



Cigna Salud Reembolso Blue

Demand the best



Cigna Salud Reembolso Blue

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Who are we?

Know Cigna Healthcare

Cigna Healthcare 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 highquality insurance plan, Cigna Salud Plena, health insurance policy with the maximum coverages, within one of the most extensive and prestigious medical service networks in Spain, **with more than 49.650 specialists and 1.942 hospitals, medical centres and private clinics**.



Cigna Salud Reembolso Blue advantages

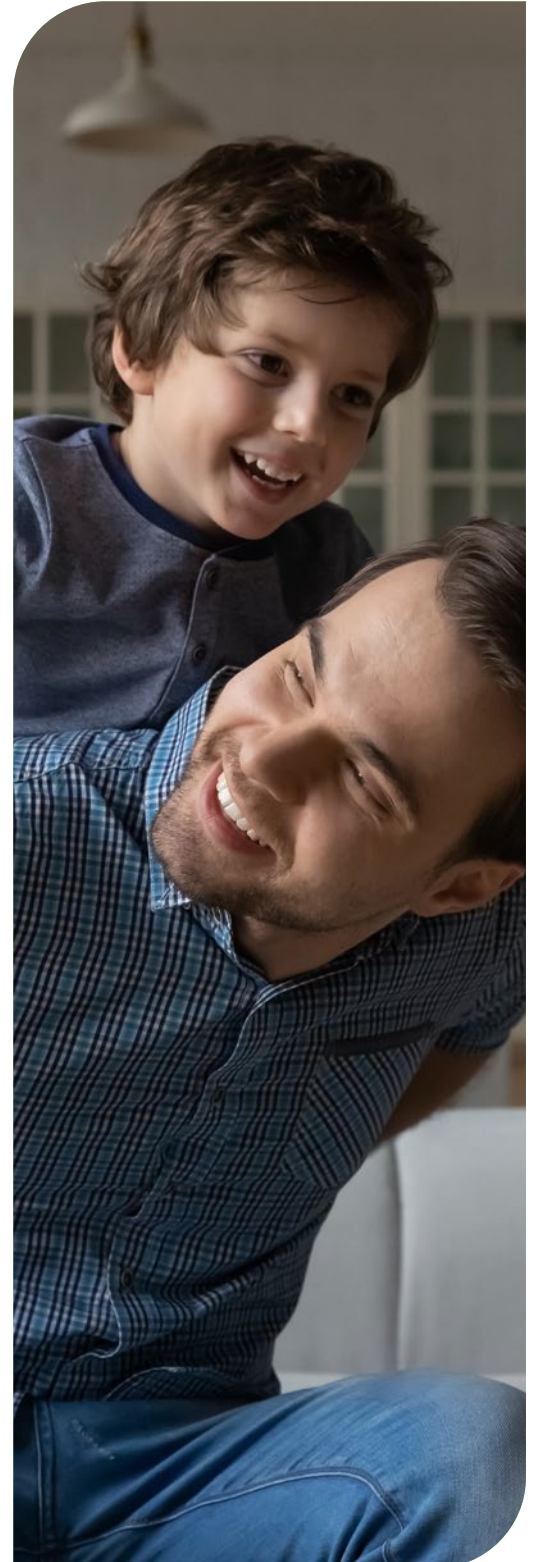
The full coverage insurance for all your family

Cigna Salud Reembolso Blue is the basic reimbursement product that allows you to choose of any doctor or hospital in the world, both for outpatient consultations as well as for surgeries and hospitalisation. It offers a reimbursement of 80% and an insured capital of €80.000 €.

