

# General Terms and Conditions

## Cigna Salud Concilia Vida Familiar

Cover provided by Insurer as a complement to your Plan.

### Definitions

For the purposes of this cover:

- › **Member.** Means the Policyholder (if Policyholder is an organization, Member shall mean the insured employee), as well as the first-degree relatives of Policyholder: spouse or legal partner, dependent parents or children, parents-in-law and children-in-law living with Policyholder (or insured employee, as applicable).
- › **Territory.** Means the territory of Spain, including the Balearic islands, the Canary islands, Ceuta, and Melilla, also if the accident or illness occurs outside of Spain in the case of Members whose home address is in Spain.
- › **Event.** Means the immobility or disability of Member requiring him or her to stay at his or her home address on physician's orders (confirmed through an official sick leave certificate or equivalent document) from the first day of immobilization or disability resulting from an accident or illness. Benefits also apply in the event Member dies.
- › **Illness.** Means any involuntary alteration of the state of health, the diagnosis and confirmation of which is made by a physician, entailing the immobilization of Member on physician's orders (confirmed through an official sick leave certificate or equivalent document).
- › **Accident.** Means a bodily injury sustained by Member, while the Policy is in force, as a result of a violent, sudden, and external cause beyond the Member's reach.
- › **Basic Tasks.** Mean activities that form part of daily life, including self-care and work:
  - Immobilization: impossibility to carry out or perform Basic Tasks.
  - Disability: reduced physical ability to carry out or perform Basic Tasks. Member who personally assumes the obligations under the Policy in the absence of Policyholder.

### Article I. Terms and Conditions

#### I.1. Home assistance

Insurer will arrange and assume the cost of home assistance services to help Member with basic household chores (cleaning, washing and ironing, preparing meals, etc.). This benefit covers up to no more than 30 hours per claim, at a minimum of 2

consecutive hours a day, from the first day of immobilization.

The aforementioned hours will be completed over a **maximum period of 1 month.**

The number of hours will be determined by the Company on the basis of an objective assessment of the level of autonomy of the person requesting the service to be carried out by the medical team of Insurer. The following aspects will be considered, without limitation: effective time of immobilization or disability to perform Basic Tasks, how serious the injury is, how many dependents there are in the family unit.

In every case, and more particularly, if Member disagrees with the number of hours of home assistance to be provided, or for the purposes of preventing fraud, Insurer may ask Member to provide a copy of his or her medical report and test results, which will then be examined by the physician of Insurer in order to determine the level of disability of Member and therefore, the hours of home assistance needed.

**Please note that this benefit is not cumulative, if there are several injured or immobilized persons within the same family unit.**

**This benefit supplements benefit I.14 on personal assistance.**

**Hours are not cumulative.**

#### I.2. Travel of a family member to care for children under 16 years of age or with a disability

Insurer will arrange and assume the cost of travel of a relative of Member or beneficiary to the home address of Member, using the means of transportation deemed most appropriate (charter flight (economy class), train (1st class) or taxi), or of a person designated by Member, for the purposes of caring for the Member's children.

**This benefit cannot be combined with benefits I.3, I.4, or I.8.**

#### I.3. Home assistance to care for children under 16 years of age or with a disability

Insurer will arrange and assume the cost of home assistance services for caring and looking after children who are under 16 years of age or with a disability. The eligible number of hours will be determined on the basis of the effective time of immobilization of Member and how serious his or her injuries are, according to the results of a questionnaire previously answered by Member, which the medical team of Insurer will also use to determine how serious the Member's injuries are. **A minimum of 2 consecutive hours per day is established from the first day of immobilization, up to a total of 30 hours per claim, to be provided over a maximum period of 1 month.**

**This benefit cannot be combined with benefits I.2 or I.4.**

**I.4. Travel of children under 16 years of age or with a disability**

Insurer will arrange and assume the cost of travel (by charter flight (economy class), train (1st class) or taxi) of the Member's children to the home address of a relative designated by Member in Spain.

**This benefit cannot be combined with benefits I.2 or I.3.**

**I.5. Travel of escorts for children under 16 years of age or with a disability**

Insurer will arrange and assume the cost of a travel ticket (both ways) for a person designated by Member or by Insurer in Spain to escort the minor children of Member to the home address of a relative.

**This benefit supplements benefit I.4.**

An escort will be designated by Insurer, if Member is unable to designate an adult of his or her choice.

**I.6. Escort service to and from school for children under 16 years of age or with a disability**

Insurer will make all necessary arrangements to find, dispatch, and assume the cost of an escort for children who need assistance to and from school. This service is available **up to twice a day for no more than 5 working days per claim, provided that no relative is available to assist the children, for a maximum period of 1 month.**

**I.7. Home assistance to care for first-degree relatives in the ascending line**

Insurer will arrange and assume the cost of home assistance services to care for and look after first-degree relatives in the ascending line who live with Member and are classified as dependents under the legislation in force. This benefit covers **up to 30 hours per claim, at a minimum of 2 consecutive hours a day, from the first day of immobilization.**

The number of hours will be determined on the basis of an objective assessment of the level of autonomy of the person requesting the service to be carried out by Insurer. The following aspects will be considered, without limitation: effective time of immobilization and/or disability to perform Basic Tasks, how serious the injury is, how many dependents there are in the family unit.

In every case, Insurer may ask Member to provide a copy of his or her medical report and test results in connection with his or her immobilization.

If the person immobilized is a first-degree relative in the ascending or descending line who lives with Member, dependent status need not be certified under the legislation in force, and the benefit will apply in the same terms as if the beneficiary were the Member him- or herself.

