



**CIGNA SALUD PLENA**

**YOUR WELLBEING**

**A PLAN FOR ALL**

**Together, all the way.™**



# CIGNA SALUD PLENA

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Who are we?

## KNOW CIGNA

Cigna forms part of one of the most **important insurance companies of North America** with presence worldwide, covering **165 million insured persons, in groups as well as individually, in more than 30 countries.**

Our principal mission is to **care for your health and that of your family**, for this reason we have created a high-quality insurance plan, **Cigna Salud Plena**, health insurance with the maximum covers, within one of the most extensive and prestigious medical service networks of Spain, **contracting more than 44,000 specialists and 1,900 hospitals and private clinics.**



The full coverage insurance for all your family

## CIGNA SALUD PLENA ADVANTAGES

The complete health insurance with the **maximum cover, now within your reach and that of your family**. In addition, you will form part of Cigna, **the highest valued insurance company with the highest satisfaction index** among physicians<sup>1</sup>.

- › Access Cigna's prestigious approved Medical Team Network formed by **more than 44,000 specialists and 1,900 hospitals and private clinics\***.
- › **Free choice of physician or specialist** within the approved Medical Team Network.
- › **Cover of 100% of the medical expenses** covered within the approved Medical Team Network.
- › **Access to medical cover that is easy to use**. Just by presenting the card, you will have access to any cover without the need to ask for authorizations<sup>2</sup>.
- › In addition, **we will reimburse you** for part of the **expenses**:
  - **Paediatrics and Gynaecology** if you require a physician outside the Medical Team Network.
  - Out-of-hospital generic **pharmaceutical products**.
- › Psychological care included in the cover.
- › Multiple **free services** (second medical opinion, 24-hr Telemedicine, emergencies during trips abroad, etc.).

\* The following hospitals are not included: Ruber Internacional (Madrid), Teknon (Barcelona), Fundación Jiménez Díaz (Madrid) and Clínica Universitaria de Navarra (Pamplona and Madrid). To obtain information about attached specialists, consult our Medical Network.

<sup>1</sup> Source: Data extracted from the Survey of the Madrid Medical Association.

<sup>2</sup> Cigna does not require prior authorization by its insured members, except in the case of surgery, hospitalization and certain diagnostic tests. It is possible that some centres may require authorizations for certain tests and/or treatments, although Cigna does not require them.



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The best hospitals and medical centers available for you

# PRETIGIOUS MEDICAL NETWORK

Cigna puts at your disposal one of the most prestigious and extensive medical service networks, with more than **44,000 professionals and 1,900 hospitals and private clinics in Spain.**



**Hospital Madrid Montepíncipe (MADRID)**



**Hospital Madrid Norte Sanchinarro (MADRID)**



**Hospital Quirón (MADRID)**



**Hospital MD Anderson (MADRID)**



**Institut Dexeus (BARCELONA)**



**Clínica Corachán (BARCELONA)**



**Hospital Quirón (BARCELONA)**



**Hospital 9 de Octubre (VALENCIA)**



**Hospital Quirón (BILBAO)**



**Clínica Virgen Blanca (BILBAO)**



**Hospital Vithas Sevilla-Aljarafe (SEVILLA)**



**Hospital Viamed Santa Ángela de la Cruz (SEVILLA)**

**For more details, consult the Medical Network in our website:**

**[www.cigna.es](http://www.cigna.es)**

## What does your Cigna Salud Plena insurance cover?

# COVERS

**Cigna Salud Plena** provides you with **100% coverage of the medical expenses** covered within our Medical Team Network. You will have the broadest covers:

- › **Hospital and out-patient emergencies.**
- › **Primary care in doctor's office and at home:**
  - Unlimited doctor's visits within the Medical Team Network.
  - General medicine, registered nurses and nurse practitioners.
  - Paediatrics and Puericulture in Medical Team Network and Reimbursement<sup>3</sup>.
- › **Medical specialities:**
  - Unlimited doctor's visits within the Medical Team Network.
  - All the medical specialities.
  - Gynaecology and Obstetrics in Medical Team Network and Reimbursement<sup>3</sup>.
  - Urology: include prostate cancer prevention programs.
- › **Complementary diagnostic means:** PET -TAC, magnetic resonance, clinical analyses, etc.
- › **Hospitalization and surgery: 365 days of hospitalisation** (except psychiatry with 30 days and ICU/HCU with 90 days).
- › **Maternity and newborns:**
  - Monitoring of the pregnancy, including a 3D ultrasound during the pregnancy.
  - Preparation for childbirth.
  - Individual room with companion's bed.
  - Total cover of the expenses during the first 7 days of life of the newborn while still in the hospital.
  - Health examinations of the newborn: otoacoustic emissions, audiometry, etc
- › **Preventive medicine:** Colorectal cancer and coronary risk prevention programme; annual gynaecological examination; dental programme for pregnant women; periodic consultations on infant development, etc..