Cigna Salud Reembolso Blue offers the following advantages:

- **Free choice of doctor or hospital** anywhere in the world.
- **Reimbursement of 80%** of the medical expenses covered outside of the Medical Network both in Spain and abroad
- **Insured capital of € 80,000 per year in reimbursement expenses.** Unlimited in the Medical Network.
- **Equalisation of paediatrics with the rest of specialities for the reimbursement of consultations.**
- **Access to the Cigna Medical Network** with 100% coverage of covered medical expenses, made up of more than 49,650 specialists and 1,942 hospitals, medical centres and private clinics in Spain*.
- **Immediate assistance**, without long waiting lists, simple and without co-payments.
- **Multiple free services included** (second medical opinion, Telemedicine 24hs, emergencies when travelling abroad...).
- **Quick reimbursement in less than 10 working.**

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



The best hospitals and medical centres available for you

Prestigious medical network

Cigna Healthcare offers you **one of the most prestigious and extensive network of contracted medical services**, with **more than 49,650 specialists and 1,942 hospitals, medical centres 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 web:

www.cigna.es

What does your Cigna Salud Reembolso Blue insurance cover?

Coverages

- **Inpatient and outpatient emergencies.**
- **Primary assistance** in consultation and at home.
- **Unlimited consultations** within the Medical Network.
- **Paediatrics and Childcare.**
- **General Medicine and Nursing.**
- **Access to all medical and surgical specialities, with unlimited consultations.** Gynaecology, Paediatric Surgery, Urology, General and Digestive System Surgery, etc.
- **Complementary diagnostic tests:** including the use of contrasts, clinical analyses, nuclear medicine, etc., high-tech diagnostic tests such as PET-CT scans, unlimited MRI scans, cardiological tests, echocardiograms, holter, ergometry, electrophysiological and haemodynamic studies, ophthalmological tests, campimetry, angiofluoresceinography and retinography, etc.
- **Innovative therapeutic methods:** therapeutic targets in oncological processes, vascular and proctological lasers, radiofrequency in ENT, physiotherapy and rehabilitation, aerosol therapy, ventilation therapy, oxygen therapy, speech therapy and speech therapy, radiotherapy and chemotherapy...
- **ICU, unlimited number of days.**
- **Hospitalisation:** 365 days of hospitalisation in a conventional room with an accompanying bed.
- **Maternity:** pregnancy monitoring, preparation for childbirth, epidural anaesthesia, a 3D ultrasound scan, single room with companion bed. In addition, medical expenses for the newborn baby, covered for the first 7 days of life as long as he/she remains hospitalised in the same centre and the birth has been covered by Cigna Healthcare.
- **Psychiatric hospitalisation for up to 60 days.**
- **Periodic consultations and child development** as well as health examinations of the newborn, including otoemission tests, audiometry, visual acuity tests, metabolopathies.
- **Psychiatry,** unlimited consultations in the medical directory, 20 sessions in reimbursement.
- **Chiropody:** no limit to the number of consultations in the medical network. 4 sessions in reimbursement.
- **Preventive medicine** programmes included:
 - Colorectal cancer prevention programme.
 - Coronary risk prevention programme.
 - Annual gynaecological check-ups for early diagnosis of breast and cervical diseases. Diagnosis of infertility and sterility.
 - Family planning. I.U.D. implantation(the device is not covered), tubal ligation and vasectomy, only within contracted medical services.
 - Periodic consultations and child development as well as newborn health examinations, including otoemission tests, audiometry, visual acuity tests, metabolopathies.
 - Prostate cancer prevention programme for insured persons at risk.

What does your Cigna Salud Reembolso Blue insurance cover?

Coverages

- **Prosthesis:** the following prosthesis are included, with the limits and conditions established in the General and Special Conditions of the policy:
 - Heart valves, pacemakers and vascular by-pass prosthesis.
 - Hip prostheses and internal traumatological prosthesis.
 - Monofocal intraocular lenses in cases of cataract surgery.
 - Urological meshes.
 - Synthetic breast lining meshes after surgery for malignant breast neoplasia.
 - Breast prosthesis after radical mastectomy due to oncological process.
- **Franchise Dental Coverage** with which we provide you a network of highly qualified dentists distributed throughout Spain. In addition, among the 85 free services you can access, you will be covered: first visits, simple tooth extractions, periapical x-rays, an orthopantomography and an annual oral cleaning within the Cigna Dental network.
- **Psychology cover:** 10 psychology sessions through the Reimbursement of expenses modality.
- **Transplants:** this cover includes hospital or medical expenses arising from transplants of organs, tissues, cells or cellular components¹.
- **Cigna +Salud at special prices:** laser refractive surgery, medical check-ups, fertility treatments, aesthetic treatments, Nutrition Programmes, Physiotherapy and Osteopathy, Acupuncture...
- **AIDS cover:** expenses arising from the treatment of the disease up to € 6,100.

