



# General terms and Conditions

Mixed Health Care Insurance

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# General terms and conditions

## Mixed Health Care Insurance

### Legal information about the insurer

Cigna Life Insurance Company of Europe, SA/NV, Sucursal en España, with its registered office in Pozuelo de Alarcón (28223 Madrid) at Parque Empresarial La Finca, Paseo del Club Deportivo I, Edificio I4, Planta Primera (hereinafter Cigna Healthcare).

Entered on the Madrid Companies Registry in Volume 809, Sheet 205, Section 8, Page M III84; Tax ID No. W-0021205J.

Registered with the Directorate-General for Insurance and Pension Funds under number E0133. Cigna Life Insurance Company of Europe, SA/NV, Sucursal en España is the Spanish branch of Cigna Life Insurance Company of Europe, SA/NV, a privately-held limited liability company incorporated under Belgian law with its registered office in Belgium at Plantin en Moretuslei 309, 2140 Antwerp. This entity is subject to the oversight of the National Bank of Belgium and it is also subject to the said regulator, as an insurance entity operating in Spain under the regime for the right to establishment, for matters relating to liquidation.

The oversight authority over the insurance activity in Spain is vested in the Directorate-General for Insurance and Pension Funds pertaining to the Ministry of Economic Affairs and Digital Transformation.

The present General Conditions shall be applicable to all Mixed Health Insurance contracts, without prejudice to the applicable Particular Conditions and Special Conditions, if any. In the event of any discrepancy between the General, Particular and Special Conditions, the applicable Special Conditions shall prevail over the Particular Conditions, and the latter over the General Conditions.

### Definitions

For the purposes of the present Cigna's Mixed Health Care Insurance contract, the following definitions shall apply:

- › **Accident.** Bodily injury suffered during the validity of the policy as a consequence of a violent, sudden, external cause outside the control or intention of the member.  
**Cardiovascular diseases and the lesions related with such conditions will not be considered as accidents.**
- › **Acute pathology.** That appearing suddenly, limited in time (6 months) and requiring prompt treatment.
- › **Aesthetic medicine.** Medicine which purpose is the restoration, maintenance and promotion of aesthetic appearance and beauty, aimed at solving defects that have no clinical impact on the individual's health or derive from physiological ageing.
- › **Ambulatory assistance.** This is the diagnostic and/or therapeutic medical assistance provided under an out-patient regime at the healthcare centre, at the patient's home, and/or at a hospital without any overnight stay, and generating a stay lasting less than 24 hours.  
**Major out-patient surgery is not included in this concept.**
- › **Anti-neoplastic (or cytostatic) drug.** Substances preventing the development, growth, or proliferation of malignant tumour cells catalogued as such in the Vademecum.
- › **Assistance and/or hospitalization for social reasons.** Assistance and/or hospitalization for reasons not related to objective medical pathologies but rather due to issues of a social and/or family nature.
- › **Check-up.** Organized set of medical tests or visits carried out to check the individuals' general state of health which are not supported by any symptoms or pathologies.
- › **Chronic pathology.** A long-term illness or ailment (more than 6 months). In rehabilitation treatment, a chronic pathology is considered to be that in which there is no expectation of any absolute recovery in a limited period of time or that in which the rehabilitation treatment turns into a maintenance therapy.
- › **Claim.** Any event that has consequences requiring the provision of medical assistance, which costs are covered, in whole or in part, by the policy.
- › **Complementary diagnostic resources.** Tests necessary for the achievement of a clinical diagnosis and classified as such within the Nomenclature of the OMC.
- › **Complex orthopaedic surgery.** surgery referring to disorders in the locomotive apparatus, their muscular, bone or joint parts and the acute, chronic, traumatic, and recurrent lesions in the same, requiring advanced technology and specialized surgeons trained in the most advanced surgical techniques.

- › **Congenital illness.** Any illness existing at the moment of birth as a consequence of hereditary factors or conditions acquired during pregnancy up to the very moment of birth.  
  
These conditions may be manifested and recognized immediately after birth or may be discovered later during any period of the member's life.
- › **Contracted medical services (or Cigna Healthcare medical network).** Group of health specialists, healthcare professionals, healthcare centres and hospitals contracted by Cigna Healthcare in Spain, as reflected on the web site and in force at the moment the service is provided.
- › **Consultation.** Assistance provided in person at a healthcare centre or hospital centre by the healthcare specialist or professional legally qualified for the purpose to the member for the purposes of diagnosing and/or treating an illness or lesion.
- › **Co-payment.** Predetermined amount for each medical act assumed by the policyholder and/or member as a contribution to the cost of the service, depending on the type of insurance contracted and in accordance with the terms and conditions agreed in the policy and not subject to reimbursement by the insurer.
- › **Day care.** This implies registration as a patient at those healthcare units of a hospital specifically denominated as such for a period of less than 24 hours, with the patient spending the night at his or her own home.
- › **Deductible.** Fixed amount or a percentage of the medical and/or hospital expenses established in the policy and paid by the member to the healthcare provider, and not subject to reimbursement by the insurer.
- › **Dependent member.** Spouse or life partner of the main member, and/or the children of the main member or of the spouse or life partner.
- › **Emergency.** Fortuitous appearance (unforeseen or unexpected), in any place or activity, of a health problem of diverse cause and variable severity, which generates the awareness of an imminent need for attention of the member who suffers it in such a way that the absence of health care assistance by the insurer, at that moment, places the life of the member or the function of any organ in immediate danger. This assistance may be rendered either at the member's home or in a hospital or healthcare centre equipped with an emergency service.
- › **Exacerbated chronic pathology.** Chronic pathology presenting acute exacerbation, likely to require immediate treatment limited in time.
- › **Gene Therapy.** Treatment or service aiming at modifying or manipulating the expression of a gene or altering the biological properties of living cells for therapeutic purposes. It is a technique that modifies a person's genes in order to treat or cure an illness.

They can use different mechanisms:

- Replacing a gene that causes an illness with a healthy copy of that gene.
- Inactivate a gene that causes an illness because it is not functioning properly.
- Introducing a new or modified gene in the body to help treat an illness.
- Modifying a gene to alter the functioning of the receptors of a cell of any origin.
- › **Genetic test.** This is a type of medical test that analyses genetic material and is intended for the diagnosis and the prescription or modification of an effective treatment of illnesses in affected symptomatic patients.
- › **Healthcare assistance.** The medical act is included in the benefits of the policy.  
  
Healthcare assistance may be provided at a hospital (with or without admission) or else at healthcare centres or at the member's home.
- › **Healthcare centre or medical centre.** Facility equipped with technical resources at which qualified healthcare specialists and professionals holding an official qualification or professional licence conduct healthcare activities. Healthcare centres may comprise one or more healthcare services making up their healthcare offering.  
  
**The healthcare centre must hold the mandatory administrative authorization in force and must be entered on the register of healthcare centres, services and establishments of the corresponding regional government.**
- › **Healthcare professional.** A licensed professional with skills and knowledge specific for the care of people's health, organized by means of official professional associations and holding the corresponding official qualification expressly empowering them to do so.
- › **Health questionnaire.** A form with questions provided by Cigna Healthcare to the policyholder and/or member for the purposes of determining their health status and understanding the circumstances that might influence the assessment of the risk and the contracting of the insurance.
- › **Hospital.** All public or private establishment legally authorized for the treatment of illnesses or lesions, equipped with round-the-clock medical presence and the necessary resources to reach diagnoses and perform surgical procedures and with the possibility of admission for more than 24 hours.

For the purposes of this policy, **hotels, old people's homes, rest homes, spas, facilities devoted mainly to the treatment of chronic illnesses or behavioural therapy centres are not considered to be hospitals, nor are establishments for the treatment of alcoholism or drug addiction.**

- › **Hospital assistance.** That provided at a hospital under an admission regime for the member's medical or surgical treatment.
- › **Hospitalization.** Admission (voluntary or involuntary) of the member into a hospital for a minimum of 24 hours as a consequence of an illness or accident, under the care and attention of a physician.
- › **Illness or lesion.** All involuntary alterations in health status diagnosed and confirmed by a physician and requiring healthcare assistance.
- › **Implant.** Medical device designed to be inserted in full or in part into the human body through a surgical procedure or a special technique, for diagnostic, therapeutic and/or aesthetic purposes, and intended to remain there after the said procedure.
- › **Inter-consultation.** Consultation made during the hospital admission to a specialist other than the one responsible for admission.
- › **Integrative, holistic and anti-aging medicine:** Any medical diagnostic or therapeutic approach combining conventional practices with complementary and alternative therapies which aim at promoting general well-being, improving physical or mental performance or preventing physiological aging, and which are neither recognized as part of the standard treatment of the national and international clinical guidelines in force, nor approved by the competent health authorities as standard practice of such specialty. **Cover of these therapies will be subject to the terms and conditions set out in the policy.**
- › **Kits:** Pre-packaged set of materials and reagents designed to allow the collection, preservation and analysis of biological samples (such as blood, urine, feces, saliva or other body fluids) intended for diagnostic tests, monitoring or evaluation of health conditions.
- › **Life-threatening emergency.** Urgent and immediate need to receive healthcare assistance without which the life of the member would be endangered or irreparable harm would result for his or her physical integrity.
- › **Main member.** The member party personally assuming the obligations of the policy in the absence of the policyholder.
- › **Maintenance therapy.** Treatment aimed at avoiding any relapse in a pathology after the maximum degree of functional recovery has been achieved.
- › **Medical Act.** Service rendered by a healthcare specialist or professional legally licensed for the purpose, in the exercise of their profession, at a healthcare centre or hospital.
- › **Medical fees.** Amount corresponding to the professional services provided by healthcare specialists and professionals.

For the purposes of this policy, medical and surgical fees include those of the surgeon, the assistants, anaesthetists, and medical personnel required in the medical procedure or assistance provided. Therefore, the sum insured established for the medical and surgical fees covers all those of the aforementioned professionals.

- › **Medical prescription:** Instructions written and signed by a legally licensed physician and required by the company **which is issued prior to the performance of the prescribed treatment, diagnostic test or medical intervention** and meets medical necessity criteria, in accordance with current health regulations. The medical prescription must comply with the requirements established by the current health regulations and will be a necessary condition for the covers included in the policy to be effective.
- › **Member.** The natural person resident in Spain to whom the rights deriving out of the contract correspond and who, in the absence of the policyholder, personally assumes the obligations arising out of the present contract.
- › **Midwife.** Graduate in Nursing, specialising in Obstetric-Gynaecological Nursing, who assists the woman during pregnancy, childbirth and puerperium, together with the doctor.
- › **Nurse.** Graduated in Nursing, legally qualified and authorized to carry out the nursing activity.
- › **Orthopaedic material.** Medical devices for external use applied to correct or avoid alterations in the human body.
- › **Pelvic floor pathology.** A pathology derived from the organs kept by the pelvic floor (vagina-uterus or/and bladder) to the extent that the weakness or dysfunction of the pelvic floor muscles causes a bad position of the aforementioned organs, causing prolapse, and alters urinary continence.
- › **Physician.** Doctor, graduated or holder of a master's diploma in Medicine legally qualified and authorized to treat illnesses or lesions medically or surgically in the place where he or she is practising.
- › **Physiotherapist.** Graduated in Physiotherapy, legally qualified and authorized to carry out the physiotherapy activity, understood as the set of non-invasive methods, actions and techniques through the manual and instrumental application of physical means.
- › **Policy.** This is the insurance contract. It is a document containing the conditions regulating the insurance contract and comprises the General Conditions, the Particular Conditions and the Special Conditions, the Insurance Application form and the Health Questionnaire, as well as any Supplements, Appendices or Riders issued.

