



**OCIDENTAL**  
grupo ageas

## Médís Health Insurance

# There is a new way of thinking about health.

# And a new Médís that thought of everything.

### Médís Health Insurance

At Médís 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.

### Médís Line

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

**Linha médís**  
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 Médís 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.



### Médís Medical Assistant

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



### Médís website and Médís App

On the Médís website and app, you can access your health insurance quickly and easily. You can view your digital card, available whenever you need it. You can submit expenses incurred outside the Médís Network and be reimbursed within 72 hours.



### Médís 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.



### Médís Pharmacy Network

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

Covers	Options 1	Options 2	Options 3
<b>Inpatient</b>			
Base	€ 15.000	€ 50.000	€ 1.000.000
Reinforced Oncological Protection	-	Additional of € 50.000	Unlimited
Birth	-	Included in Hospitalization	Included in Hospitalization
<b>2nd Opinion (1)</b>	Yes	Yes	Yes
<b>Outpatient Assistance</b>			
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
<b>Mental Health (7)</b>			
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
<b>Online Doctor</b>			
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
<b>Dental</b>	-	€ 250 (Optional)	€ 1.000 (Optional)
<b>Oncology - Protheses and Orthoses</b>			
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
<b>International</b>			
Clínica Universitária de Navarra <sup>(2)</sup>	-	-	Unlimited
Barcelona — Berlin — EUA <sup>(3)</sup>	-	-	€ 75.000
Remaining Clinics	-	-	-
Serious Illness <sup>(4)</sup>	-	-	€ 1.000.000
<b>Percentage paid by Médís</b>			
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 <sup>(5)</sup>	-	50% in network Médís 35% out network Médís	50% in network Médís 35% out network Médís
<b>International</b>			
Clínica Universitária de Navarra <sup>(2)</sup>	-	-	100%
Barcelona — Berlin — EUA <sup>(3)</sup>	-	-	80%
Remaining Clinics	-	-	60%
Serious Illness <sup>(4)</sup>	-	-	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](http://medis.pt), where there is no associated cost.

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

## Sub-Limits

Physiotherapy	€ 500 <sup>(6)</sup>	€ 500	€ 500
---------------	----------------------	-------	-------

Co-payments			
Inpatient		Magnetic Resonance Imaging	
Médís Network Providers	10%, Min. € 250 and Max. € 500	Médís Network Providers	€ 70
CUF and Luz Saúde units	10%, Min. € 400 and Max. € 600	CUF and Luz Saúde units	€ 100
Chemotherapy	10% per session and Max. € 500	Dental (per medical act) (5)	€ 15
Childbirth	€ 250	Dental Médís Clinic (per medical act) (5)	€ 10
Caesarean section	€ 600	Other Complementary Means of Diagnosis	20 %
Appointments		Surgeries, treatments and Other Outpatient	
Médís Network Providers	€ 19	Medical Acts	20 %
CUF and Luz Saúde units	€ 21	Mental Health	
Médís Medical Assistant	€ 12,5	Psychology and Psychotherapy appointments	
Online Médís Medical Assistant	€ 10	Médís Network Providers	€ 19
Urgency		CUF and Luz Saúde units	€ 21
Médís Network Providers	€ 50	Psychiatry appointments	
CUF and Luz Saúde units	€ 55	Médís Network Providers	€ 19
Home Medical Visits	€ 25	CUF and Luz Saúde units	€ 21
Blood Tests (per analysis)	€ 2	Online Doctor	
Pathology Anatomy	€ 10	General and Family Medicine	€ 0
X-Ray	€ 10	Pediatrics	€ 0
Sound Scan	€ 15	Psychiatry	€ 12,5
Physiotherapy	€ 7,5	Psychology	€ 12,5
Nuclear Medicine	20 %	Other Specialities	Until € 20
CAT Scan		Oncology – Psychological support	€ 10 by consultation
Médís Network Providers	€ 30	Oncology – Home nursing care	€ 10 by use
CUF and Luz Saúde units	€ 55		

Deductible Item			
Outpatient Assistance <sup>(6)</sup>	€ 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 Universitária de Navarra, available through Médís Line. (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) 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** There is no age limit for remaining in options 1, 2, and 3. However, for options 1 and 2, if the subscription is made from the age of 55 onwards, an annual deductible of €750 will be applied to the hospitalization coverage starting from the end of the policy year in which the insured person turns 70. If the subscription is made up to and including the age of 54, this deductible will not be applied.

## Grace Periods

**60 days** Outpatient Assistance, Dental, Oncology - Prosthesis 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** - Médís 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).

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