¹Expenses arising from organ transplants to the Insured exceeding the lesser of the following amounts are not covered: € 75,000 or the Sum Insured, nor the organs, tissues, cells or cellular components that are the object of the transplant, nor their transport.



The policy in detail

Reimbursement capital limits

PLAN CIGNA X35		Medical Network	Reimburs. of expenses (out of the Medical Network)		
Total Sum Insured under reimbursement:	€80,000 per year	Particular limit	Particular limit	Reimburs. in Spain	Reimburs. abroad
Ambulatory assistance	€20,000 per year	Hospital assistance		€60,000 per year	
Emergency assistance	Ambulatory and hospital emergencies	No limit	No limit	80 %	80 %
Primary medical assistance at a medical office or at home	General medicine, Family and Community	No limit	€45 / consultation	80 %	80 %
Primary medical assistance at a medical office or at home	Paediatrics and childcare	No limit	€90 / consultation	80 %	80 %
Nursing		No limit	€45 / procedure	80 %	80 %
Specialities	Specialists consultation	No limit	€90 / consultation	80 %	80 %
Specialities	Psychiatric consultation	No limit	€90 / consultation. Maximum 20 consultations per insurance year	80 %	80 %
Complementary diagnostic resources					
Digital dermatoscopy (6) Maximum 1 per insurance year: medical services or reimbursement		No limit	€120	80 %	80 %
Capsule endoscopy (6)		No limit	€1,300	80 %	80 %
CT coronary angiography (6) Maximum 1 per insurance year: medical services or reimbursement		No limit	€800	80 %	80 %
Fusion biopsy of prostate (6) Maximum 1 per insurance year: medical services or reimbursement		No limit (3)	€1,500 complete process	80 %	80 %
Other complementary diagnostic resources		No limit	€500 / procedure	80 %	80 %
Ambulatory therapeutic procedures					
Psychiatric Day-care Centre (6) Maximum 28 days per insurance year: medical services or reimbursement		No limit	€175 / day	80 %	80 %
Other ambulatory therapeutic procedures		No limit	€500	80 %	80 %
Special treatments	Aerosol therapy / Ventilation therapy / Oxygen therapy	No limit	No Limit	80 %	80 %
Special treatments	Physiotherapy and rehabilitation	No limit	Maximum 30 sessions with €900 limit per insurance year	80 %	80 %
Special treatments	Neurorehabilitation for acute brain damage	---	€1,500	80 %	80 %

Plan X35VI-2024-V-EN-ANX

The policy in detail

Reimbursement capital limits

PLAN CIGNA X35		Medical Network	Reimburs. of expenses (out of the Medical Network)		
Total Sum Insured under reimbursement:	€80,000 per year	Particular limit	Particular limit	Reimburs. in Spain	Reimburs. abroad
Ambulatory assistance	€20,000 per year	Hospital assistance		€60,000 per year	
Special treatments	Pelvic floor rehabilitation	6 session per insurance year	€300 per insurance year	80 %	80 %
Special treatments	Rehabilitation at home (6)	---	10 sessions of rehabilitation as per conditions / €400 per insurance year	80 %	80 %
Special treatments	Musculoskeletal shock-wave lithotripsy (6) Maximum 3 sessions per process: medical services or reimbursement	No limit	€50 / session	80 %	80 %
Special treatments	Phoniatry and speech therapy Maximum 30 sessions per insurance year: medical services or reimbursement	No limit	€900 limit per insurance year	80 %	80 %
Hospitalization and/or surgery					
Stay in a standard room		No limit	€195 / day	80 %	80 %
Stay in an ICU		No limit	€350 / day	80 %	80 %
Hospital medical services		No limit	€250 / day	80 %	80 %
Hospital therapeutic procedures		No limit	€500	80 %	80 %
Neuronavigation		No limit	€1,200	80 %	80 %
Intra-operative electrophysiological monitoring		No limit	€1,200 per insurance year	80 %	80 %
Day care hospitalization		Hospitalization limits and percentages shall be applied			
Psychiatric hospitalization Hospitalization limits and percentages shall be applied.		Maximum 60 days of hospitalization per insured and year			
Inter-consultation medical fees		No limit	€90 / consultation	80 %	80 %
Fees of physician, surgeon, assistants and anaesthetists (OMC Classification)					
Medical therapeutic procedure		No limit	€500	80 %	80 %
Surgery Group 0		No limit	€500	80 %	80 %
Surgery Group 1		No limit	€500	80 %	80 %
Surgery Group 2		No limit	€500	80 %	80 %
Surgery Group 3		No limit	€1,000	80 %	80 %