- › **Policyholder.** The natural or legal person contracting the insurance on their own account or on behalf of others and who is responsible for the obligations and duties arising therefrom, except for those that, by their nature, must be fulfilled by the member. If the Policyholder is also the member, he or she will be considered to be the Main member.
- › **Premium.** Price of the insurance. It will include the taxes and surcharges that are legally applicable. The insurance premium is annual, even when their payment is split into instalments.
- › **Pre-existing illness or lesion.** That beginning prior to the moment of the initial inclusion on the Mixed Health Insurance, where the symptoms and/or signs are known by the member or a legal representative, if appropriate, and not declared, regardless of the existence of a medical diagnosis, when completing the health questionnaire prior to the acceptance and contracting of the policy.
- › **Professional athlete.** Person who does any type of physical activity, exercised as a game or competition, within the organization of a sports club or entity, professionally and/or in exchange for remuneration.
- › **Prosthesis.** Artificial replacement that, when implemented temporarily or permanently by means of a special operating procedure, replaces an organ or bodily tissue or complements its physiological function.
- › **Psychiatric day-care centre.** Any health establishment, whether public or private, legally authorized and staffed with at least one psychiatrist and one psychologist. For the purpose of this policy, **the following establishments shall not be considered as psychiatric day-care centres: convalescent homes, spas, clubs or associations of patients, centres mainly providing treatment for chronic diseases or behaviour therapy, and addiction treatment centres.**  
  
**The psychiatric day-care centre must hold the mandatory administrative authorization in force and must be entered on the register of healthcare centres, services and establishments of the corresponding regional government.**
- › **Psychologist.** Graduated in Psychology, legally qualified and authorized to carry out such activity.
- › **Psychotherapy.** Treatment method applied to a person suffering a mental conflict on the indications or prescription of a psychiatrist, neurologist, paediatrician or oncologist.
- › **Radiation therapy.** Treatment based on the application of ionizing radiation, which includes gamma ray, alpha particles, electrons and photons.
- › **Radiopharmaceutical.** Medical product with at least one radioactive component, which must have the previous authorization from the Spanish Agency of Medicines and Medical Devices (AEMPS) and which details are listed in the technical information sheet of the AEMPS. They are used as contrast media and they enable the molecular study of the organism or a certain pathology.
- › **Scientific community.** Group of experts (public or private health institutions, professional societies, panels of experts and even professional groups, whether national, regional or local) in certain pathologies which aim is to review, assess and reach a consensus on the most relevant and current aspects regarding diagnosis, monitoring and treatment of such pathology, in order to make decisions in clinical practice.
- › **Serious illnesses.** For the purposes of this policy, those described in paragraph two of article 2.9.7.
- › **Specialist.** Practising physician who has received specific training as a specialist in a branch of medicine or surgery recognized by the healthcare authorities of the country where the activity is practised, allowing the exercise of that branch of medicine or surgery, and having a medical office connected with that discipline.
- › **Sports medicine:** Medical area aimed at the prevention, diagnosis, treatment and follow-up of injuries or pathologies related to physical activity and sports, as well as the promotion of health and well-being through physical exercise. It includes the assessment of the member's physical condition, advice on safe practice of sports and optimization of functional performance. **Cover of this speciality will be subject to the terms and conditions set out in the policy.**
- › **Standard room.** Hospital room with a single space. Suites or rooms with an anteroom are not considered to be standard.
- › **Sum insured.** The maximum limit of the compensation to be paid by the insurer in each case. The amount of the Sum insured for each guarantee contracted will be reflected in the Special Conditions (Plan) of the policy.
- › **Surgical procedure/surgery.** All operations for diagnostic or therapeutic purposes performed by means of an incision or other internal approach route, carried out by a surgeon or surgical team and normally requiring the use of an operating room in an authorized hospital or healthcare centre. All surgical operations must be included within one of the groups established or in the equivalent, in the Classification of the Spanish Organization of Regional Medical Associations ("Organización Médico Colegial", OMC).
- › **Surgical process.** 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: hospital stays, whether in a room or an intensive Monitoring Unit, 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.

- › **Waiting period.** Period of time counted from the date that cover under the policy begins during which certain items of cover are not effective.

## Article 1. Purpose

Within the limits and conditions established in the policy and the term for its duration, Cigna Healthcare assumes the undertaking to provide the member with healthcare assistance, in all kinds of illnesses or lesions included in the specialities set forth in the descriptions of the cover offered under the policy, following collection of the premium, co-payment and deductible applicable in each case.

Cigna Healthcare will not provide any cover that has not been expressly contracted and that is therefore not listed in and/or specified in the policy.

**In no case shall Cigna Healthcare reimburse fees for professionals and other contracted medical services paid directly by the member, nor the fees and/or other medical expenses derived from the healthcare assistance provided by professionals and hospitals not included in the contracted medical services.**

Nor shall cash compensation be granted in lieu of the covers contracted and provided by the contracted medical services.

The cover provided under the policy is valid and rendered solely and exclusively in Spain at the contracted medical services designated by Cigna Healthcare, except where the type of cover in question foresees otherwise.

Only residents in Spain may be members. For the purposes of this contract, a resident in Spain is considered to be that person remaining in Spanish territory for more than 183 consecutive days.

## Article 2. Insurance cover

### 2.1. Ambulatory emergencies and hospital emergencies

### 2.2. Primary medical assistance

This covers general medicine, family and community medicine, and paediatrics and childcare, for patients up to 16 years of age, at both healthcare centres and at home, when it is not possible to travel to the centre for medical reasons.

### 2.3. Primary nursing care or nursing services

The assistance provided by qualified nursing personnel, at the office / medical centre or at the patient's home is guaranteed **when prescribed by a physician.**

### 2.4. Specialities

The consultations, diagnostic tests and treatments performed under the cover contracted, whether at a medical centre or a hospital, are covered in the following specialities.

#### 2.4.1. Allergology

**Vaccines and food intolerance tests are excluded.**

#### 2.4.2. Anaesthesiology and resuscitation

#### 2.4.3 Angiology and vascular surgery

Techniques using surgical laser, radiofrequency and saphenectomy, from severity level CEAP3 onwards, for peripheral vascular surgery are included. **Treatments for aesthetic purposes are excluded.**

#### 2.4.4. Digestive apparatus

FibroScan for the assessment of hepatic fibrosis and diagnostic or therapeutic digestive endoscopies (including sedation if required) is included.

Mucosectomy, endoscopic sub-mucosal dissection as well as echoendoscopy are included.

Endoscopy using a capsule **for diagnosis of haemorrhage and/or intestinal bleeding of unknown or hidden origin, in inconclusive cases with other diagnostic techniques, and for studying the extension of intestinal Crohn's disease**, is included where it is necessary for studies of the small intestine not accessible via conventional endoscopy. This procedure may be carried out at the **contracted medical services designated for the purpose by Cigna Healthcare**, as well as under the reimbursement format, **in accordance with the limits and conditions set out in the policy.**

Radiofrequency is included **for the treatment of Barret's oesophagus.**

POEM technique is included **for achalasia treatment at the contracted medical services designated by Cigna Healthcare for such**

**purpose**, as well as under the reimbursement of expense format, **in accordance with the limits and conditions set out in the policy.**

**Virtual endoscopy is excluded.**

#### 2.4.5. Cardiology

Echocardiograms, conventional Holter, conventional cardiac stress tests, electrophysiological and haemodynamic studies are included.

The placement of a percutaneous occluder device is included for percutaneous occlusion of:

- Atrial Septal Defect (ASD)
- Ventricular Septal Defect (VSD)
- Ductus

The percutaneous occluder device is covered under the terms of Article 2.9.4. Prostheses and implants.

The implantation of a subcutaneous Holter **for diagnosis in patients with recurrent and unpredictable syncope, which frequency cannot be recorded in a conventional Holter system, when it has not been possible to establish an aetiology of such syncope and a complete study of inconclusive cardiology functional tests has previously been carried out.**

The subcutaneous holter is covered as established in item 2.9.4. Prostheses and Implants.

Intravascular lithotripsy (IVL) is included **for the treatment of calcified coronary lesions.**

#### 2.4.6. Cardiovascular surgery

##### 2.4.7. General surgery and surgery of the digestive apparatus

Laser techniques are included in proctology and for warts removal.

The use of radiofrequency in liver surgery is included.

Da Vinci robotic abdominal oncological surgery by malignant oncological pathology of stomach, liver, gall bladder, pancreas, small intestine, large intestine (colon and rectum), as surgery process is included. This procedure may be carried out at the **contracted medical services designated for the purpose by Cigna Healthcare, following payment by the member to the hospital of the deductible established for the purpose in the Special Conditions of the policy**, as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.

Bariatric surgery is included in accordance with the criteria of the Spanish Society for surgery of Obesity (SECO) and **exclusively with definitive surgical procedures.** This treatment may be carried out both at the **contracted medical services designated by Cigna Healthcare** for this purpose, as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.

**Lipoedema surgery is excluded.**

##### 2.4.8. Oral and maxillofacial surgery

**Procedures derived from a dental pathology are excluded. Pre-prosthetic operations and treatments in the speciality of odontology, aesthetic treatments, as well as prior and subsequent medical assistance required in connection with any of these procedures or treatments are excluded**, except for the extraction of impacted or not erupted and semi-impacted wisdom teeth and the extraction of dental cysts associated with these extractions.

**For the purposes of this policy, orthognathic surgery shall be considered to be a dental pathology.**

##### 2.4.9. Orthopaedic and traumatological surgery

Neuronavigation is included **solely and exclusively in cases of surgery for intramedullary tumours and scoliosis greater than 20 degrees**, with the limits and conditions set out in the Policy.

Endoscopic spinal surgery for the surgical treatment of extruded lumbar hernia not requiring stabilisation is included.

Robot-assisted surgery (Mako and Rosa) for hip or knee arthroplasty when this has not been operated due to advanced osteoarthritis is included, as a surgical procedure. This treatment may be carried out at the **contracted medical services designated by Cigna Healthcare** for such purpose, following payment by the member to the hospital of the deductible established for the purpose in the Special Conditions of the policy, as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.

Prosthesis replacement surgeries are excluded in both cases.

##### 2.4.10. Paediatric surgery

##### 2.4.11. Plastic and restorative surgery

Only the surgery necessary to eliminate the sequelae of an illness or lesion covered by the policy or derived from a surgical procedure also guaranteed under the policy and that occurred during its validity are included.

**Surgery for aesthetic purposes and lipoedema surgery are excluded.**

Breast reconstruction and nipple-areola complex reconstruction surgery are included in malignant oncological processes.

Symmetrisation of contralateral breast through mastopexy without implants is included **for oncological processes diagnosed as from January 1st, 2022, when mastectomy has been performed.**

**Breast reconstruction and symmetrisation must be performed at the same surgical operation and within a period of time not exceeding 24 months after the surgery to remove the malignant neoplasm was performed.**

Breast reconstruction following bilateral or contralateral prophylactic mastectomy covered by the policy is included, **at the same surgical operation and using the same technique.**

Prostheses and implants are covered under the terms of article 2.9.4.

**Lipofilling technique is excluded.**

#### 2.4.12. Chest surgery

#### 2.4.13. Dermatology and venereal diseases

Laser surgery for warts removal is included.

Photodynamic therapy is included for basal cell and nodular carcinomas and Bowen's disease. **Medication excluded.**

**One digital dermatoscopy (epiluminiscence) is included per member and annuity,** at the contracted medical services designated by Cigna Healthcare, for the early diagnosis of melanoma, and **up to two per member and annuity in cases of diagnosed melanoma,** as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.

**The treatment of actinic lesions on the skin and dermatocosmetic treatments are excluded.**

#### 2.4.14. Endocrinology and nutrition.

**Dietary treatments are excluded,** unless prescribed by a specialist to treat a disease covered by the policy.

**Nutritionist services are excluded.**

#### 2.4.15. Geriatrics

#### 2.4.16. Gynaecology and obstetrics

Gynaecological laser is included for the treatment of lesions in the uterine cervix and for genital warts.