**This benefit cannot be combined with benefits I.8 or I.9.**

**I.8. Travel of a family member to care for first-degree relatives in the ascending line**

Insurer will arrange and assume the cost of a travel ticket for a relative of Member or beneficiary to the home address of Member, using the means of transportation deemed most appropriate (charter flight (both ways, economy class), train (1st class) or taxi), or a person designated by Member, for the purposes of looking after

the Member's first-degree relatives in the ascending line who live with Member and are classified as dependents under the legislation in force.

**This benefit cannot be combined with benefits I.2, I.7, or I.9.**

**I.9. I.9. Travel of dependent first-degree relatives in the ascending line**

If the insured employee is immobilized, in accordance with this policy, Insurer will arrange and assume the cost of a travel ticket, both ways (charter flight (both ways, economy class), train (1st class) or taxi), as deemed most convenient, for the first-degree relatives in the ascending line who live with Member and are classified as dependents under the legislation in force, to the home address of a relative designated by Member in Spain.

**This benefit cannot be combined with benefits I.7 or I.8.**

**I.10. Pet care (cats and dogs)**

If the insured employee is immobilized, in accordance with this policy, Insurer will arrange and assume the cost of transportation and accommodation of the pets (cats and dogs only) living with Member from the first day, for up to 1 month, at the pet center closest to the home address of Member.

Travel and accommodation of pets will be designated by Insurer.

**I.11. Forwarding medications**

Insurer will purchase and forward the Member's medications to where Member is located. This benefit covers **up to 10 shipments over a period of 1 month.**

Insurer assumes no responsibility for any delays in delivery or the condition of the medication upon arrival for causes of force majeure.

**The cost of the medication is excluded from this benefit and must be covered by Member at the time of delivery.**

**I.12. School support at home for children under 16 years of age or with a disability**

In case of illness or accident causing the immobilization of a dependent child under 16 years of age, provided that such illness or accident takes place during the school year (**holiday periods are expressly excluded**) and immobilization at home exceeds 2 weeks, Insurer will arrange and assume the cost of the services of a private teacher for the minor. This benefit covers **a maximum of 3 hours a day from the first day of immobilization during a maximum period of 3 months.**

**I.13. Conveyance of urgent messages**

Insurer will convey as many urgent messages as may be requested by Member.

**I.14. Personal assistance**

Insurer will make all necessary arrangements to find, dispatch, and assume the cost of a personal assistance service to provide personal care to Member, other than with household chores. This benefit covers **a maximum of 30 hours, at a minimum of 2 consecutive hours a day, from the first day.**

The personal assistance service includes, without limitation:

- Assisting Member with personal hygiene, grooming, taking showers and/or baths.

- Assisting Member with dressing, getting his or her shoes on and off, and meals.
- Assisting Member with traveling and moving around the house.
- Assisting Member with food intake.
- Assisting Member with taking his or her medications, as prescribed by a practitioner.
- Providing basic care to incontinent persons.
- Promoting hygiene and cleanliness.

Under no circumstances will this benefit be considered to be an in-home caregiving service, such as nursing care, health technician services, medical specializations, physical therapy, rehabilitation, ergotherapy, etc.

The number of hours will be determined on the basis of an objective assessment of the level of autonomy of the person requesting the service to be carried out by the physician of Insurer. The following aspects will be considered, without limitation: effective time of immobilization or disability to perform Basic Tasks, how serious the injury is, how many dependents there are in the family unit.

In every case, Insurer may ask Member to provide a copy of his or her medical report and test results.

The aforementioned hours will be completed over **a maximum period of 1 month per insurance year.**

**This benefit supplements benefit I. Hours are not cumulative.**

#### **I.15. Travel of a relative escorting a hospitalized Member**

If Member is hospitalized, his or her hospitalization is **to exceed 4 days**, and Member has no other escort, Insurer will provide a relative of Member with a travel ticket, both ways, in the means of transportation deemed most appropriate (charter flight (both ways, economy class), train (1st class) or taxi), so that said relative can be with Member while in hospital.

In every case, Insurer may ask Member to provide a copy of his or her medical report and test results in connection with his or her hospitalization.

#### **I.16. Accommodation expenses incurred by a family member**

Insurer will also assume the accommodation and breakfast expenses of the relative or escort of a hospitalized Member, at a hotel designated by Insurer, until Member is discharged, amounting to **no more than €60 (sixty euros) per day, for a maximum period of 2 days per claim**, the remaining of the stay being assumed by him or her at rates arranged with Insurer.

#### **I.17. Physical therapy at home**

Insurer will find, dispatch, and assume payment of the fees charged by a licensed physical therapist, who will provide rehabilitation services to Member at home, as prescribed by the Member's physician, as a result of an accident or illness causing Member to be immobilized at home. This benefit covers **up to 20 hours of services while the policy is in force.**

In every case, Insurer may ask Member to provide a copy of his or her medical report and test results.

#### **I.18. Speech therapy and vocology sessions at home**

Insurer will find, dispatch, and assume payment of the fees charged by a licensed speech therapist, who will provide treatment to

Member at home, as prescribed by the Member's physician, as a result of an accident or illness causing Member to be immobilized at home. This benefit covers up to 20 hours of services while the policy is in force.

In every case, Insurer may ask Member to provide a copy of his or her medical report and test results.

#### **I.19. Podiatry services at home**

Insurer will find, dispatch, and assume payment of the fees charged by a licensed podiatrist, who will provide treatment to Member at home. This benefit covers **up to 10 sessions while the policy is in force.**

#### **I.20. Hairdressing services at home**

Insurer will find, dispatch, and assume payment of the fees charged by a hairdresser, who will provide services to Member at home. This benefit covers **up to 3 visits per claim over a maximum period of 3 months.**