



# Cigna Salud Asistencia Sanitaria Ambulatoria

Get access to the best specialists



# Asistencia Sanitaria Ambulatoria

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# Who are we?

## Know Cigna Healthcare

Cigna forms part of one of the most **important insurance companies of North America** with a global presence covering, more than 189 million insured persons and groups in more than 30 countries.

Our main mission is to **take care of your health**. That is why we have created a high quality insurance, an insurance “just in case”. We offer a large medical network of prestigious specialists for you to visit whenever you need it, without having to wait and at the most convenient time for you. A health insurance within one of the most extensive and prestigious medical service networks of Spain, **contracting more than 49,650 specialists and 1,942 hospitals and private clinics**.





# Cigna Asistencia Sanitaria Ambulatoria advantages

## The insurance you need without waiting lists

At Cigna we have created a new type of insurance that offers you the best medical service **from only € 15.95 per month**, with great discounts for your spouse and children:

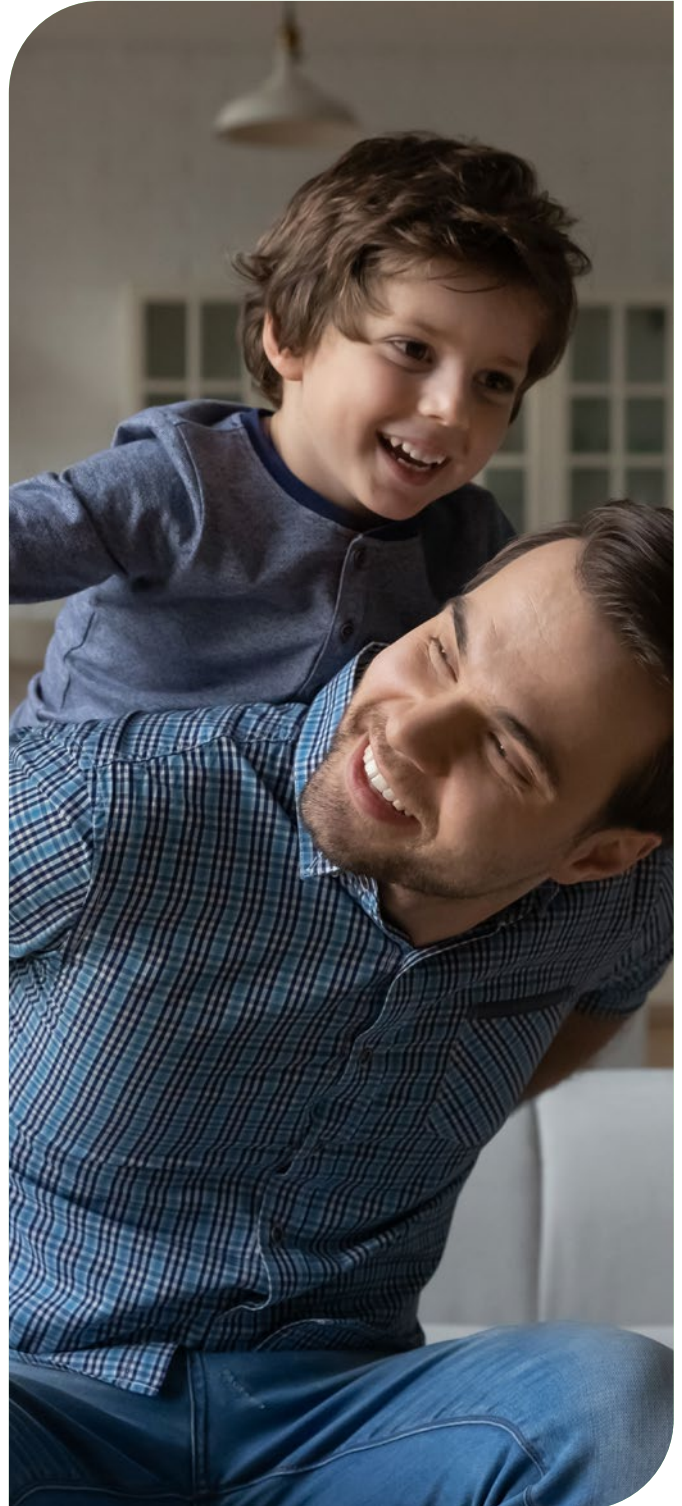
Cigna Asistencia Sanitaria Ambulatoria Insurance. This is a co-payment modality insurance that grants access to private healthcare for consultations and diagnostic tests with a very small monthly fee.