The diagnosis of infertility and sterility is included. **Genetic studies are not considered to be diagnostic for infertility and sterility,** except for peripheral blood karyotype. The determination of Factor II Prothrombin and Factor V Leiden is included for patients who have suffered medically justified repeated abortions. **Treatments intended to resolve sterility problems and tests related to these treatments are excluded.**

**Gynaecological laser is excluded in cases of urinary incontinence, genital rejuvenation and in any other aesthetic pathology.**

Da Vinci robotic abdominal oncological surgery by malignant oncological pathology of the uterine body, tubes and ovaries, as surgical process is included. This procedure may be carried out **at the contracted medical services designated for the purpose by Cigna Healthcare, following payment by the member to the hospital of the deductible established for the purpose in the Special Conditions of the policy,** as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.

**Family planning.** Tubal ligation, vasectomy, the implantation of an IUD contraceptive method and the placement of the subcutaneous contraceptive implant is covered, **but not the cost of any device and/or implant, which will be borne by the member.**

HPV OncoTect for the early diagnosis of human papilloma virus (HPV) is included.

The following prenatal diagnostic tests are included:

- › Amniure Test for the detection of premature bursting of membranes.
- › One (1) 3D or 4D ultrasound scan per pregnancy.
- › Amniocentesis or chorionic biopsy, including karyotype test, **are only covered in the following cases:**
  - I. Risk of foetal chromosomal anomaly:
    - a) Advanced age of the mother (35 years old and above).
    - b) Foetal chromosomopathy in a prior pregnancy.
    - c) Structural chromosomal anomaly or mosaicism in a parent.
    - d) Ultrasound foetal anomaly or data suggesting aneuploidy.

- e) Aneuploidy markers in maternal serum.
  - 2. Risk of gender-related genetic disorder.
  - 3. Risk of congenital metabolic disorder.
  - 4. Risk of defect in the neural tube:
    - a) Alpha-fetoprotein.
    - b) Acetylcholinesterase.
  - 5. Risk of foetal infection.
- › Non-invasive prenatal diagnostic test (one per pregnancy) which includes the study of alteration in chromosomes 13, 18 and 21, as well as in chromosomes X and Y, with prior authorization of the company, at the **contracted medical services designated by Cigna Healthcare** for such purpose, as well as under the reimbursement format, **in accordance with the limits and conditions set out in the policy**.
  - › One (I) pre-eclampsia screening test is included in the first trimester of pregnancy.

#### 2.4.17. Haematology and haemotherapy

#### 2.4.18. Internal medicine

#### 2.4.19. Nephrology

The treatment of reversible acute renal insufficiencies with dialysis and artificial kidney is included, as well as any exacerbation of chronic processes.

#### 2.4.20. Neonatology

#### 2.4.21. Pneumology

Spirometries, endoscopies and echobronchoscopies are included.

#### 2.4.22. Neurosurgery

Neuronavigation is included **solely and exclusively in cases of intracranial surgery, surgery for intramedullary tumours and scoliosis greater than 20 degrees**, with the limits and conditions established in the policy.

#### 2.4.23. Neurology

#### 2.4.24. Ophthalmology

Photocoagulation techniques, visual field tests, fluorescein angiographies and fundus photographs, as well as an endothelial cell count per annuity and eye are included.

**Refractive surgery is excluded for the correction of short-sightedness, long-sightedness, astigmatism and any other refractive ocular pathology.**

#### 2.4.25. Medical oncology

Therapeutic targets are included.

Predictive genomics platforms are included in recently operated cases of breast cancer, with involvement of 0-3 axillary lymph nodes, with a tumour size larger than 1 cm and less than 5 cm, positive for oestrogen receptor (OR) and negative for human epidermal growth factor receptor 2 (HER2), provided that there are no contraindications for receiving systemic chemotherapy.

Basic BRCA plus hereditary cancer test for breast, ovarian and/or prostate cancer through sequencing technique is included, **with prior authorization of the company, at the contracted medical services designated by Cigna Healthcare for such purpose**, or under the reimbursement format, in accordance with the limits and conditions set out in the policy, in the following cases:

- a) Member with a diagnosis of breast, ovarian or prostate cancer.
- b) Member without a personal history of breast, ovarian or prostate cancer when any of the following conditions is met:
  - › 2 or more 1st or 2nd degree family members, in any of the following cases:
    - less than 50 years old, affected by breast cancer;
    - at any age, affected by ovarian or prostate cancer.

Cigna Healthcare will request such medical documentation as may be considered essential to accredit the fulfilment of the previous conditions, as well as to be able to authorize BRCA I and 2 tests, with the power to decline cover if the documentation required is not provided.

The tumoral DNA diagnostic test is included for malignant solid tumours classified as carcinoma of unknown primary origin, when its aetiological diagnosis has not been possible through habitual tests, and for advanced lung carcinoma where no liquid biopsy has been performed. **Subject to prescription by a qualified professional and limited to one test per member and annuity. Following authorization, tests must be carried out through the service provider chosen by Cigna Healthcare at the contracted centres designated by the company for the purpose.**

Parenteral, intrathecal, intraperitoneal and intravesical Anti-neoplastic chemotherapy medication are included and so are those palliative medicinal products without any anti-tumoral effect administered simultaneously in the same treatment session to prevent adverse side effects and/or control symptoms. Treatment will be dispensed either through a hospitalization regime or at a day hospital and always in accordance with the technical information sheet corresponding to each medicinal product and the international protocols established.

**Growth factors, EPO and modulators are excluded.**

Genetic testing for the risk of hereditary gastrointestinal cancer is included **in the following cases, with prior authorization from the company, and at the contracted medical services designated for the purpose by Cigna Healthcare:**

- › Gastrointestinal cancer before 50 years of age.
- › Multiple cancers in an individual.
- › ≥ 3 members of a family with gastrointestinal cancer and other related tumours (uterine and ovarian cancer).
- › ≥ 10 gastrointestinal polyps over a lifetime.
- › Family history of hereditary colorectal cancer syndromes.

**One liquid biopsy per member and annuity is included, following authorization, at the contracted medical services designated by Cigna Healthcare for the purpose,** in patients with a diagnosis of advanced lung cancer (**excluding small-cell lung cancer**), where it is not possible to obtain a sample for biopsy or the amount of the tumour is insufficient for analysis, and no tumoral DNA molecular test has been performed.

#### 2.4.26. Radiation oncology

Radiotherapy is included in malignant oncological processes and intracranial tumours, as well as intraoperative radiotherapy in malignant oncological processes, and radiosurgery in the treatment of metastases and intracranial tumours (stereotactic radiosurgery).

#### 2.4.27. Otorhinolaryngology

The following surgical techniques are included:

- › **Surgical laser used in ENT surgery for the reduction of tonsils, turbine surgery, SAS surgery and laryngeal microsurgery. This procedure may be carried out exclusively at the contracted medical services designated for the purpose by Cigna Healthcare,** as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.
- › Radiofrequency.

Fibroscopy and vestibular testing are included.

#### 2.4.28. Psychiatry

Admission to psychiatric hospital is included due to acute psychiatric conditions, according to the limits and conditions set out in the policy.

Psychotherapeutic treatment, **under psychiatric day-care centre regime,** is included in patients with eating disorders, should any other previous treatment have failed, with disorder being understood as anorexia and bulimia nervosa. **Prior prescription by a psychiatrist is required** and treatment may be provided at the contracted medical services designated by Cigna Healthcare or at non-contracted Psychiatric Daypsychiatric day-care Centrescentres, in accordance with the limits and conditions established in the policy.

**Psychiatric day-care centre cover does not include eating disorders presenting any of the following conditions: personality disorder or drug consumption.**

**Psychoanalysis, hypnosis, individual or group psychotherapy, psychological tests, treatments for narcolepsy and/or similar therapies, as well as educational therapy or special education in patients with mental problems are excluded.**

#### 2.4.29. Rheumatology

#### 2.4.30. Pain treatment

**Implantable pumps for the perfusion of medicinal substances and medullary stimulation electrodes are excluded.**

### 2.4.3I. Urology

Vasectomy, urodynamic studies, flowmetering, and cystoscopies are included, as is extra-corporeal shock-wave lithotripsy **solely and exclusively for the treatment of kidney stones.**

No-scalpel vasectomy is included **under the reimbursement format, in accordance with the limits and conditions set out in the policy.**

Laser surgery for warts removal is included.

Prostatic vaporization and enucleation using laser are included in cases of benign prostatic hyperplasia, **at the contracted medical services designated for the purpose by Cigna Healthcare,** as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.

The use of laser techniques is included for the treatment of reno-uretero-vesical lithiasis.

Robotic prostatic surgery (Da Vinci) is included as surgical process for radical prostatectomy with partial lymphadenectomy and no evidence of metastasis, in the event of a prostate cancer diagnosis. This treatment may be carried out at the **contracted medical services designated for the purpose by Cigna Healthcare, following payment by the member to the hospital of the deductible established for the purpose in the Special Conditions of the policy,** as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.

Robotic kidney surgery (Da Vinci) is included as surgical procedure for radical and partial nephrectomy, in cases of diagnosis of kidney cancer. This treatment may be carried out at the **contracted medical services designated for the purpose by Cigna Healthcare, following payment by the member to the hospital of the deductible established for the purpose in the Special Conditions of the policy,** as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.

Fusion-guided prostatic biopsy is included in patients with a high level of suspected prostatic carcinoma with persistently elevated PSA (more than six months). On doctor's order and with the prior authorization of the company, the procedure will be carried out at the **contracted medical services designated for the purpose by Cigna Healthcare,** as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.

**The study and treatment of erectile dysfunction and treatments intended for or related to sterility problems, as well as healthcare assistance in connection with these treatments, are excluded.**

## 2.5. Complementary diagnostic resources

Diagnostic resources are covered **when prescribed by a physician** and the use of contrast media is included.

### 2.5.1. Clinical analyses

Analytical determinations, previously prescribed by a physician and performed in person in clinical analysis laboratories accredited by healthcare authorities, are covered, **with prior authorization of the company in case of genetics, molecular biology and immunology.**

Analyses at home are included with prescription and medical report in case of patients with functional dependence in basic activities of daily living (ADL), **subject to prior authorization from the company, performed in clinical analysis laboratories accredited by the health authorities.**

**Food intolerance tests and dysbiosis tests, as well as self-tests and kits, are excluded.**

### 2.5.2. Pathological anatomy

Immunohistochemical studies are included.

### 2.5.3. Clinical neurophysiology

Polysomnograms and polygraphic studies and monitoring at the member's home are included **up to a maximum of one study per member and annuity with a duration of not more than 24 hours.**

### 2.5.4. Nuclear medicine

The performance of PET-CAT (positron emission tomography) and PET-NMR studies with the radiopharmaceutical I8-FDG are included **solely and exclusively for the malignant oncological pathologies.**

Furthermore, the performance of a PET-CAT scan with the radiopharmaceutical I8-FDG **in epilepsy resisting medical treatment** is covered. In accordance with the criteria of the Spanish Neurology Society, epilepsy is considered to be resistant when it has not been possible to control crises following appropriate treatment with two well-tolerated anti-epileptic drugs, suitably chosen and prescribed (either as monotherapy or in combination), with lack of control being understood as the emergence of crises in the course of a year or crises suffered over a period of time less than three times the interval between crises presented prior to starting treatment.

PET-NMR studies with the radiopharmaceutical I8-FDG are included for the **evaluation of myocardial viability in patients with severe left ventricular dysfunction who are candidates for revascularization**, only when conventional imaging techniques are inconclusive.

PET-CAT studies with the Choline radiopharmaceutical are included **exclusively for the re-staging of prostate cancer in patients suffering a biochemical relapse**.

PET-CAT studies with the Gallium 68 radiopharmaceutical are included **exclusively for the staging of neuroendocrine tumours**.