<sup>3</sup> Cigna covers 80% of the gynecological and pediatric consultations outside Cigna's contracted medical team network with a reimbursement limit of € 50 per consultation, and a maximum number of 5 consultations per speciality, per insured and per policy year in course.

## What does your Cigna Salud Plena insurance cover?

# COVERS

- › **Innovative therapeutic methods:** therapeutic targets in oncological processes, vascular and proctological laser, radiofrequency in ENT, physical therapy and rehabilitation, aerosol therapy, ventilation therapy, oxygen therapy, phoniatics and speech therapy, radiotherapy and chemotherapy, etc..
- › **Family Planning:** implanting of the I.U.D. (the device is not covered), tubal ligation and vasectomy within the Medical Network.
- › Two complementary **Psychology** services:
  - **Psychological guidance by telephone**, aimed at those problems that do not require going to an in person consultation.
  - **Clinical psychological consultations:** with which you will be covered for up to 10 in person psychological sessions per insured and year, prescribed by a psychiatrist, neurologist or paediatrician.
- › **Cover of prostheses.**<sup>4</sup>
- › **Podology:** 6 consults per insured/year.
- › **Basic Dental Cover** that will cover, without additional cost, first visits, simple dental extractions, periapical X-rays, orthopantomography and one annual teeth cleaning in an excellent network, of highly qualified dentists distributed throughout Spain.
- › **Out-of-hospital Pharmacy:** we offer a unique cover in the market, reimbursing you part of your out-of-hospital pharmaceutical expenses for generic products.<sup>5</sup>
- › **Transplants** of bone marrow, kidney, liver, heart, lung and cornea.<sup>6</sup>
- › **Ambulance**, without limit.
- › **AIDS coverage:** expenses arising from the treatment of the disease up to €6,100.

<sup>4</sup> Prosthesis limit per claim event: Cardiac prosthesis (Valves) € 4,000; Coronary stent € 1,800; Pacemaker (no type of defibrillator) € 6,000; Joint prosthesis € 4,500, Vascular prosthesis € 2,000; Osteosynthesis material € 3,000; monofocal intraocular lens in case of cataract surgery € 150 per eye; Breast prosthesis after mastectomy for oncological processes and only in the affected breast € 1,000, Abdominal mesh € 500; Reservoirs in oncology € 600.

<sup>5</sup> Fifty percent of the extra-hospital generic products will be reimbursed with medical prescription and with a reimbursement limit of € 100 per year of insurance. A Spanish bank account must be provided in order for Cigna to make expense reimbursements.

<sup>6</sup> The expenses arising from organ transplants to the Insured that exceed € 60,000 will not be covered.

Note: The Policy Holder is duly informed and is aware that the medical provision, the diagnostic tests and reports will be performed in Spanish (and/or Catalan according to location). The Insurer does not guarantee that medical personnel and professionals at medical centers speak English.

The content of this product guide is strictly informative and, therefore, non-binding, lacking contractual value. The only documentation with contractual value and that contains the regulating conditions of your health insurance is your policy, for which reason you must ALWAYS know its general, particular and special conditions. Under no circumstance does this product guide form part of your policy, nor will it prevail over the general, particular and special conditions that do comprise it. Confidential information, owned by Cigna. Copying and distribution are prohibited. Use and distribution limited to authorized personnel. © Cigna

## TABLE OF LIMITS AND GUARANTEES

<b>EMERGENCES</b>	Extra-Hospital and in Hospital without admittance	No limit
<b>PRIMARY CARE IN DOCTOR'S OFFICE AND AT HOME</b>	General Medicine	No limit
	Paediatrics and Puericulture	No limit. In addition, 80% of Paediatric and Puericulture visits outside the contracted network will be reimbursed, with a limit of €50 per visit and a maximum of 5 visits per Insured and year in progress
<b>NURSING</b>		No limit
<b>SPECIALISTS</b>	Gynaecology and Obstetrics	No limit. In addition, 80% of Gynaecology and Obstetrics visits outside the contracted network will be reimbursed, with a limit of €50 per visit and a maximum of 5 visits per Insured and year in progress.
	Rest of Consultation of Specialists	No limit
<b>COMPLEMENTARY DIAGNOSTIC MEANS</b>	High-resolution ultrasound	1 per pregnancy
	Polysomnography	1 per insured party and year
	Other diagnostic means	No limit
<b>SPECIAL TREATMENTS</b>	Aerosol therapy/Ventilation therapy/Oxygen therapy	No limit
	Physiotherapy and Rehabilitation	Máx. 60 sessions per insured party and year
	Rehabilitation of the pelvic floor	6 sessions per insured/year
	Musculoskeletal shock-wave lithotripsy (1)	3 sessions per process.
	Speech therapy and Phoniatics	Máx. 30 sessions per insured party and year