Plan X35vi-2024-V-EN-ANX

The policy in detail

Reimbursement capital limits

PLAN CIGNA X35		Medical Network	Reimburs. of expenses (out of the Medical Network)		
Total Sum Insured under reimbursement:	€80,000 per year	Particular limit	Particular limit	Reimburs. in Spain	Reimburs. abroad
Ambulatory assistance	€20,000 per year	Hospital assistance		€60,000 per year	
Surgery Group 4		No limit	€1,000	80 %	80 %
Surgery Group 5		No limit	€2,500	80 %	80 %
Surgery Group 6		No limit	€2,500	80 %	80 %
Surgery Group 7		No limit	€4,000	80 %	80 %
Surgery Group 8		No limit	€4,000	80 %	80 %
Surgical procedures (limits per complete process) (16)					
Da Vinci robotic abdominal oncological surgery (6)		No limit (13)	€8,500	80 %	80 %
Da Vinci robotic surgery for prostate cancer (6)		No limit (13)	€8,500	80 %	80 %
Da Vinci Kidney oncologic robotic surgery (6)		No limit (13)	€8,500	80 %	80 %
Prostatic vaporization and enucleation using laser (6)		No limit (3)	€4,000	80 %	80 %
Maternity					
Preparation for childbirth (9)		No limit	€120	80 %	80 %
Vaginal or caesarean delivery		No limit	€2,000	80 %	80 %
New-born infants Maximum first 7 days of life if still hospitalized: medical services or reimbursement		No limit	€12,100	80 %	80 %
Other healthcare services					
Podiatry	Consultations / therapeutic procedures at a medical office	No limit	€45 / consultation and/or procedure. Maximum 4 consultations and/or procedures per insurance year	80 %	80 %
Psychology		---	€40 / session and/or procedure. Maximum 10 sessions per insurance year	80 %	80 %
Dental cover	First visits, simple dental extractions, periapical X-rays, orthopantomography and an annual oral cleaning within the Dental Chart are covered				

Plan X35vl-2024-V-EN-ANX

The policy in detail

Reimbursement capital limits

PLAN CIGNA X35		Medical Network	Reimburs. of expenses (out of the Medical Network)		
Total Sum Insured under reimbursement:	€80,000 per year	Particular limit	Particular limit	Reimburs. in Spain	Reimburs. abroad
Ambulatory assistance	€20,000 per year	Hospital assistance		€60,000 per year	
Ambulance		No limit	€350	80 %	80 %
Transplants		€80,000		80 %	80 %
Prophylactic mastectomy (6)		No limit (3)	€6,000 / €3,000 (cost of prostheses included) (7)	80 %	80 %
Covered prosthetics		No limit	No limit	80 %	80 %
Prostheses	Multifocal intraocular lenses in case of cataract	€400		80 %	80 %
AIDS		€6,100 for the whole life of the member			
Second medical opinion		Access to a second diagnosis in cases of serious illness			
Healthcare assistance while travelling abroad		Cover of medical emergencies abroad up to €20,000 per member and claim			
Medical guidance		Medical guidance by phone 24 hours a day, 365 days a year			
Psychological guidance		Psychological guidance via the telephone number and via on-line consultations			

Benefits determined in accordance with the criteria of the Spanish Organization of Regional Medical Associations (Organización Médica Colegial, OMC).

Visit the Insured portal to see the Healthcare Centres and Hospitals that have been contracted for your health plan.