PET-CAT studies with the Dopa radiopharmaceutical are included **exclusively for medullary thyroid cancer**.

PET-CAT studies with the Methionine radiopharmaceutical are included **exclusively for recurrent brain tumour**.

### 2.5.5. Radiodiagnosis

**Habitual techniques are covered, such as:**

- a) General radiology.
- b) Ultrasound scans.
- c) CAT (Computerized axial tomography).
- d) NMR (Nuclear magnetic resonance imaging, 3 Tesla NMR, MR Enterography): including sedation in paediatric patients and/or adults with a psychiatric and/or neurological pathology.
- e) Angiography.
- f) Digital arteriography.
- g) Bone densitometry.
- h) Mammography.
- i) Vascular and interventionist radiology.
  - > Radiofrequency is included in percutaneous bone surgery and percutaneous liver surgery.
  - > Percutaneous thrombectomy is included in case of massive pulmonary thromboembolism with hemodynamic instability and severe pulmonary hypertension.
- j) One coronary CAT angiography is included per member and annuity, in accordance with the limits and conditions established in the policy. **Coronary calcium scan is expressly excluded.**
- k) Functional magnetic resonance image of the brain for the planning of brain tumour surgery.
- l) Orthopantomography prescribed by a maxillofacial surgeon for the assessment of wisdom tooth extraction and for non-dental pathology.

### 2.6. Special treatments

The following treatments are covered at the **contracted medical services designated for the purpose by Cigna Healthcare**, as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.

- a) In the event of chronic or acute pathology, at a hospital, medical centre, or at home:
  - **Aerosol therapy.**
  - **Oxygen therapy. Both the medical act for oxygenation and the oxygen required are included.**
  - **Ventilation therapy.** Treatment with continuous positive airway pressure (CPAP) or bi-level positive airway pressure (BPAP) is specifically included.
- b) **Physiotherapy and rehabilitation.** This covers treatments using combined techniques for the rehabilitation of the musculoskeletal system and respiratory rehabilitation, whether under in-patient or out-patient regime, for patients with acute and/or exacerbated chronic pathologies, at a hospital or medical centre, performed by a physiotherapist and/or a rehabilitation physician, resulting from an illness or accident covered by the policy, and **subject to prescription issued by pertinent specialist**, with the limits and conditions established in the policy.

**Admissions to hospital which main purpose is rehabilitation are excluded.**

Rehabilitation is included solely and **exclusively through reimbursement of expenses**, in acute pathologies due to brain damage, including osteoarticular physiotherapy, speech therapy and neuropsychology (multidisciplinary treatment at a specific medical centre), in accordance with the limits and conditions set out in the policy.

Physiotherapy at home is included, in accordance with the limits and conditions set out in the policy, **with a prior medical prescription and authorization from the company, and must be performed by a physiotherapist registered with the pertinent professional association, solely and exclusively under the reimbursement format and in immediate post-surgery scenarios or in patients obliged to observe bed rest.**

Shock-wave lithotripsy of the muscle and bone structure is included, **when prescribed by an orthopaedic surgeon or qualified rehabilitation practitioner, with prior authorization from the company**, at the **contracted medical services designated for the purpose by Cigna Healthcare** or under the reimbursement format, in accordance with the limits and conditions set out in the policy, for the treatment of the following pathologies: calcific/non-calcific tendinitis, heel spur, plantar fasciitis, and pseudoarthrosis.

Lymphatic drainage after lymphadenectomy is included in a malignant oncological process, when prescribed by a physician, by applying the following combined techniques: manual lymphatic drainage and press therapy.

Cardiac rehabilitation, when prescribed by a cardiologist, after an acute myocardial infarction or after coronary heart surgery is included.

Pelvic floor rehabilitation is included when **prescribed by a urologist, gynaecologist or general surgeon (as appropriate)**, in accordance with the limits and conditions set out in the policy, **using combined techniques in the following cases:**

- **pathological urinary incontinence.**
- **pathological faecal and anal incontinence.**
- **postpartum rehabilitation.**

**Hypopressive therapy is excluded.**

Devices using laser in rehabilitation of the musculoskeletal system are included in accordance with the limits and conditions set out in the policy.

**Treatments for learning, acquisition of skills or early stimulation and maintenance therapies are excluded.**

c) **Phoniatry and speech therapy.** Sessions given by a legally qualified phoniatrist and/or speech therapist are covered for organic pathology of the larynx, larynx post-surgery and after an acute stroke, on doctor's order and in accordance with the limits set out in the policy.

**Speech therapy treatment is excluded if it is not to re-establish speech capacity or if:**

- **It is used to improve speech abilities that have not been completely developed.**
- **It can be considered as a tutorial or educational.**
- **It is carried out to maintain the communicative capacity of speech.**

d) **Hyperbaric oxygen therapy:** is covered at the **contracted medical services designated by Cigna Healthcare** for such purpose, as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy, **for patients with malignant oncological pathology and delayed radiation injury (soft tissue and bone necrosis)** with prior evaluation and order from a doctor specializing in hyperbaric oxygen therapy.

Treatments performed in 2 ATA chambers (atmospheres absolute) are covered.

Other treatments not defined in previous paragraph are excluded.

## 2.7. Medical-surgical hospitalization

The expenses detailed below are covered in the event of hospitalization **ordered by a legally qualified physician or specialist (whether or not part of the contracted medical services):**

a) **Expenses caused due to staying in hospital.** Use of a standard room and/or day hospital and maintenance of the member admitted to hospital as well as a bed for the person accompanying the same (if any), up to the daily quantitative limit established for the purpose in the policy.

**Hospital expenses for the use of telephones, television, maintenance of the person accompanying the member and other services not directly related to the treatment of the illness or accident are excluded, as well as those derived from admissions that are not medically necessary.**

b) **Hospital medical services.** Use of operating room, material, medicinal substances (both in the operating room and those supplied during hospitalization), anaesthesia, resuscitation and/or any other medical services providing during hospitalization up to the daily quantitative limit established for the purpose in the policy.

c) **Expenses for medical fees.** Fees of specialists, assistants and anaesthetists involved, at the contracted medical services esignated for such purpose by Cigna Healthcare and with the limits set out in the Special Conditions of the policy.

d) **Psychiatric hospitalization Expenses.** On prescription, up to the maximum number of days per member and annuity established in the policy.

e) **Hospitalization expenses in an Intensive Monitoring Unit or Intensive Care Unit (ICU),** with the limits and conditions established in the Policy.

- f) **Day hospital expenses.** These expenses are included on the same conditions **and with identical exclusions as the expenses foreseen in letters a), b) and c) of this article 2. - 7. The limits established for hospital stays and hospital medical expenses shall apply.**
- g) **Intra-operative electrophysiological monitoring.** In intra-cranial procedures, in surgery of the parotid and thyroid glands, in surgery of the spine with involvement of the medulla or nerve roots, and in surgery for acoustic neuroma, all confirmed using imaging techniques or electromyogram, exclusively at the contracted medical services designated for such purpose by Cigna Healthcare, as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy

## 2.8. Cover for maternity and new-born infants

### 2.8.1. Obstetrics

### 2.8.2. Vaginal or caesarean delivery

### 2.8.3. Preparation for childbirth

Pre-delivery preparatory courses, given by a specialised physiotherapist and/or a midwife, in accordance with the limits and conditions set out in the policy.

### 2.8.4. New-born infants

**Provided delivery is covered,** the hospital and medical expenses caused in connection with new-born infants are covered while they remain without interruption in the hospital where the birth took place, with the limits and exclusions established in the policy **and up to a maximum of seven (7) days of hospitalization.**

**Medical assistance and the expenses derived from childbirth outside a hospital are excluded.**

## 2.9. Other healthcare services

### 2.9.1. Ambulance

Land-based ambulance services are covered for transportation from the member's home to a private hospital and from a hospital to the member's home, or between private hospitals, provided that admission is covered by the company.

**It must be prescribed by the physician that is responsible for the patient (on clinical grounds and provided that it cannot be done by any other means),** in accordance with the limits and conditions set out in the policy. These limits shall not apply when transportation by ambulance is necessary and if the failure to provide it immediately endangers the life of the member or leads to irreparable harm for his or her physical integrity or health.

This service may be provided **by the contracted medical services designated for the purpose by Cigna Healthcare,** as well as under the reimbursement format, in accordance with the limits and conditions set out in the policy.

**Under the Medical Network format, it must be arranged through the emergency service of the company.**

**Transportation services related to rehabilitation treatments and the performance of diagnostic tests or consultations under an out-patient regime are excluded.**

### 2.9.2. Podiatry

Consultations and therapeutic procedures (**no surgery**) carried out at the office (chiropody, podiatric treatment of ingrowing toenails and podiatric treatment of papilloma) are included with the limits and conditions set out in the policy.

### 2.9.3. Cigna Healthcare 24H medical guidance hotline.

It is offered on the telephone number indicated for this purpose by the insurer.

### 2.9.4. Prostheses and implants

Provided that surgery is covered by the company, the following prostheses are covered in accordance with the limits and conditions set out in the policy:

1. Heart valves.
2. Pacemakers (**with the exclusion of any kind of defibrillator**).
3. Subcutaneous Holter, according to cover established in article 2.4.5. Cardiology
4. Percutaneous occluder device, according to cover established in article 2.4.5. Cardiology
5. Vascular prosthesis
  - Bypass.
  - Stent.
  - Coils: only in case of intracranial embolization, pelvic varicose veins and varicoceles.

- Spheres: In acute bleeding representing a life-threatening emergency, as well as in embolization and chemoembolization in liver cancer processes.
  - Aortic endoprosthesis.
6. Internal orthopaedic prostheses and osteosynthesis material.
  7. In surgery for cataracts, monofocal non-toric and multifocal intraocular lenses are covered. In the case of multifocal lenses, the limits and conditions per lens established in the policy are applicable whether inserted at centres belonging to the contracted medical services or at centres not contracted with Cigna Healthcare
  8. Breast prostheses: following radical mastectomy for an oncological process and following prophylactic mastectomy in accordance with the provisions contained in articles 2.4.II. and 2.9.IO.
  9. Surgical meshes for the repair of defects in the abdominal wall, urological meshes, and synthetic meshes for breast coverage after surgery of malignant neoplasm.
  10. Implantable Port-a-cath reservoirs in oncological treatments.
  11. Digestive prostheses: oesophageal, hepatobiliary and colorectal, **solely and exclusively in oncological processes.**
  12. Biological dura mater meshes for the replacement of the dura mater in intracranial or spinal surgery for tumours, and replacement of the pericardium in cardiac surgery
  13. Testicular prostheses.
  14. Hydrocephalus valve in shunts of Cerebrospinal Fluid (CSF).
  15. Bone bank:
    - Bone grafts from bone banks in surgical procedures where they are necessary to cover bone defects.
    - Biological ligaments solely and exclusively in knee ligament surgeries.
  16. Teflon tympanum drainages.
  17. Biological implants in intracranial and spinal surgeries in the specialities of traumatology and neurosurgery.
  18. Ear prosthesis in cholesteatoma surgery and otosclerosis.

**Orthopaedic material is excluded, that is, orthopaedic apparatuses in general (wheelchairs, orthopaedic beds, corsets, neck braces and supporting canes), as well as any home-use apparatus.**

**Surgical operations and hospital expenses are excluded if intended for the implantation or replacement of a prosthesis that is not covered.**

**Custom-made prostheses and/or implants and any other material not explicitly included in these General Terms and Conditions are expressly excluded.**

#### **2.9.5. Transplants**

Hospital and medical expenses derived from the performance of transplants for organs, tissues, cells or cellular components are covered in accordance with the limits per member and annuity established in the policy.

**The organs, tissues, cells or cellular components used in the transplant and their transportation are excluded.**

**Donor testing is excluded.**

#### **2.9.6. AIDS**

This benefit covers the expenses derived from the treatment of the illnesses or lesions arising as a result of the member suffering Acquired Immunodeficiency Syndrome (AIDS), with the limits and conditions set out in the policy.