<b>HOSPITALIZATION AND/ OR SURGERY</b>	Stay in Standard Room	No limit
	Stay in ICU/HCU	Maximum 90 days per insured and year
	Hospital Medical Services	No limit
	Intraoperative electrophysiological monitoring	No limit
	Neuronavigator for intracranial surgery	€ 1,200
	Psychiatric Hospitalization	Maximum 30 days admission per insured and year
	Day Hospitalization	No limit
	Medical fees in non-surgical specialities during hospital admission	No limit
	Physician, surgeon, assistant and anaesthetist fees (OMC Groups)	No limit
<b>MATERNITY</b>	Tocology	No limit
	Preparation for childbirth	No limit
	Childbirth or Caesarean Section	No limit
	Newborns	No limit during first 7 days of life while still admitted.
<b>PROSTHESIS</b>	Artificial heart valve	€ 4,000
	Coronary stents	€ 1,800
	Pacemakers (not including any type of defibrillator)	€ 6,000
	Articular prosthesis	€ 4,500
	Vascular prosthesis	€ 2,000
	Osteosynthesis	€ 3,000
	Monofocal intraocular lenses in cases of cataract surgery	€ 150 per eye
	Mammary prosthesis	€ 1,000 € per unit
	Abdominal mesh	€ 500
	Reservoirs	€ 600
	Testicular prosthesis	€ 250
Hydrocephalus valve	€ 150	

OTHER COVERAGE	Transplants	€ 60,000
	Prophylactic mastectomy (1)	No limit
	Podiatry	Max. 6 sessions per insured party and year
	Psychology	10 clinical psychological consultations per insured party and year, within the approved Medical Team Network.
	Ambulance	No limit
	AIDS	6.100 € para toda la vida del asegurado
	Basic dental coverage	First visits, simple extractions, periapical x-rays, orthopantomogram and annual oral cleaning on the Dental List
	Second Medical Opinion	Second opinion in cases of serious illness
	Assistance in travel abroad	Emergency travel coverage up to € 20,000 per person and event
	Telemedicine 24 hours	Medical guidance by telephone 24 hours a day, 365 days a year
	Pharmacy	Reimbursement of 50% of pharmaceutical expenses outside hospital on generic products with a limit of € 100 per insured and insurance year in progress

**COVERAGE DETERMINED IN ACCORDANCE WITH THE CRITERIA OF THE ORGANIZACIÓN MÉDICO COLEGIAL (COLLEGE OF PHYSICIANS ORGANIZATION).**

Consult our website or call our phone numbers 91 418 40 40 or 93 301 06 56, to get information about the Centers, Hospitals & Specialists that have been arranged for your health plan.

(1) Covered at Centers and / or Specialists arranged by Cigna for this coverage and previous authorization of the Company. Always consult coverage requirements.

# COPAYMENT OPTION

## What is copayment?

Copayment is the established per-service amount that an insured pays as shared cost when accessing to the covered sanitary assistance in our Medical Team Network. Copays are automatically generated each time specific medical services are used, and usually they are billed monthly. Copays application allows us to offer you a more competitive premium.

## Which are the copays for Cigna Salud Plena?

Copays regarding each arranged service through our Medical Team Network are the following:

SERVICES	MODALITY	COST
Hospital and home emergency	Per service	€5
Family Medicine and Paediatric Consultations	Per visit	€2
Nursery	Per visit	€2
Specialties consultations	Per visit	€4
Rest of services and diagnostic means	Per service	€4
High technology diagnostic means: PET-TAC, nuclear magnetic resonance, computerized axial tomography	Per service	€10
Ventilation therapy (CPAP, BPAP)	Per day	€0.5
Oxygen therapy and aerosol therapy	Per session	€2
Physiotherapy and rehabilitation	Per session	€2
Hospital entry	Per entry	€5
Birth Preparation	Per service	€10
Ambulance	Per service	€5
Chiropody	Per session	€2
Psychology	Consultation	€11

Enjoy them without additional costs with your policy Cigna Salud Plena

## OTHER BENEFITS INCLUDED IN YOUR INSURANCE



### Second medical opinion

In cases of serious illness it is always better to have a second diagnosis and be aware of the most advanced alternative treatments. Specialists of recognised international prestige will attend to your case without you having to move. By calling telephones **91 418 40 40** or **93 301 06 56**.