- **Access Cigna Healthcare's prestigious approved Medical Team Network** formed by more than 49,650 specialists and 1,942 hospitals and private clinics\*.
- **Free choice of physician or specialist** within the approved Medical Team Network.
- **Comprehensive Dental Coverage** within our dentists and dental clinics.
- **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>1</sup>.
- **Unlimited consultations** in all specialties.
- **Diagnostic tests<sup>2</sup>**.
- **Psychological care included** in the cover.
- **Multiple free services** (second medical opinion, 24-hr Telemedicine, emergencies during trips abroad, etc.).
- And **discounts** for your family.

\*The following hospitals are not included: Ruber Internacional (Madrid), Teknon (Barcelona), Fundación Jiménez Dayz (Madrid) and Clínica Universitaria de Navarra (Pamplona and Madrid). For specialists, please consult Medical Network.

<sup>1</sup> Cigna Healthcare 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 Healthcare does not require them.

<sup>2</sup> Only consultations and diagnostic tests performed in consultation, as determined in the general conditions of the policy, are covered.



The best hospitals and medical centres available for you

# Prestigious medical network

Cigna Healthcare puts at your disposal **one of the most prestigious and extensive medical service networks**, with more than **49,650 professionals and 1,942 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**



Hospital Vithas

**Sevilla**



Hospital Viamed Santa Ángela de la Cruz

**Sevilla**



Clínica Virgen Blanca

**Bilbao**

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

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

## What does your Asistencia Sanitaria Ambulatoria insurance cover?

# Coverages

Asistencia Sanitaria Ambulatoria provides you **100% coverage of medical expenses in consultations and diagnostic tests**<sup>1</sup> within our Medical Network. You will have the broadest coverage:

- **Complementary means of diagnosis.**
  - Clinical analysis.
    - Biochemistry, microbiology, parasitology tumor and hematology.
  - Nuclear medicine.
    - Bone densitometry, bone scan and thyroid scan.
  - Radiodiagnosis.
    - General radiology, ultrasound, conventional CAT scan (computerised axial tomography), conventional NMR, mammography and one high resolution ultrasound per pregnancy.
- **Special treatments:**
  - Physiotherapy and rehabilitation.
  - Phoniatics and speech therapy.
- Coverage of diagnostic tests performed in the gynecologist's office to monitor pregnancy.
- **Preparation for childbirth.**
- **Chiropody.** Coverage for consultations and surgery of ingrown incarnate toenail.
- Two complementary **Psychology** services:
  - Psychological counseling by telephone, aimed at those issues that do not require a face-to-face consultation.
  - Clinical psychology consultations<sup>2</sup>: up to 20 face-to-face psychology sessions will be covered per insured person and year, whenever prescribed by a psychiatrist, neurologist, oncologist or paediatrician. Extendable up to 40 sessions in case of feeding disorders. or pediatrician.
- **Preventive medicine.**
  - Medical consultations, physical examinations and diagnostic tests<sup>2</sup>.
- **Dental Coverage with deductibles will**, without any additional cost, cover for first visits, simple dental extractions, periapical radiographs, one orthopantomography and one annual oral cleaning per year within our medical network of excellent quality, comprised of highly qualified dentists distributed throughout Spain.

<sup>1</sup>Only consultations and diagnostic tests performed in consultation, as determined in the general conditions of the policy, are covered.

<sup>2</sup>Check General and/or special Conditions of the policy.





## Copay insurance

### Cigna Salud Asistencia Sanitaria Ambulatoria

# 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 Asistencia Sanitaria Ambulatoria?

Services	Modality	Cost
Outpatient medical emergencies	Per visit	€ 18
Home emergency	Per service	€ 18
Family Medicine and Paediatric Consultations	Per visit	€ 12
Nursing services in consultation and at home	Per visit	€ 5
Psychiatric consultation	Per visit	€ 18
Gynecology and Obstetrics consultation	Per visit	€ 18
Rest of services and diagnostic means	Per visit	€ 18
Clinical Analysis	Per service	€ 18
ENT endoscopies	Per service	€ 18
Nuclear medicine	Per service	€ 75
Neurophysiology	Per service	€ 75
Ultrasounds	Per service	€ 18
Conventional radiology (x-rays)	Per service	€ 18
Pap smear (Cytology)	Per service	€ 18
Other diagnostic tests	Per service	€ 18
CT scan	Per service	€ 75
Nuclear magnetic resonance	Per service	€ 150
Phoniatrics and speech therapy	Per session	€ 10
Physiotherapy	Per session	€ 10
Birth Preparation	Per service	€ 75
Chiroprody session	Per session	€ 10
Psychology session	Per session	€ 18
24h Cigna Telemedicine Service	Per service	€ 0
24h Psychological Counseling Service	Per service	€ 0