#### **2.9.7. Second medical opinion**

In the case of serious illnesses as indicated in the following paragraph, the assessment by renowned specialists, contacted through a provider chosen by the company, of the diagnosis and/or medical treatment of the member in connection with said illnesses is covered. For this benefit to be provided, the member must complete the forms provided and, where appropriate, deliver such medical information and/or documentation as may be required. The member will obtain a report, through the said service provider, containing a second medical opinion from one or more specialists with no ties whatsoever to the insurer.

The illnesses with respect to which a second medical opinion may be requested are as follows: oncology, cardiac diseases (including cardiac surgery and angioplasty), organ transplant, neurological and neurosurgical diseases (including cerebrovascular accidents), complex

orthopaedic surgery, degenerative diseases and demyelinating diseases of the nervous system and illnesses and suffering derived from renal insufficiency.

In those cases where, after receiving the Second Medical Opinion, the member wishes to travel abroad to receive treatment, information about support services can be obtained by calling the insurance company, although this does not mean that medical assistance will be guaranteed while abroad; this will only be covered when so specifically stated in the policy and always on the terms and conditions agreed.

#### **2.9.8. Cover for serious illnesses in the United States**

The percentage established in the Special Conditions of the policy is covered for the medical expenses corresponding to the healthcare assistance received **within the network of hospitals contracted by Cigna Group in the United States following authorization from the insurer** for the treatment of those serious illnesses specified in article 2.9.7. of these General Conditions, where the diagnosis has been made by a Specialist in Spain at a face-to-face consultation.

**The cover shall be adapted to the limits and conditions set out in the policy. In any case, the amounts assumed by the insurer will be counted for the annual calculation of the sum member and the annual limit for the reimbursement format.**

The financial sub-limits and partial limits established in the policy for certain medical specialities are not applicable to this cover.

**Those medical expenses not covered by the insurer, either because they exceed the percentage established or because the annual limit established has been exceeded, will not be covered by the present insurance under this cover.**

#### **2.9.9. Clinical psychology**

Individual and temporary psychological attention is covered for the treatment of pathologies capable of psychological intervention, solely and exclusively under the reimbursement format, in accordance with the limits and conditions set out in the policy. Simple psychological diagnosis and psychometric tests are included (forms are excluded and shall be for the account of the member).

**The present cover will require prior prescription by a psychiatrist, neurologist, oncologist, general/family practitioner or paediatrician (if the member is under 16 years of age).**

The **psychological guidance service** offered is included via the telephone number and with the timetable indicated for the purpose by the insurer and via on-line consultations.

#### **2.9.10. Preventive medicine**

Medical consultations, physical examinations and specific diagnostic tests necessary for the early detection of illnesses related with the specialities indicated below are covered:

- a) **Digestive apparatus.** This includes a programme for the prevention of colorectal cancer for members parties at the age at risk, determined according to accepted medical standards.
- b) **Cardiology.** This includes a programme for the prevention of coronary risk for members parties at the age at risk, determined according to accepted medical standards. This programme includes: electrocardiography, conventional Holter, conventional cardiac stress test and echocardiography. **Coronary calcium scan is expressly excluded.**
- c) **Gynaecology.** An annual gynaecological revision is covered for the early diagnosis of illnesses in the breast and the neck of the womb.

Prophylactic contralateral mastectomy is included for those members parties **diagnosed as having breast cancer and with a positive result in the BRCA 1 and/or BRCA 2 tests**, and who decide to submit to bilateral mastectomy. The reconstruction of both breasts is also included, **provided that this is performed as part of the same operation and with the same reconstructive technique.**

Where the reconstruction of the healthy breast cannot be performed, for medical reasons, during the initial operation and has to be deferred, the member will have a **maximum term of 24 months following the mastectomy to undergo this reconstruction.**

**The procedure will be covered in accordance with the limits and conditions set out in the policy** and must be carried out, with the prior authorization from the company, at the **contracted medical services designated for the purpose by Cigna Healthcare** or under the reimbursement format, in accordance with the limits and conditions set out in the policy.

**Lipofilling technique is excluded.**

Prophylactic bilateral mastectomy is included for those asymptomatic **members who have obtained a positive result after completing a BRCA 1 and/or BRCA 2 test** and who freely and voluntarily decide to undergo a bilateral mastectomy with reconstruction of both breasts through the placement of breast prostheses, **provided that this is performed as part of the same surgical operation.**

**Any other reconstructive technique is excluded.**

The procedure will be covered at the **contracted medical services designated for the purpose by Cigna Healthcare**, with the prior authorization from the company, as well as through the reimbursement format, in accordance with the limits and conditions set out in the policy.

Prophylactic oophorectomy is included for those asymptomatic members parties who **have obtained a positive result after completing a BRCA I and/or BRCA 2 for these tests** and who freely and voluntarily decide on the preventive removal of their ovaries, in accordance with the limits and conditions set out in the policy.

- d) Paediatrics.** Regular consultations and examination of the child's development are included, as well as health checks for the new-born Infant, including otoacoustic emission testing, audiometry, visual acuity testing, metabolic diseases, both in the cases established in article 2. 8. 4. of the General Conditions and also after the child is registered on the policy.
- e) Urology.** This includes a programme for the prevention of prostatic cancer for members parties at the age at risk, determined according to accepted medical standards.

**2.9.II. Odontology**

Visits, simple extractions, peri-apical X rays (to view the innermost part of the tooth), orthopantomography **and one session of dental hygiene per annum** are included, **at the contracted medical services designated for the purpose by Cigna Healthcare**.

A simple extraction is understood to be the removal of a tooth that, in terms of technical difficulty, does not require any kind of special instrumentation in order to be performed, as opposed to a complex extraction requiring some type of special instrumentation either due to the tooth's anatomy or the destructive condition of the tooth.

**2.10. Cover for serious or complex cases (Case Management/Clinical Follow-Up Unit)**

Individualized monitoring by a nursing professional, following prior authorization from the insurer, is included for members presenting serious pathologies such as those indicated below by way of example and without limitation:

- › Oncological.
- › ICU.
- › Long-term Hospitalization.
- › High-risk pregnancies.
- › Premature deliveries.
- › Multiple trauma.

The levels of cover offered, subject to the clinical criterion of the Cigna Healthcare nurse managing the case, include, among others:

**2.10.I. Assistance and follow-up related to the cover for a second medical opinion**

**2.10.2. Guidance about medical network**

**2.10.3. Hospital visits**

**2.10.4. Detailed cover management**

**2.10.5. International coordination**

**2.10.6. Individualized follow-up** by a designated nurse who will act as the link to the company during this process.

Inclusion in the programme for the Clinical Follow-Up Unit will not hinder the management of any clinical process.

In no case will Cigna Healthcare offer recommendations about the medical indications the member may have received, whether from a personal physician or from the doctors providing the second medical opinion, and the patient will retain, at all times, full autonomy to make a decision.

**Article 3. Waiting periods**

During the waiting periods established for cover as indicated in the policy, the member is not entitled to receive the benefit, unless the said waiting periods are not applicable and this is expressly indicated in the Particular Conditions. Similarly, Cigna Healthcare assumes any necessary healthcare assistance in the event of a life-threatening emergency and for so long as this emergency situation may last, in accordance with the indications given in the policy.

The following types of cover referred to in the present contract have the waiting periods indicated below:

**3.1. Vaginal or caesarean delivery**

The provision of vaginal or caesarean delivery has a **waiting period of eight (8) months** counted from the date the cover begins, except in

cases of a life-threatening emergency for the mother or the foetus, or in births diagnosed as premature, provided that the pregnancy has begun after the date of registration of the member.

Similarly the **waiting period of eight (8) months** will apply to caesarean sections prescribed for the member in advance (i.e. scheduled caesareans, regardless of the reason) and not a consequence of a life-threatening emergency for the mother or the foetus.

### 3.2. Hospitalization and/or surgery

All of the benefits included in article 2. 7. of the General Conditions have a **waiting period of six (6) months**, counted from the date the cover begins, except in cases of a life-threatening emergency for the member.

### 3.3. Access to the Cigna Group Hospital Network in the United States

**This has a waiting period of twelve (12) months** counted from the date the cover begins for the member under the policy.

### 3.4. Transplants

These have a **waiting period of twelve (12) months** counted from the date the cover begins for the member under the policy.

## Article 4. Exclusions

Apart from the exclusions indicated in each of the articles, cover under this insurance is **EXCLUDED** in all the following cases:

- a) **Damage or claims that, in view of their magnitude and severity, are classified as catastrophic or a national calamity.**
- b) **Events caused violently as a consequence of terrorism, rebellion, sedition, mutiny or popular uprising and events or actions of the Armed Forces and the Security Forces and those caused by armed conflicts.**
- c) **Natural phenomena such as flooding, earthquakes, volcanic eruptions, atypical cyclonic storms, falling sidereal bodies and meteorites.**
- d) **Those derived from nuclear energy.**
- e) **Epidemics officially declared as such.**
- f) **Pre-existing illnesses or lesions.** The present exclusion shall not apply when the health questionnaire was not required nor when, although required, Cigna Healthcare has expressly agreed in writing to cover such pre-existing state.
- g) **Claims relating to all kinds of congenital illnesses, except those of:**
  - › The children of the member who have been born during the currency of the policy and whose deliveries (vaginal or caesarean) were covered by this policy, provided that their inclusion on the policy has been notified within the term of one month from their birth and they have been registered on the insurance retrospectively to the date of birth or date of adoption.
  - › The children of the member who were born or adopted during the currency of the policy and whose deliveries (vaginal or caesarean) were not covered, provided that the member has notified the insurer, at least one month prior to the date of birth or adoption, of the intention to insure the said children and they have been registered on the insurance retrospectively to the date of birth.
- h) **General medical examinations, check-ups and any visit, treatment or test classified as preventive medicine** except those mentioned in article 2.9.IO.
- i) **Any admission to hospital, surgical operation, diagnostic test or medical treatment that has not been prescribed and approved by a physician.**
- j) **Those derived from alcoholism, drug addictions and intoxication due to the abuse of alcohol or the use of psychotropic, narcotic or hallucinogenic drugs. Accidents suffered while in a state of drunkenness or under the effects of drugs or narcotics, or as a consequence of criminal actions by the person in question, recklessness or gross negligence as declared in a court of law.**
- k) **Aesthetic, plastic or restorative surgery** except as mentioned in article 2.4.II.
- l) **Treatments with a purely aesthetic purpose, rejuvenation, detoxification and/or sleep cures, thermal and climatic cures, hair implants, treatments at spas and gymnasiums and maintenance therapies.**
- m) **Prostheses and implants of any kind, as well as orthopaedic anatomical parts**, except those specifically covered by the policy under article 2.9.4. **custom-made prostheses and/or implants are expressly excluded.**
- n) **Genetic tests other than those expressly mentioned in the specialities**, except for those intended for the diagnosis of illnesses in affected symptomatic patients. **The determination of genetic maps for predictive or preventive purposes is expressly excluded. Pharmacogenetic studies are excluded**, except those expressly mentioned, **as well as gene therapy treatments (including, but not limited to, CAR T-Cell therapy).**
- o) **Pharmaceutical products outside the hospitalization regime**, except for those specifically covered by the policy with a maximum

reimbursement limit equivalent to their retail price published by the Ministry of Health or other competent authority. **Vaccines of all kinds.**