### Cigna 24 hour Telemedicine

Our team of doctors is at your disposal to deal with any doubts you may have at any time, **365 days a year**. This service is particularly useful for obtaining advice in situations, urgent or not, in which you need help, support and co-ordination from a doctor and all in simple language.



### Dental programme for pregnant women

At Cigna **our aim is to encourage problem prevention** among our clients and at the same time to include coverage which stands out in the market.

We have put in motion a **completely free dental programme for all customers of Cigna who are pregnant**. This programme aims to protect our clients from the two most common dental problems during pregnancy: **gingivitis and dental caries**.



### Travel assistance

Travel assistance Wherever you are you will receive **medical assistance on your travels** thanks to one of the highest levels of coverage on the market.

This coverage includes urgent medical expenses up to a maximum of **€ 20,000 per insured event and person**, urgent dental expenses up to 300 € per insured event and person, movement or repatriation, companion's return travel expenses and sending of medicines in urgent cases, among other items.

If you need to make use of this coverage while travelling abroad call the following number **+34 91 572 44 06** (it also appears on the Cigna card). Our operators will attend to you and tell you what to do to solve the problem as quickly as possible.



### Psychological guidance

This new telephone service allows you to make **consultations of a psychological nature** (anxiety, personal relations, depression, stress, etc.) and obtain telephone guidance. Our team of psychologists attends to each case on a personal basis and with complete confidentiality and follows up on each consultation.

The optional complement for a complete dental health

## CIGNA DENTAL

At Cigna we are aware of the importance of having excellent oral and dental health, and for this reason we offer our dental health insurance to perfectly supplement your health insurance.

We put this coverage at your disposal allowing you to **have access to a network of highly qualified dentists spread throughout Spain**. With **Cigna Dental** you have access to more than 84 free services such as:

- › **Oral hygiene education.**
- › **Initial examination and diagnosis.**
- › **Consultations and check-ups.**
- › **Topical administration of fluoride.**
- › **Annual dental cleaning.**
- › **Periapical x-rays.**
- › **Orthopantomogram.**
- › **Simple and complex extractions.**

And you can also benefit on very attractive terms from the other treatments included in our deductible coverages far below average market prices.

Also with the following benefits:

- › **Best quality dentists through the Cigna Dental network.**
- › **Coverage from the first day without waiting periods.**
- › **No pre-existing conditions.**



## Health and well-being supplementary programs

# CIGNA +SALUD AT SPECIAL PRICES

Cigna +Salud is our prevention and wellness program that gives you access to services, not included in the policy, with special discounts and in Centers and top quality professionals, whether you are a client or not.

The professional team of Cigna +Salud will advise you in a personalized way on different alternatives that we put at your disposal providing a continuous monitoring of the program you choose.

### With Cigna +Salud you will have access to the following services:



#### Health Checks

Early diagnosis of diseases and modifiable risk factors.



#### Fertility and Maternity

Fertility treatments and other services: conservation of the umbilical cord, cryopreservation of oocytes, etc



#### Nutrition

Comprehensive advice, with programs such as private consultation, food intolerance tests...



#### Aesthetics



#### Vision

Specialists and reference centres with the latest technological innovations.



#### Rehabilitation and Recovery



#### Genetics



#### Sport

Sports check-ups of the musculoskeletal and cardiovascular system, general health status..



#### Mental Health

Treatment of pathologies associated with psychological health. Individual, couple, family...



#### Covid 19

Reactivate Test and post-Covid19 check-ups to detect possible consequences.



Contact us and we will advise you on the treatment or programme best suited to your needs.

**91 418 40 50 | 93 317 24 12**  
**[cigna.mas-salud@cigna.com](mailto:cigna.mas-salud@cigna.com)**

# CONTRACT CONDITIONS

## Contract conditions

- › Be a resident in Spain.
- › Medical underwriting: Pre-existing pathologies must be evaluated by Cigna's medical department through a health questionnaire, which will determine the conditions for subscription
- › Contract age range:
  - Insured party and spouse: between 18 and 64 years of age, inclusive
  - Dependent family members of the insured party: up until 29 years of age.
- › Renewal date of the policy: 1 year from the start of the policy.
- › Invoicing: monthly.

## Waiting periods

You will have access to all the benefits of your plan from day one with the exception of:

- › Maternity, birth and caesarean: 8 months
- › Hospitalization and Surgery: 8 months
- › Vasectomy and tubal ligation: 8 months
- › Transplants: 12 months

Vital emergencies are covered from the first day.

If you have had health insurance with another company in Spain during the last twelve months, you may be able to eliminate waiting periods except for the following except maternity, birth and caesarean.

**For more details, consult the Medical Network in  
our website:**

**[www.cigna.es](http://www.cigna.es)**