# Other benefits included in your insurance

## Cigna 24h 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.

## Psychological counselling

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.

## Dental programme for pregnant women

At Cigna Healthcare 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 Healthcare who are pregnant. This programme aims to protect our clients from the two most common dental problems during pregnancy: gingivitis and dental caries.



## Useful phone numbers

**911 791 487 - 932 593 414**

Cigna 24H Telemedicine.  
Psychological counselling.

**914 184 040 - 933 010 656**  
**900 101 348**

Dental program for pregnant women.



# The complement for a complete dental health included in the policy

## Cigna Dental

At Cigna Healthcare 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 **85 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**.



# 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 Centres and top-quality professionals, whether you are a client or not.

The professional team of Cigna +Salud will advise you in a personalised 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.



## Mental Health

Psychotherapy for individuals, couples, families, groups, day centres for eating disorders, addiction treatment, etc.



## Fertility and Maternity

Fertility treatments, conservation of the umbilical cord...



## Special Covid 19

Reactivate Test and post-Covid 19 check-ups to detect possible consequences.



## Nutrition

Comprehensive advice and food intolerance test, among others.



## Genetics

We offer the possibility of accessing the innovative molecular studies of personalised health Made of Genes, which combine a blood test with DNA testing.



## Aesthetics



## Vision

Refractive surgery and other techniques.



## Physiotherapy at home

Adapted to all types of patients and typologies, with the aim of helping to prevent, treat and cure illnesses and health alterations by means of manual techniques. Sessions of 30 or 45 minutes can be contracted, being a direct contract in the area of Madrid and Barcelona.



## Rehabilitation and Recovery



## Sports

Sports examinations, study of the footprint, insoles, nutrition, and sports psychology, etc.

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

If you want to contract this product, you must take into account these simple steps:

- Contract age range:
  - Insured party: between 18 and 75 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

The following coverages have a 3 MONTH WAITING PERIOD from the date of entry into force of the policy:

- Clinical Neurophysiology: electroencephalograms, electromyograms and evoked potentials.
- Nuclear Medicine: bone and thyroid scans and tracking scan with I-131.
- Radiodiagnosis: bone densitometry, conventional CAT scan (computerised axial tomography), NMR (nuclear magnetic resonance) and high resolution ultrasound per pregnancy.
- Cardiology Tests: holter.
- Preparation for childbirth.



# Premiums

## Insured party

Age	Monthly Premium
18-29	€ 15.95
29-34	€ 15.95
35-49	€ 20.90
50-54	€ 24.21
54-59	€ 29.70
60-64	€ 33.01
65-69	€ 44.00
70 or more	€ 57.20

## Spouse

Age	Monthly Premium
18-29	€ 14.35
29-34	€ 14.35
35-49	€ 18.81
50-54	€ 21.78
55-59	€ 26.73
60-64	€ 29.70
65-69	€ 39.61
70 or more	€ 51.56

## Dependent family members and children

Age	Monthly Premium
0-17	€ 11.01
18-29	€ 12.76

Legally established taxes have been applied to these premiums (0,15%).  
Premiums valid until December 31, 2024.





For more information please contact us:

**91 418 40 60 | 93 318 04 06**

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**comercial@cigna.com**

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**cigna.es**

The content of this product guide is strictly informative and, therefore, non-binding, and has no contractual value. The only documentation with contractual value and which contains the regulatory conditions of your health insurance is your policy, so you should ALWAYS be familiar with the general, particular and special conditions of the same. Under no circumstances shall this product guide form part of your policy, nor shall it prevail over the general, particular and special conditions that make up your policy. Confidential information, property of Cigna. Copying and distribution prohibited. Use and distribution limited to authorised personnel. © Cigna Healthcare.