- p) **Surgical techniques and/or therapeutic treatments using laser or HIFU and robotic surgery**, except those expressly included in the different specialties.
- q) **All those diagnostic and therapeutic procedures not habitually used (in a majority of the Spanish regions) and not in widespread use at public health centres (a majority of such centres in each of the regions) and diagnostic tests and treatments which clinical efficacy and safety have not been sufficiently proved or for which there is no consensus among the scientific community in Spain.** Cover will be also excluded for diagnostic and therapeutic consultations and procedures of holistic, integrative and anti-aging medicine, as well as sports medicine.
- r) **Attempted suicide or voluntary mutilation, accidents deliberately caused by the member, as well as euthanasia.**
- s) **Sex reassignment operations or any treatment necessary for the preparation of or recovery from such operations (for example, psychological advice), including the complications resulting from such treatment.**
- t) **Hospitalization for social problems and for palliative care.**
- u) **For those members covered by the benefits of the Social Security regime, healthcare assistance provided at Social Security centres or centres included in the National Health System, including the Spanish regions, that do not have agreements in place with the insurer.**
- v) **Illnesses or accidents derived from participation as an amateur in any dangerous activity or sport. The following activities are considered to be dangerous activities or sports, albeit without limitation: motor sports, airborne sports or activities, racing competitions, off-piste skiing, scuba diving, undersea fishing without breathing equipment, potholing, mountain climbing, bungee-jumping, rafting, parachuting, hang-gliding, whitewater canoeing, bobsleigh, boxing or martial arts, any kind of race, rally or competition not conducted on foot, rugby, weightlifting, fencing and shooting.**  
**Accidents suffered as a professional athlete during participation in races or competitions and their corresponding events and training sessions.**
- w) **Assisted reproductive treatments, as well as any other similar treatment and the diagnostic study and treatment of erectile dysfunction; treatment intended to solve problems of sterility; reversal of vasectomies or any other surgical treatment intended to re-establish the member's fertility.**
- x) **Any assistance related to or derived from a medical procedure, or the complications thereof, that is not covered by the policy.**
- y) **Foetal intervention.**
- z) **Voluntary termination of pregnancy.**

In addition to the preceding exclusions, the exclusions established in the corresponding Rider are applicable in all cases to the cover for Assistance when travelling abroad.

References to the Insurance Contract Act.

## Article 5. The insurance contract

### 5.1. Documentation and formalization of the insurance contract and duty to provide information

Prior to the conclusion of the contract, the policyholder is under the OBLIGATION to declare to the insurer, in accordance with the questionnaire submitted by the latter, all of the circumstances known to the member that might have an influence on the insurer's assessment of the risk.

Bearing the foregoing obligation in mind, the present policy has been arranged on the basis of the declarations made by the policyholder and/or by the member on the subscription document or insurance application form, on the health questionnaire, and on any other means for the transmission of information admitted by Cigna Healthcare and accepted by the member, expressly including electronic and telephonic contracting. The said declarations constitute the fundamental obligation of the policyholder and/or the member regarding the declaration of the risk, especially the health questionnaire, and they therefore constitute an essential element of the contract and the basis for its formalization

The policyholder has the duty and the obligation to sign each and every one of the documents making up the policy and to deliver a signed copy thereof to the insurer.

The insurance shall become effective after the policy is signed and the corresponding premium paid.

Should the contents of the policy differ from the insurance proposal or from the clauses agreed, the policyholder may require the insurer to remedy the divergence identified within the term of one month counted from the delivery of the policy. Once this term has elapsed without any complaint having been made, the parties shall abide by the provisions contained in the policy.

Once the contract has been formalized and during the course of the same, the policyholder and/or the member must notify the insurer, as promptly as possible, of any alteration in the factors and circumstances declared at the moment the policy was contracted that might aggravate the risk and are of such a nature that, had they been known to the latter at the moment the contract was concluded, it would not have entered into it or would have done so on more onerous conditions.

In no case shall any variation in the circumstances regarding the state of the member's health be considered an aggravation of the risk and therefore need not be notified to the insurer.

## 5.2. Conditions for inclusion in the insurance

It will not be possible for persons aged 64 or over to subscribe this insurance, or such other age, if any, specified in the Particular or Special Conditions.

The insurer and the policyholder may agree on inclusion conditions in addition to those appearing in the Particular Conditions.

The insurer reserves the right to reject the inclusion in the insurance or to limit or exclude any of the cover therein on the basis of the declarations made in the health questionnaire or any other document furnished for the purpose and of the medical examination, if any.

For the purposes of this contract, a resident in Spain is considered to be that person remaining in Spanish territory for more than 183 consecutive days

## 5.3. Duration of the contract

The insurance cover is stipulated for the period of time foreseen in the Particular Conditions and, on its expiry, it will be deemed to have been automatically extended for the term of one year and so on thereafter on the expiry of the annual period under way.

**Both the policyholder and the insurer may oppose the extension of the contract by means of written notification sent to the other party at least one month in advance of the conclusion of the cover in the initial period or the annual extension when the party opposing the extension is the policyholder, and two months when it is the insurer.**

## 5.4. Subrogation

The insurer, once the healthcare assistance referred to in the present contract has been provided, shall be able to exercise any and all rights and actions that, in connection with the illness or accident, might correspond to the member against the persons responsible for the same or the public bodies or other entities that may have a legal or regulatory obligation to cover the same pursuant to any compulsory or voluntary insurance up to the limit of the cost for the healthcare assistance provided.

This subrogation right shall not be exercised against the spouse of the member nor against any other relatives to the third degree of consanguinity, any adoptive parent or adopted child living with the member in question. This exception shall have no effect if the liability stems from criminal intent, or if the responsibility is covered under an insurance contract. In this latter case, the subrogation shall be limited in scope in accordance with the terms of the said contract.

In the event where the insurer and the member act jointly against the third party with liability, any collection obtained will be distributed among them in proportion to their respective interest.

## 5.5. Limitation of legal action

Any lawsuits arising out of the present contract shall be time-barred after five years have elapsed from the moment when they could have been exercised.

## 5.6. Communications

All communications will be addressed by the policyholder/ member to the insurer at its registered office, or at any of its offices or another remote electronic address expressly designated by the insurer for certain communications, provided that this is expressly stated..

Communications of the insurer to the policyholder and, if any, to the member, shall be made at the address of the latter indicated in the policy and/or email address or other remote electronic means, whenever this is compatible with the content and format of the communication.

These general terms and conditions are available on Cigna Healthcare Spain website ([www.cigna.es](http://www.cigna.es)).

Communications effected by an insurance broker or brokerage office to the insurer on behalf of the policyholder or the member shall have the same effects as if they had been made by the policyholder in person, except as otherwise indicated by the same. In all cases, the express consent of the policyholder will be required for the subscription of a new contract or to amend or rescind the insurance contract in force.

Nonetheless, communications made by the policyholder or the member to the insurance broker or brokerage office are not deemed to have been made to the insurer until they have been received by the latter.

Communications made by the policyholder or member to an insurance agent of the Insurerinsurer shall have the same effects as if they had been made directly to the latter.

The insurer shall obtain the policyholder's and/or member's consent to record the telephone conversations held in connection with the present policy and to use the same in its quality assurance processes, and, when pertinent, as evidence for any dispute that may arise between the parties, at all events preserving the confidentiality of the conversations.

Those communications made in writing that have been refused, those sent by registered mail and not collected from the Post Office, and those that do not reach their destination because of a change of address that has not been indisputably notified to the insurer shall have identical effects as those communications received.

## Article 6. Duties and obligations of the member

### 6.1. Premiums

The policyholder shall pay the insurer the premium in the manner and on the dates specified in the Particular Conditions to this policy. If payment by instalments is arranged for the annual premium, the policyholder shall be obliged to pay the first instalment at the moment the contract is concluded.

Subsequent premiums must be paid on their corresponding maturities. Payment by instalments of the premium shall not release the policyholder from the obligation to pay the full amount of the premium.

If the first premium is not paid due to the fault of the policyholder, or if the sole premium is not paid on its maturity, the insurer is entitled to resolve the contract or to demand payment of the premium due through forced recovery on the basis of the policy. If the premium has not been paid before the claim arises, the insurer will be released from its obligation.

In the event of any non-payment of one of the subsequent premiums, or of any of the instalments if payment of the premium by instalments has been arranged, then cover by the insurer shall be suspended one month after the date of maturity.

If the insurer has not claimed payment within the six months following the maturity of the premium, the contract will be understood to have been extinguished. In any case, when the contract is suspended, the insurer may only demand payment of the premium for the ongoing period and it shall be entitled to the fraction of premium for the time during which the cover was suspended.

If the contract has not been resolved or extinguished pursuant to the preceding paragraphs, the cover shall once more be effective from midnight on the date the policyholder paid the premium (or the pending instalment(s)).

The insurer, giving two months' notice to the policyholder prior to the termination of the ongoing period, may alter the premiums annually on the basis of the technical and actuarial calculations necessary to determine the impact of the following concepts on the financial and actuarial scheme of the insurance: the increase in the cost of the healthcare services, the increased frequency of the benefits covered by the policy, the increase in the loss rate, the incorporation into the cover guaranteed of technological innovations emerging or being used after the execution of the contract, or other events with similar consequences.

The policyholder may opt between the extension of the insurance contract with the new premiums established by the insurer for the following annual period, or its extinction on the maturity of the annual period under way. In this case, the policyholder must notify the insurer of the decision not to extend the contract giving at least one month's notice prior to the date of the policy's maturity.

### 6.2. Collaboration in processing

In the event of a claim covered by this insurance contract, the policyholder and/or the member will be obliged to cooperate with the insurer to reduce all the consequences of the same, as well as to communicate immediately to the insurer the occurrence, circumstances and possible consequences of the claim.

The member, any relatives or successors in title must allow the visit of the insurer's physicians, as well as any verification or confirmation that the insurer may consider necessary for the verification of the claim, authorizing the delivery to the insurer of any and all documents related to the cover under the policy that may be requested.

All complementary information requested by the insurer to verify the claim must be sent by the policyholder or the member within the maximum term of sixty (60) days from the occurrence of the claim.

Together with notification of the claim, the policyholder or the member must send the insurer the medical report specifying the diagnosis and nature of the illness when so required by the insurer. Documents will be submitted in the manner and with the contents requested by the insurer.

In addition, the member must faithfully observe all the prescriptions of the physician in charge of curing the condition and must give the insurer all kinds of information about the circumstances or consequences of the claim.

Any failure to comply with these obligations will give rise to the possibility for the insurer to claim back any damages suffered. Should any criminal intent or serious blame attach to the policyholder and/or member, the insurer shall be released from its obligation to provide compensation.

### 6.3. Taxes and Surcharges

All taxes and surcharges that may legally be passed on and must be paid in connection with this contract, whether at present or in future, shall be for the account of the policyholder or the member.

## Article 7. Obligations of the insurer

### 7.1. Provision of cover

The levels of cover referred to in this insurance will be provided through the following formats, depending on the provisions established in each case:

- a) **Contracted medical services.** In this format, the member has direct access to the cover contracted in the policy through the healthcare professionals and hospitals in Spain included in the contracted medical services.

The member will be required to present identification in advance as the person covered by the insurance. For this purpose, the policyholder will be provided, at the start of the cover, with the corresponding cards accrediting the status of a member party and the member must present this card to the professional together with a National ID card or legally equivalent document. The information about the contracted medical services will be updated from time to time on the Cigna Healthcare Spain web site. The policyholder will be jointly and severally responsible for any expenses incurred by the member for services rendered by the contracted medical services through the use of a Cigna Healthcare card corresponding to an extinguished insurance arrangement. All this is without prejudice to the liabilities that the member might incur in the event of fraudulent use of the card.

**In this cover provision format, the insurer will not in any case reimburse the fees of professionals and other contracted medical services paid directly by the member, nor the medical expenses and fees arising out of the healthcare assistance provided by professionals and hospitals not included in the contracted medical services.**

For the purposes of the insurance, a claim shall be deemed to be notified when the member has made use of any of the contracted medical services or requested a service.

