering services, physical therapy and non-urgent transport.



#### Online Doctor

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



#### Médis Networks

Customers have access to the Médis Light network, but also access to dental medicine prices agreed with the Médis Dental network, as well as to the opticians network and health and well-being network at lower prices



#### Daily Hospitalisation Allowance

The Hospitalisation Allowance allows to face unexpected expenses during the hospitalisation period. It guarantees payment in the amount of €50 per day, starting on the 4th day of hospitalisation



Coverages	Limits
<b>Light</b>	
<b>Daily Hospitalisation Allowance</b>	€50 day/60 days per annuity
<b>Outpatient Care</b>	
Medical Consultations (see details)	Unlimited
Médis Attending Physician	Unlimited
Clinical Tests (see details)	Unlimited
X-ray	Unlimited
Ultrasounds (see details)	Unlimited
CAT Scan (see details)	Unlimited
MRI Scan	Unlimited
Physical Therapy (see details)	Unlimited
Other CMDT's (see details)	Unlimited
<b>Online Doctor</b>	
GP Medicine	Unlimited
Pediatrics	Unlimited
Psychology	agreed prices
Psychiatry	agreed prices
Other specialties	agreed prices
<b>Care Service</b>	
Home Doctor	Unlimited
Home Nursing	5 sessions per annuity
Home Catering	5 days per annuity
Physical Therapy at Home	5 sessions per annuity
Clinical Tests at Home	5 collections per annuity
Non-Urgent Transport	5 transport services per annuity
<b>2nd Opinion</b>	Unlimited
<b>Coinsurance (Inside/Outside the network)</b>	
<b>Outpatient Care</b>	100% / 0%
<b>Care Services</b>	100% / 0%
<b>2nd Opinion</b>	100% / 0%
<b>Online Doctor</b>	100% / 0%
<b>Copayments</b>	
<b>Medical Consultations (see details)</b>	Up to €30
<b>Médis Attending Physician</b>	€20
<b>Clinical tests (see details)</b>	Up to €4.70
<b>X-ray</b>	Up to €12.50
<b>Ultrasounds (see details)</b>	Up to €45
<b>CT Scan (see details)</b>	Up to €75
<b>MRI Scan</b>	Access to network

## Copayments (cont.)

<b>Physical Therapy (see details)</b>	Up to €25
<b>Other CMDT's (see details)</b>	Up to €170
<b>Online Doctor</b>	-
GP Medicine	€0
Pediatrics	€0
Psychology	agreed prices
Psychiatry	agreed prices
Other specialties	agreed prices

## Quantity Discounts

2 Insured Persons 5%

+ 3 Insured Persons 20%

## Conditions for subscription and use

No age limit for subscription

No pre-existing aspects (except Daily Hospitalisation Allowance)

No grace periods

No need for prior authorisation

No completion of medical questionnaire

## Aggravation for payment by instalments

**Annual Payment - 0%**

**Six-monthly Payment - 2%**

**Quartely Payment - 4%**

**Monthly Payment - 6%**

## Description of finance medical procedures

**Medical Consultations** - Primary and speciality care consultations (except psychiatry and emergency consultations which have agreed prices);

**Ultrasounds** - Breast ultrasound, gynaecological ultrasound, obstetric ultrasound, soft tissue ultrasound and renal ultrasound;

**Clinical Tests** - Glucose, creatinine, urea, total cholesterol, triglycerides, urine II (urine summary analysis), sedimentation rate;

**CT Scan** - Does not include complex CT scans such as Angiography, Arthro, Enterography and Urogram .

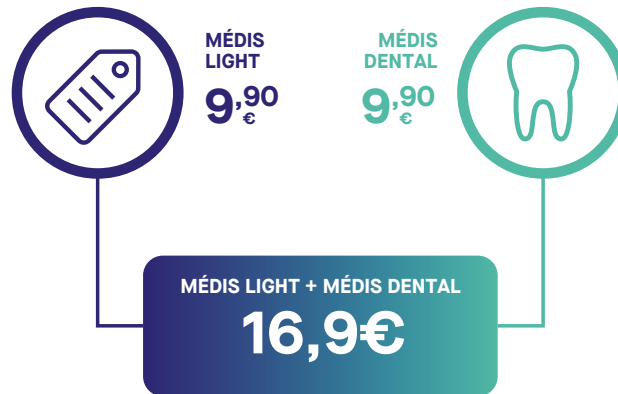
**Physical Therapy** - Amount per session or per procedure billed separately, for direct current, high frequency current, ultrasound, moist heat, respiratory kinesiotherapy, manual massage of a region, hydromassage, helium-neon laser therapy, cryotherapy, special kinesiotherapy techniques.

**Other CMDT's (Complementary Means of Diagnosis)** - Electrocardiogram, audiogram, tympanogram, colposcopy, spirometry, colour doppler echocardiography 'Triplex Scan', orthopantomography and mammography;

**Note** - Values indicated represent the maximum amount payable per physical therapy act, analysis or session. The provision of acts and services not indicated in this table will be carried out with access to the network at agreed prices agreed with the Providers that are part of the Médis Light Network.

## Médís Light + Médís Dental

With Médís Light you also have the possibility to add the Médís Dental insurance. And for a more affordable price, you can have a much more complete insurance to take care of what is most important: your health. You will have all the advantages of Médís Light and also the main dental medicine acts for 3€



[www.medis.pt](http://www.medis.pt)

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.

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**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.