(3) Covered at the Centres and/or Specialists contracted by Cigna Healthcare for this benefit and with prior authorization from the Company. Always consult the requirements of the benefit in question.

(6) Always consult the requirements of the benefit in question.

(7) Limited to €6,000 for bilateral prophylactic mastectomy / limited to €3,000 for contralateral prophylactic mastectomy.

(9) 1 course per insured and pregnancy.

(13) Surgery Da Vinci performed with prior authorization from Cigna Healthcare and following payment of €7,000 to the Hospital designated by the company.

(16) DEFINITION OF SURGICAL PROCESS: A surgical process is the process established after a clinical diagnosis within a surgical treatment plan, which starts on the date of admission to receive such treatment and terminates on the date of hospital discharge. It includes all expenses required to perform it: hospital stays, whether in a room and/or an ICU, day hospital, sitting room, operating room, recovery room, material, medication, instrumentation, prosthesis and implants, diagnosis tests, therapeutic acts and fees of all healthcare professionals and specialists involved in the process during the hospital stay.

Plus...

New coverages

In order to keep offering you the best service, in 2024 we are including a series of benefits to continue providing you with the best healthcare.



Ear implants and prosthetics

We have expanded our coverage for implants and prosthetics, including in cases of cholesteatoma surgery.



Radiofrequency for Barrett's esophagus

A less invasive technique than traditional surgery for treating Barrett's esophagus, with proven efficacy.



Intrathecal, intravesical, and intraperitoneal chemotherapy

For oncological cases where it is deemed necessary. In addition to parenteral chemotherapy, coverage now includes other possible ways of having chemotherapy, such as intrathecal, intravesical, and intraperitoneal chemotherapy. With these methods treatment can be targeted, as the medication is given within the affected cavity itself.



Ct coronary angiogram

This test is used to detect heart conditions. Previous indications for this test have been lifted. Coverage now includes one test per insured person, per insurance year, as prescribed by a physician.



Historical new coverages included

2019-2023

2023	Prostatic laser enucleation in benign prostatic hyperplasia, Da Vinci robotic surgery enlargement, magnification of biological materials, capsule endoscopy, intraoperative monitoring in neuroma surgery of acoustic (ENT) and subcutaneous contraceptive.
2022	360° Breast Surgical Oncology (Contralateral breast symmetrisation and Meshes in breast reconstructions); Da Vinci Robotic prostatectomy; Percutaneous occlusion device. Coronary CT. Subcutaneous Holter; we have expanded the number of psychology sessions to 10 under the expense reimbursement mode; In Physiotherapy: Shock waves in Physiotherapy; New Travel Abroad Assistance guarantees: Return ticket, accommodation and living expenses for 1 family member if the member is hospitalised, Cash advance abroad due to extraordinary medical expenses.
2021	Da Vinci robot surgery for the treatment of prostate cancer, prostate fusion biopsy, extension of genomic platforms for breast cancer (mamma print and prosign), PET-CT with DOPA radiotracer, PET-CT with methionine radiotracer, access to proton therapy for Premium Plans, tests for the determination of Factor II of Prothrombin and Factor V of Leiden, reinforcement of the offer of TELEHEALTH services: new electronic prescription service and video consultations with Medical Directory Coverage.
2020	BRCA 1 and 2 genetic determinations, PET-MRI, magnetic resonance enterorrhaphy, cardiac rehabilitation, vascular prosthesis: coils, knee ligaments, day centres for eating disorders.
2019	Preventive surgery for ovarian cancer, hereditary gastrointestinal cancer risk genetic test, ultrasound bronchoscopy, Da Vinci Abdominal (only for Reimbursement Plans) and focal ablative therapy in prostate cancer (only for certain Reimbursement Plans), neurorehabilitation for brain damage acute (only for Reimbursement plans), neuronavigator in complex spine surgery, endoscopic ultrasound coverage, mucosectomy / submucosal dissection, radiotherapy in benign osteoarticular pathology (only for certain Reimbursement Plans), platelet growth factors (only for certain Reimbursement Plans), laser endoureteral lithotripsy, and prostate vaporization laser for all plans.