- b) **Reimbursement of expenses.** In this cover provision format, the member will be able to request the healthcare benefits covered under the policy from specialists or hospitals of his or her choice, **except in those cases expressly specified in article 2 of the General Conditions where the cover is provided solely and exclusively through the contracted medical services format.** The insurer will reimburse the member for the invoices paid by the latter, with the percentages and up to the limits established in the General Conditions, the Particular Conditions and the Special Conditions, the appendices, supplements and riders to this policy.

The member must necessarily send the insurer the original invoice for the fees paid in order to determine the amount of the reimbursement, complete the reimbursement request form prepared for the purpose by the insurer and, where applicable, provide such additional information as may be requested to verify the claim and/or the healthcare assistance rendered.

In this scenario, the policyholder or the member must notify the insurer of the claim within the maximum term of seven (7) days counted from the initial healthcare assistance.

The notification of the claim must be completed and signed by the physician attending the member. In the event of any failure to comply with this obligation, the insurer may claim back the damages caused through this lack of notification.

This effect shall not rise if it is shown that the insurer was aware of the circumstances through other means.

**In this cover provision format, the insurer will not reimburse the member for the amounts of any invoices issued for healthcare assistance provided by the professionals and hospitals included in the contracted medical services.**

- c) **Mixed format or simultaneous use of both formats.** This implies the use of the two formats described above (Cigna Healthcare medical network and reimbursement of expenses). In this format, the insurer will directly assume the costs of the healthcare assistance received by the member in the contracted medical services format and will reimburse the said expenses of the professionals and centres not included on Cigna Healthcare medical network, in accordance with the reimbursement terms and conditions agreed.

**In any case, this mixed format will be possible if the agreements between the insurer and the professionals, centres and establishments so allow.**

**Otherwise, the entire amount of the expenses for the simultaneous use will be limited to the amount established in the Particular Conditions for the reimbursement of expenses format. For the purposes of the said limit, the insurer will first pay the expenses corresponding to the contracted medical services.**

**In consequence, the maximum amount of the reimbursement will be the difference between the said limit and the cost of the contracted medical services.**

The Special Conditions will specify the manner in which the cover contracted will be provided.

In all of the cover provision formats, the member may freely choose and use the services of the healthcare professional and/or medical centre or hospital he or she considers to be most appropriate, in accordance with the levels of cover and the provision format contracted in the policy. The right of freedom of choice of the professional and centre, the lack of any organizational hierarchy on the part of the insurer, the independence of criterion, and the existence of professional secrecy, are all circumstances that, each one individually, necessarily presuppose the absence of any kind of liability on the part of the insurer for the acts performed by the same.

## 7.2. Information to the Policyholder

Pursuant to the provisions contained in the Insurance and Reinsurance Entities (Organization, Oversight and Solvency) Act (Act 20/2015) and the Royal Decree 1060/2015, dated November 20th, 2015, on the Organization, Oversight and Solvency of Insurance and Reinsurance Entities, the insurer provides the following information, in addition to that already contained in the rest of the policy:

- a) **The law applicable to this insurance contract** is the Insurance Contract Act 50/1980, dated October 8th, 1980, and the Insurance and Reinsurance Entities (Organization, Oversight and Solvency) Act 20/2015, dated July 14th, 2015, as well as the regulations developing the same.
- b) **When the contract has been entered into using any remote contracting technique**, and, in accordance with the provisions contained in Act 22/2007, dated July 11th, 2007, on the remote marketing of financial services targeting consumers, the policyholders shall be able to cancel the present insurance unilaterally, without needing to indicate the reasons and without any penalty whatsoever, within the term of thirty (30) days from the date the insurance was entered into or the receipt by the policyholder of the contractual terms and conditions and the compulsory prior information foreseen in the aforesaid Act, if this is received after the conclusion of the insurance.
- c) **In the event of any complaint or dispute regarding the insurance**, the policyholder, beneficiary, member or successors in title of any of the same may address the following instances for its resolution:
  - i. In writing, to the Incidents Department of Cigna Life Insurance Company of Europe, SA-NV Sucursal en España, Parque Empresarial La Finca, Paseo del Club Deportivo I, Edificio I4, Planta Primera. 28223 Pozuelo de Alarcón - Madrid, or at the following email address: **servicio.incidencias@cigna.com**
  - ii. The Cigna Healthcare Client Ombudsman, at C/ Velázquez, 80, 1º dcha., 28001 Madrid, or at the following email address: **reclamaciones@da-defensor.org**

The processing of complaints and disputes by the above instances shall never exceed the term legally established and the procedure is regulated in the Regulations for the Defence of Clients at Cigna Life Insurance Company of Europe, available at the Entity's offices.
  - iii. Once the internal route of the insurer referred to in the preceding section has been exhausted, it will be possible to initiate the administrative procedure for complaints before the Complaints Service of the Directorate-General for Insurance and Pension Funds located at Paseo de la Castellana, 44, 28046 Madrid ([www.dgsfp.mineco.es](http://www.dgsfp.mineco.es)). For this purpose, claimants must demonstrate that the term of one month has elapsed since the date the complaint was submitted to the insurer's Incident Department, without the same having been resolved or the consideration of the complaint refused or the request denied.

## 7.3. Personal data protection

**Cigna Life Insurance Company of Europe, S.A./N.V., Sucursal en España**, in its capacity as controller, will process the personal data of applicants, policyholders, members, and/or beneficiaries (collectively, the "Data Subjects") for the following main purposes:

- › **Handling insurance application forms and/or insurance contracts, including managing policies, processing refunds, and providing customer service, on the following basis: contract performance.**
- › **Ensuring compliance with legal obligations, such as those relating to the prevention of money laundering, or requirements from the authorities, on the following basis: compliance with legal obligations**
- › **Preventing and investigating fraud, on the following basis: Cigna's legitimate interest to protect its insurance activity.**

The purposes above are the main purposes for which data will be processed, without prejudice to such other purposes as may be described in the Personal Data Protection Schedule attached to the policy or our Privacy Notice.

Data may be collected directly from Data Subjects or through authorized third parties (such as brokers; employers, in the case of collective policies; or healthcare professionals).

Cigna may share the personal data of Data Subjects with authorized third parties, and process data in countries within and outside the European Economic Area. In the event of transfers of data, an adequate level of protection will be ensured by using adequacy decisions or implementing adequate safeguards, such as standard contractual clauses in accordance with the applicable regulation.

Data Subjects may exercise their right of access, as well as their rights to rectification, to erasure, to object, to restriction of processing, to data portability, and to request further information about how their data are being processed, by sending a request in writing to: **CGHB-EU-Privacy@cigna.com**.

For more information, please read the Personal Data Protection Schedule attached to the policy or access our Privacy Notice on our website: <https://www.cignasalud.es/en/privacy-policy-and-data-protection>

## Article 8. Complaints (POR AQUÍ ME HE QUEDADO)s

### 8.1. Arbitration

If both parties agree, they may submit their differences to the consideration of arbitrators pursuant to current legislation.

### 8.2. Competent jurisdiction

The competent judge for hearing any lawsuits arising out of the insurance contract will be that corresponding to the member's domicile in Spain and any agreement to the contrary will be void.

## Article 9. Express acceptance. Acknowledgement of receipt of information

The policyholder expressly acknowledges the receipt of the General, Special and Particular Conditions making up this policy and states his or her awareness of and agreement with the same.

Similarly, in accordance with the provisions contained in Section 3 of the Insurance Contract Act, and as an additional agreement over and above the Particular Conditions, the policyholder states that he or she has read, examined and understood the contents and scope of all the clauses in the present contract and, in particular, those that, duly highlighted in bold print, might limit his or her rights.

Lastly, the policyholder expressly acknowledges having received from the insurer, in writing, the corresponding information relating to the legislation applicable to the insurance contract, the various instances for dealing with complaints, the member State of the insurer's domicile and its oversight authority, the company name, registered office and legal form of the insurer, as well as, where appropriate, the minimum information foreseen in Act 22/2007, dated July 11th, 2007, on the remote marketing of financial services targeting consumers.

In the case of collective insurance policies, the policyholder states that he or she has provided the members, and will provide any future members, with the aforesaid information, as well as any other information that may affect the rights and obligations of the members pursuant to the General, Particular and Special Conditions of this policy, particularly the information relating to their personal details and the consent to process personal information, prior to their inclusion in the insurance.



### Juan José Montes Escribá

Director General  
Cigna Life Insurance Company of  
Europe, SA/NV, Sucursal en España.

# Rider.

## Assistance when travelling abroad.

The following additional covers and guarantees shall be provided by the insurance company IRIS GLOBAL Soluciones de Protección de Seguros y Reaseguros, S.A., with its registered office at Julián Camarillo 36, 28037 Madrid, and Tax ID No. A-78562246, and registered with the Directorate-General for Insurance and Pension Funds under number C0627.

The coverage for Assistance when travelling abroad is provided independently from the rest of the coverage, and the continuity of its provision is only applicable if it is established in the general coverage.

### Definitions

For the purposes of the present Rider on Assistance when travelling abroad, the following definitions shall apply:

- › **Member's family home.** Place of residence in Spain. For the purposes of the benefits established in each cover and the limits of compensation described therein, the member's home is his or her habitual residence in Spain, so every reference to Spain shall be deemed to be a reference to the country of origin of the member and the word "abroad" shall refer to any other country.
- › **Luggage.** Objects for personal use that the member carries during the trip, as well as those sent by any means of transport.
- › **Relatives.** Only spouses, partners, children, parents, grandchildren, grandparents, siblings, parents-in-law, sons-in-law, daughters-in-law, brothers-in-law and sisters-in-law of the member shall be considered to be relatives, except as otherwise specified in each cover. Likewise, the member's legal guardian shall be considered to be a relative.
- › **Partner.** Spouse or life partner registered as such in an official register, whether local, regional or national, as well as any other similar domestic situation duly accredited.
- › **Habitual residence.** Place where the member's main home is located. In case of doubt, it shall be the habitual residence recorded in the municipal register.
- › **Trip abroad.** Any trip and consequent stay by the members outside the country where they have their habitual residence and/or domicile.

### Conditions

Healthcare assistance is covered during temporary travel outside Spanish territory for periods of less than 90 consecutive days, on the terms and conditions detailed in the regulation of the guarantee for "Assistance when travelling abroad". In order to receive this assistance, a telephone call must first be made to the telephone number indicated for the purpose by the insurer.

The terms and conditions covered under the guarantee for "Assistance when travelling abroad" during temporary trips abroad for periods of less than 90 consecutive days are as follows:

### Stipulation one: guarantees covered

#### A) Travel medical assistance guarantees:

- › **Guarantee one: medical, pharmaceutical or hospital expenses abroad**

The insurer assumes the expenses and medical fees for consultations or treatment of the member, including surgical and pharmaceutical expenses, in the event of illness or accident covered by the policy, provided that the company's agreement has been requested in advance in accordance with the provisions contained in the steps to be followed in the event of a claim (Stipulation FIVE).

Should the physician of the insurer, or of the reinsurer, if any, covering this benefit, by agreement with the physician attending the member, determine the need for the member to be hospitalized, the insurer will take charge of the expenses for the member's transportation to the hospital, the stay thereat and the healthcare services necessary to cure the member, including pharmaceutical expenses **up to the limit of twenty thousand euros (€20,000) per claim and member.**

- › **Guarantee two: emergency dental expenses while abroad**

In the case of a trip abroad, the insurer will take charge of treatment expenses as a consequence of the onset of acute dental problems such as infections, toothache, broken teeth, filling falling out, etc. **requiring emergency treatment, up to the limit of three hundred euros (€300) per claim and member.**

› **Guarantee three: transport by ambulance or medical repatriation**

The insurer will proceed with transport to a hospital in Spain or to your home, if possible, providing medical or healthcare attention where necessary, for any member who has suffered an accident or serious illness requiring life-saving care, and provided that this is so decided by the insurer's medical services in collaboration with the physician treating the member, when the member is unable to continue the journey by his or her own unaided efforts.

