



**OCIDENTAL**  
grupo ageas

Médís SME Healthcare

# The best solution for your team is Médís

## Discover all the advantages of Médís healthcare services



### Médís SME Healthcare

Offering your employees access to a **Médís Health System** 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.



### Médís Line

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



**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



### Médís Medical Assistant

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



### 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.



### Reinforced Oncological Protection

A new way to fight cancer: with **more capital**, closer and dedicated support, and a **personalized prevention plan**.



### Médís website and Médís App

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



### 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.



### 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 lifestyles**.

## COVERS

Inpatient

Option A

Option B

Option C

Option D

### INPATIENT

Base	€ 20.000	€ 20.000	€ 30.000	€ 50.000	€ 500.000
Reinforced Oncological Protection	-	-	Additional of € 30.000	Additional of € 50.000	Unlimited
Birth	-	Included in Inpatient			

### OUTPATIENT ASSISTANCE

Base	-	€ 1.000	€ 2.500	€ 3.000	€ 5.000
Reinforced Oncological Protection	-	-	Additional of € 2.500	Additional of € 3.000	Additional of € 5.000

### DENTAL

	-	-	€ 250 (optional)	€ 500 (optional)	€ 1.000
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### PROSTHESES AND ORTHOSES

	-	-	-	€ 300 (optional) <sup>1</sup>	€ 500
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### ONCOLOGY - PROSTHESES AND ORTHOSES

Bras for breast prosthesis	-	-	€ 40 (1 per annuity)	€ 40 (1 per annuity)	€ 40 (1 per annuity)
External bilateral breast prosthesis	-	-	€ 110 (1 per annuity)	€ 110 (1 per annuity)	€ 110 (1 per annuity)
External unilateral breast prosthesis	-	-	€ 95 (1 per annuity)	€ 95 (1 per annuity)	€ 95 (1 per annuity)
Wigs	-	-	€ 500 (1 per life)	€ 500 (1 per life)	€ 500 (1 per life)
Ostomy supporting products	-	-	€ 500	€ 500	€ 500

### ONCOLOGY - ASSISTANCE SERVICES

Transport of patients	-	-	2 transportations per annuity	2 transportations per annuity	2 transportations per annuity
Psychological support	-	-	5 appointments per annuity	5 appointments per annuity	5 appointments per annuity
Comfort services	-	-	€ 1.000 per annuity	€ 1.000 per annuity	€ 1.000 per annuity
Home nursing care	-	-	10 uses per annuity	10 uses per annuity	10 uses per annuity

### 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

CONTINUES... →

## COVERS

	Inpatient	Option A	Option B	Option C	Option D
<b>ONLINE DOCTOR</b>					
GP Medicine	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Paediatrics	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Psychology	-	Included in Mental Health	Included in Mental Health	Included in Mental Health	Included in Mental Health
Psychiatry	-	Included in Outpatient	Included in Outpatient	Included in Outpatient	Included in Outpatient
Other specialties	-	Included in Outpatient	Included in Outpatient	Included in Outpatient	Included in Outpatient
<b>SECOND OPINION<sup>2</sup></b>					
	Yes	Yes	Yes	Yes	Yes
<b>INTERNATIONAL</b>					
Clínica Universitaria de Navarra <sup>3</sup>	-	-	-	Unlimited	Unlimited
Barcelona <sup>4</sup>   Berlin <sup>4</sup>   USA <sup>4</sup>	-	-	-	€ 50.000	€ 50.000
Remaining Clinics	-	-	-	€ 50.000	€ 50.000
<b>SERIOUS ILLNESS<sup>5</sup></b>					
	-	-	€ 1.000.000 (optional) <sup>6</sup>	€ 1.000.000 (optional)	€ 1.000.000

## SUB-LIMITS

	Inpatient	Option A	Option B	Option C	Option D
<b>Physiotherapy</b>	-	€ 500	€ 500	€ 500	€ 500
<b>Ophthalmic Orthosis</b>	-	-	-	€ 120	€ 200
Frames	-	-	-	€ 50	€ 80
Lenses	-	-	-	€ 35	€ 60
Contact Lenses	-	-	-	€ 35	€ 60

## CO-PAYMENTS

<b>International Remaining Clinics</b>	-	-	-	1.500 €/ for Household	1.500 €/ for Household
<b>Psychiatric hospitalisation</b>	-	1 day	1 day	1 day	1 day

# Médís SME Healthcare

Coverage Options  
and capitals of your choice



médís

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PERCENTAGE PAID BY MÉDIS

	Inpatient	Option A	Option B	Option C	Option D
In-network (after co-payment)	100%	100%	100%	100%	100%
Out of network	35%	35%	35%	35%	35%
<b>Psychiatric hospitalisation</b>	-	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Online doctor</b>	-	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Dental Prostheses and Orthoses<sup>5</sup></b>					
In-network	-	-	50%	50%	50%
Out of network	-	-	35%	35%	35%
<b>Prostheses and Orthoses</b>					
In-network	-	-	-	80%	80%
Out of network	-	-	-	35%	35%
<b>International</b>					
Clínica Universidad de Navarra <sup>3</sup>	-	-	-	100%	100%
Barcelona, Berlin, USA <sup>4</sup>	-	-	-	80%	80%
Remaining Clinics	-	-	-	60%	60%
<b>Serious Illness<sup>5</sup></b>	-	-	<b>100%</b>	<b>100%</b>	<b>100%</b>

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.

(1) Service provided by the Clínica Universitária 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); DeutschesHerzzentrum 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.

## Quantity Discount

11-14 insured people	15-20 insured people	21-24 insured people	25-34 insured people	35-49 insured people	50+ insured people
<b>7.5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>25%</b>	<b>30%</b>

## 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 55 years old, when you reach age 75 you can subscribe an individual Option 3 or Vintage with no age limit.



## People to Include in the Insurance

Managers and Partners

Senior Staff

Employees

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**.

**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.**

**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)

**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.