Enjoy them at no additional cost with your Cigna Salud Reembolso Blue policy

Other benefits included in your insurance

Second medical opinion

In the event of a serious illness, it is always a good idea to have a second diagnosis and find out about the most advanced therapeutic alternatives.

Internationally renowned specialists will attend to your case without the need to travel by calling 91 418 40 40 or 93 301 06 56.

Cigna 24h Telemedicine

Our team of doctors is at your disposal to answer any questions you may have at any time, 365 days a year. This service is especially useful for obtaining advice in situations, urgent or not, in which you need advice, support and coordination from a doctor, all in an accessible language.

Dental programme for pregnant women

At Cigna Healthcare we aim to promote prevention among our policyholders, and at the same time, incorporate differential coverage in the market. We have launched a totally free dental programme for all Cigna Healthcare policyholders who are pregnant. This programme aims to protect our policyholders from the two most common dental ailments during pregnancy: gingivitis and caries.

Assistance travelling abroad

Wherever you are, you will receive medical assistance on your travels thanks to one of the highest coverages on the market.

This cover includes urgent medical expenses up to a maximum of € 20,000 per claim and insured person, urgent dental expenses up to € 300 per claim and insured person, transfer or repatriation, expenses for the return of companions and dispatch of medicines in the event of an emergency, among others.

If you need to make use of this cover when travelling abroad, you should call the following telephone number +34 91 572 44 06 (you can also consult it on the back of your Cigna card). Our operators will assist you and will indicate how to solve the problem as soon as possible.

Psychological counselling

This new telephone service allows you to make psychological queries (anxiety, relationships, depression, stress, etc.) and get advice over the phone. Our team of psychologists will attend to each case in a personalised way and with absolute confidentiality, and will follow up on each consultation.



Useful phone numbers

911 791 487 - 932 593 414

Cigna 24H Telemedicine.
Second medical opinion.
Psychological counseling.

914 184 040 - 933 010 656
900 101 348

Dental program for pregnant women.

+34 915 724 406

Emergency services abroad.

The complement for a complete oral health included in the policy

Cigna Dental

At Cigna Healthcare we are aware of the importance of having excellent oral health, which is why we offer our dental health insurance to perfectly complement your health insurance.

We offer you this coverage that gives you access to a network of **highly qualified dentists** throughout Spain. With Cigna Dental, you will be able to access **85 free services**, such as:

- Oral hygiene education.
- Initial examination and diagnosis.
- Consultation and check-ups.
- Topical fluoride application.
- Annual mouth cleaning.
- Periapical radiographs.
- Orthopantomographies.
- Simple and complex extractions.

And you can benefit, in very advantageous conditions, from the rest of the treatments included in our franchised coverage, **with prices well below the market average**.

In addition, with the following benefits:

- **The best quality dentists** through the Cigna Dental network.
- **Coverage from day one**, with no waiting periods.
- **No pre-existing conditions**.



The complement for a complete oral health included in the policy

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.



Fertility and Maternity

Fertility treatments, conservation of the umbilical cord...



Nutrition

Comprehensive advice and food intolerance test, among others.



Aesthetics



Vision

Refractive surgery and other techniques.



Rehabilitation and Recovery



Sports

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



Mental Health

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



Special COVID-19

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



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.



Physiotherapy at home

pologies, 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.

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

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Of utmost importance

Contracting conditions

Contracting conditions

- Be resident in Spain.
- Medical subscription: Pre-existing pathologies must be assessed by Cigna Healthcare medical department by means of a health questionnaire which will determine the conditions of subscription.
- Signing age:
 - » Policyholder and partner: 18 to 64 years of age inclusive.
 - » Dependent family members of the policyholder: up to 29 years of age.
- Renewal date of the policy: annual.
- Premium payment: annual with monthly instalments.
- Payment method: direct debit.

Waiting periods

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

- Childbirth or caesarean section: 8 months.
- Hospitalisation and/or surgery: 6 months.
- Transplant cover: 12 months.

Vital emergencies are covered from day one.

If you have had a health insurance with another company in Spain during the last twelve months, you can eliminate the waiting periods except for childbirth or caesarean section.



For more information please contact us:

91 418 40 60 | 93 318 04 06

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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.