Transportation by ambulance will be effected in the most suitable means having regard for the state of the patient or accident victim, as well as for the other considerations of a healthcare nature and the availability of resources. **In any case, an air ambulance will only be used in Europe and countries bordering the Mediterranean.**

In the event of benign conditions or minor injuries that do not require medical repatriation, the insurer will take charge of the member's transportation in a vehicle or ambulance to the place at which the necessary healthcare can be provided.

› **Guarantee four: sending a specialist**

If the severity of the member's condition does not allow for transportation by ambulance to Spain as provided for in the preceding cover, and if the healthcare assistance that can be provided locally is considered not to be sufficiently suitable in the opinion of the insurer's medical services, the insurer will send a specialist to the place where the member is located to provide healthcare attention until such time as medical repatriation can proceed.

› **Guarantee five: sending of medicinal substances**

The insurer will send medicinal substances of vital interest for the treatment of the lesions or serious illness occurring during the trip abroad where these cannot be obtained at the place where the member, patient or accident victim is located. Where the insurer assumes the medical expenses in accordance with and applying Guarantee one, these expenses shall extend to the cost of the medicinal substances; otherwise, the member will only be liable for the price paid by the insurer for the acquisition of the medicinal substance in question.

› **Guarantee six: remote medical consultation or advice**

Should the member require medical information during the journey and this cannot be obtained locally, it may be requested from the insurer by telephone. The insurer will provide the information requested through its assistance call centres, without assuming any liability for the said information, in view of the impossibility of giving a diagnosis telephonically.

› **Guarantee seven: administrative steps for hospitalization**

The insurer will collaborate in the handling of any and all administrative steps needed to be taken to formalize the member's admission to the hospital, following a request to the assistance call centre.

**B) Travel assistance guarantees:**

› **Guarantee eight: expenses for the return of persons accompanying the insured**

Where the member is hospitalized or transported, because of an accident or serious illness covered by the policy, and had been travelling with his spouse or life partner or direct relatives in the first degree who are unable to continue their trip using the means of transport they had been using, the insurer will organize and assume the cost of their transportation to the place of origin or their destination, at the choice of the persons accompanying the member, using a public means of collective transport, **provided that the cost of transporting them to their destination does not exceed the cost of returning home.**

› **Guarantee nine: return of minors**

If the member were travelling in the company of children under 18 years of age and these are left without healthcare assistance due to an accident, illness or the transportation of the person covered by the policy, making it impossible for them to continue their journey, the insurer will organize and assume the cost of their return to the family home in Spain, paying the travel expenses of a relative or friend designated by the member to accompany them on their return, if necessary.

If the member is unable to designate anyone, the insurer will provide a travelling companion.

In any case, the transportation of the minors and their travel companion will take place in the most suitable public means of collective transport having regard for the circumstances of the case.

› **Guarantee ten: early return**

If the member has to interrupt the planned trip due to the death of a spouse or life partner, parents or offspring in the first degree of consanguinity or affinity of the member, the insurer will provide a return ticket by rail (first class), air (tourist class) or in the most suitable public means of collective transport in order to reach the place of the deceased relative's place of burial in Spain.

This guarantee extends exceptionally to cases of serious material damage to the family home in Spain.

› **Guarantee eleven: transportation or repatriation of mortal remains**

If the death of the member occurs during a trip covered by the policy, the insurer will take charge of the necessary steps and expenses for the transportation of his or her mortal remains to the place of their burial in Spain.

› **Guarantee twelve: person accompanying the mortal remains**

If there is no-one to accompany the mortal remains of the deceased member during their transportation, the insurer will provide the person domiciled in Spain designated by the relatives with a return ticket by rail (first class), air (tourist class) or in the most suitable public means of collective transport in order to accompany the corpse.

› **Guarantee thirteen: expenses of the person accompanying the mortal remains**

If the preceding cover comes into effect, and if the person accompanying the remains must stay at the place where the demise occurred due to steps related to the transportation of the member's mortal remains, the insurer will take charge of the board and lodgings expenses **up to sixty euros and ten cents (€60.10) per day with a maximum of three (3) days.**

› **Guarantee fourteen: return of the persons accompanying the deceased**

If the deceased member had been travelling in the company of his or her partner or relatives, the insurer will organize and assume the cost of their return travel in the most suitable public means of collective transport to the family home, provided that they could not continue their journey in the means of locomotion they had been using.

› **Guarantee fifteen: procedural bonds and expenses**

The insurer will advance to the member, following receipt of a formal guarantee to proceed with the refund of the amounts loaned within the term of sixty (60) days, the amount corresponding to expenses for the legal defence of the member, six hundred one euros and one cent (601.01 euros), as well as the amount of any criminal bonds the member may be obliged to establish as a consequence of judicial proceedings followed on account of an traffic accident occurring outside the country of habitual residence and/or domicile of the member, **up to a maximum of six thousand ten euros and twelve cents (€6,010.12).**

› **Guarantee sixteen: travel information service**

The insurer will furnish the member with basic information by telephone about the issue of passports, visas required, recommended or obligatory vaccinations, currency exchange rates, Spanish consulates and embassies around the world and, in general, useful information for travellers, both prior to the start of a journey or after it has begun.

› **Guarantee seventeen: healthcare information service**

With the prior authorization from the member, the insurer will make available to the member's relatives its network of assistance call centres to facilitate any and all information that may be necessary regarding all the healthcare assistance operations and help provided.

› **Guarantee eighteen: transmission of urgent messages**

The insurer will make available to the member its network of assistance call centres to transmit any and all urgent messages as may be necessary as a result of the application of the cover and cannot be sent by the member in any other way.

› **Guarantee nineteen: sending items forgotten during the trip**

Should the member have forgotten any item of luggage or personal objects during the trip, the insurer will organize and assume the sending of the same to the member's domicile in Spain, **up to a maximum of one hundred twenty euros and twenty cents (€120.20).**

This guarantee shall also extend to those objects that may have been stolen during the trip and are later recovered.

› **Guarantee twenty: return expenses on hospital discharge**

The insurer will take charge of the member's return expenses when, as a consequence of an accident or illness covered by the policy, he or she has been hospitalized and discharged but, in consequence, has been unable to use the return ticket to Spain due to the impossibility of arriving at the corresponding means of transport at the time and date indicated on the return ticket. **The limit for this guarantee is set at nine hundred euros (€900).**

› **Guarantee twenty-one: cash delivery while abroad**

If the member is deprived of cash as a result of an illness or accident during a trip abroad, the insurer, upon receipt of pertinent evidence, **will only take charge of the arrangement and costs of sending cash up to a limit of three thousand euros (€3000), provided that it is operationally viable.**

**The amount sent to the member must be repaid to the insurer within a maximum period of thirty (30) days.**

› **Guarantee twenty-two: transportation expenses of the person accompanying the member**

In case the hospitalization of the member, caused by an accident or illness covered by the policy, is for more than three nights, the insurer will provide the person designated by the member with a return ticket by rail (first class), air (tourist class) or in the public means of collective transport the insurer deems most suitable in order to accompany the member while in hospital..

› **Guarantee twenty-three: board and lodging expenses of the person accompanying the member while in hospital.**

In case the hospitalization of the member, caused by an accident or illness covered by the policy, is for more than three nights, the insurer shall bear the board and lodging expenses for the person designated by the member at the city where the latter is hospitalized, **up to a limit of one hundred euros (€100) per day with a maximum of 10 days.**

This cover also applies even when such person was travelling with the member.

› **Guarantee twenty-four: extended stay.**

If the member falls ill or suffers an accident while travelling abroad and he or she cannot return on the planned date, the reinsurer, upon the decision of its medical network based on their contact with the physician attending the member, shall bear those expenses that were not foreseen initially by the member and incurred due to the extension of the hotel stay, board and lodging **up to a limit of one hundred euros (€100) per day with a maximum of 10 days.**

## Stipulation two: exclusions

### A) Exclusions applicable to guarantees in the event of lesion or illness

The following are excluded from the policy:

- a) **Pre-existing and/or congenital illnesses, chronic conditions or those under medical treatment prior to the start of the trip abroad.**
- b) **General medical examinations, check-ups and any visit or treatment classified as preventive medicine, in accordance with generally accepted medical criteria.**
- c) **Trips intended for the purpose of receiving medical treatment.**
- d) **The diagnosis, monitoring and treatment of pregnancy, its voluntary interruption, and deliveries.**
- e) **Suicide, attempted suicide or self-inflicted wounds of the member.**
- f) **The consumption of alcoholic beverages, drugs or medicinal substances, unless the latter have been prescribed by a physician.**
- g) **The treatment, diagnosis and rehabilitation of mental illnesses or nervous disorders.**
- h) **Sexually transmitted diseases and subsequent illnesses.**
- i) **The acquisition, implantation, replacement, extraction and/or repair of prostheses of all kinds, such as pacemakers, anatomical, orthopaedic or odontological parts, spectacles, lenses, apparatus for the hard of hearing, crutches, etc.**
- j) **Dental, ophthalmological or otorhinolaryngological treatments, except in emergency scenarios.**
- k) **Special treatments, experimental surgery, plastic or restorative surgery and other forms of surgery not recognized by Western medical science.**
- l) **Any medical expense incurred in Spain, even though it may correspond to a treatment prescribed or begun abroad.**

### B) Exclusions applicable to guarantees in the event of death

The following are excluded from the policy:

- a) **Claims occurring as a consequence of the member's suicide.**
- b) **Burial and ceremonial expenses, as well as the cost of the coffin in the guarantee for transportation or repatriation of mortal remains.**

### C) Exclusions generally applicable to all guarantees

The following are excluded from the policy:

- a) **Benefits not notified to the insurer in advance and those for which the latter's agreement has not been obtained, except in duly accredited scenarios of material impossibility.**
- b) **The professional practice of any sport, and the practice as an amateur of winter sports, competitive sports and flagrantly dangerous or high-risk activities.**

- c) Journeys lasting for 90 consecutive days or more.
- d) The involvement of any official emergency rescue institution or the cost of its services.
- e) The rescue of persons in mountains, chasms, seas, jungles or deserts.
- f) Fraudulent acts on the part of the policyholder, the member, the beneficiary or their relatives.
- g) Risks derived from the use of nuclear energy.
- h) Extraordinary risks such as war, terrorism, popular uprisings, strikes, natural phenomena and any other catastrophic phenomenon or events that, in view of their magnitude and severity, are classified as a catastrophe or national calamity.

### Stipulation three: limits of the guarantees

The maximum limits of the guarantees in the cover of assistance when travelling abroad shall be those specified for each guarantee. For those guarantees indicated as included and for which no quantitative limit is shown, the maximum limit of the same will be the effective cost of the provision of the service covered by the insurer. In any case, all limits in this Rider are per claim and member.

### Stipulation four: territorial scope

Cover shall be applicable in any country in the world, excluding Spain.

### Stipulation five: processing of claims (travel assistance)

To request any of the contracted medical services under this Rider, it will suffice to place a telephone call to the following telephone number:

+34 91 572 44 06 or 900 501 278 (for consultations only from Spain). This alert service operates 24 hours a day.

### Stipulation six: data processing and protection

IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A., as data controller, shall process data related to the member that has been provided as a result of requesting assistance by reason of a claim. These data may be processed for the purpose of arranging the assistance requested, as well as determining the payment of expenses incurred and assumed by the data subject or, where appropriate, the payment of compensations.

For more information on the processing of personal data and to exercise your right to access to your personal data, its rectification or erasure, restriction of processing and to object to processing, as well as the right to data portability and withdrawal of consent you can send a notification to the following address:

#### Data controller

IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.

Calle Julián Camarillo, 36

28037 MADRID (SPAIN)

[proteccion.datos@mail.irisglobal.es](mailto:proteccion.datos@mail.irisglobal.es)



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