

Cigna Salud Asistencia Sanitaria Ambulatoria.

Access to the best
specialists.



Cigna Healthcare's continuity plans.

Cigna Asistencia Sanitaria Ambulatoria

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Who are we?

Know Cigna Healthcare

Cigna Healthcare forms part of one of the most **important insurance companies of North America** with a global presence, **covering more than 182 million insured persons** and groups in more than 30 countries and jurisdictions.

Our main mission **is to take care of your health**. That is why we have created a highquality insurance plan, Cigna Salud Plena, health insurance policy with the maximum coverages, within one of the most extensive and prestigious medical service networks in Spain, **with more than 53,200 specialists and more than 1,960 hospitals, medical centres and private clinics**.



Cigna Asistencia Sanitaria Ambulatoria advantages

The insurance you need
without waiting lists

The advantages of Cigna Asistencia Sanitaria Ambulatoria

At Cigna we have created a new type of insurance that offers you the best medical service from only € 17.31 per month, with great discounts for your spouse and children: Cigna Asistencia Sanitaria Ambulatoria Insurance. This is a co-payment modality insurance that grants access to private healthcare for consultations and diagnostic tests with a very small monthly fee.

- **Access Cigna Healthcare's prestigious approved Medical Team Network** formed by more than 53,200 specialists and 1,960 hospitals and private clinics.
- **Free choice of physician or specialist** within the approved Medical Team Network.
- **Comprehensive Dental Coverage** within our dentists and dental clinics.
- **Access to medical cover that is easy to use**, just by presenting the card, you will have access to any cover without the need to ask for authorizations¹.
- **Unlimited consultations** in all specialties.
- **Diagnostic tests**².
- **Psychological care included** in the cover.
- **Multiple free services** (second medical opinion, 24hr Telemedicine, emergencies during trips abroad, etc.).
- And **discounts** for your family.



¹ Cigna Healthcare does not require prior authorization by its insured members, except in the case of surgery, hospitalization and certain diagnostic tests. It is possible that some centres may require authorizations for certain tests and/or treatments, although Cigna Healthcare does not require them.

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

The best hospitals and medical centres available for you

Prestigious medical network

Cigna Healthcare puts at your disposal **one of the most prestigious and extensive medical service networks**, with more than **53,200 professionals and 1,960 hospitals and private clinics in Spain.**



Hospital Madrid Montepríncipe

Madrid



Hospital Madrid Norte Sanchinarro

Madrid,



Hospital Quirón

Madrid



Hospital Vithas Pardo de Aravaca

Madrid



Institut Dexeus

Barcelona



Clínica Corachán

Barcelona



Fundación Jiménez Díaz

Madrid



Hospital Teknon

Barcelona



Hospital Quirón

Barcelona



Hospital Vithas Valencia

Valencia



Hospital Quirón

Bilbao



Clínica Virgen Blanca

Bilbao



Hospital Vithas Sevilla-Aljarafe

Sevilla



Hospital Viamed Santa Ángela de la Cruz

Sevilla

For more details consult the Medical Network web:

cigna.es

What does your Asistencia Sanitaria Ambulatoria insurance cover?

Coverages

Asistencia Sanitaria Ambulatoria provides you **100% coverage of medical expenses in consultations and diagnostic tests¹** within our Medical Network. You will have the broadest coverage:

- **Complementary means of diagnosis.**
 - Clinical analysis. Biochemistry, microbiology, parasitology tumor and hematology.
 - Nuclear medicine. Bone densitometry, bone scan and thyroid scan.
 - Radiodiagnosis. General radiology, ultrasound, conventional CAT scan (computerised axial tomography), conventional NMR, mammography and one high resolution ultrasound per pregnancy.
- **Special treatments:**
 - Physiotherapy and rehabilitation.
 - Phoniatics and speech therapy.
 - Coverage of diagnostic tests performed in the gynecologist's office to monitor pregnancy.
- **Preparation for childbirth.**
- **Chiropody.** Coverage for consultations and surgery of ingrown incarnate toenail.
- **Psychology.** Two complementary services:
 - Psychological counseling by telephone, aimed at those issues that do not require a face-to-face consultation.
 - Clinical psychology consultations²: up to 20 face-to-face psychology sessions will be covered per insured person and year, whenever prescribed by a psychiatrist, neurologist, oncologist or paediatrician. Extendable up to 40 sessions in case of feeding disorders. or pediatrician.
- **Preventive medicine.**
 - Medical consultations, physical examinations and diagnostic tests².
- **Dental Coverage with deductibles will,** without any additional cost, cover for first visits, simple dental extractions, periapical radiographs, one orthopantomography and one annual oral cleaning per year within our medical network of excellent quality, comprised of highly qualified dentists distributed throughout Spain.

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

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



Copay insurance

Cigna Salud Asistencia Sanitaria Ambulatoria

Copayment option

What is copayment?

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

Which are the copays for Asistencia Sanitaria Ambulatoria?

Service	Modality	Cost (€)
Home consultations	Per service	18
Family medicine and paediatric consultations	Per visit	12
Nursing in consultation and at home	Per visit	5
Psychiatry consultation	Per visit	18
Gynaecology and obstetrics consultation	Per visit	18
Other specialities consultations	Per visit	18
Clinical analysis	Per service	18
Endoscopies	Per service	18
Nuclear medicine	Per test	75
Neurophysiology tests	Per test	75
Ultrasounds	Per test	18
Conventional radiology	Per test/day	18
Cardiology tests	Per test	18
Cytology	Per test	18
Other diagnostic tests	Per test	18
CAT scan	Per test	75
Nuclear magnetic resonance	Per test	150
Logophoniarty	Per session	10
Physiotherapy and Rehabilitation	Per session	10
Preparation for childbirth	Per course	75
Podiatry	Per session	10
Psychology	Per session	18
Cigna 24-hour Telemedicine	Per service	0
24-hour psychological counselling service	Per service	0

Enjoy them at no additional cost with your Cigna
Asistencia Sanitaria Ambulatoria

Other benefits included in your insurance



Medical counseling

911 791 487 | 932 593 414

Our medical team is here to answer your questions anytime of the year. This service is particularly helpful if you need advice in urgent or other situations, in which you need support, advice, and/or medical coordination, all explained simply and compassionately.



Mental health counseling

911 791 487 | 932 593 414

Individual counseling by phone covering issues related to anxiety, relationships, depression, stress... Our team of psychologists will provide you with personalized, confidential care and follow up with you afterwards.



Second medical opinion

911 791 487 | 932 593 414

If you are diagnosed with a serious condition, it is highly advisable to get a second opinion and receive information on the latest treatment advances. Specialists of international renown will carefully look into your case and provide you with a second opinion from the convenience of your home.



Emergencies abroad

+34 91 572 4406 | 900 501 278

Wherever you are, in the event of an emergency, you will receive medical assistance on your travels thanks to one of the highest coverages on the market. This cover includes urgent medical expenses up to a maximum of €20,000 per claim and insured member, urgent dental expenses up to €300 (per claim and insured member), medical transfer or repatriation of mortal remains, return expenses for companions and dispatch of medicines in the event of an emergency, among others.



Enjoy them at no additional cost with your Cigna
Asistencia Sanitaria Ambulatoria

Other benefits included in your insurance (continued)



Dental emergencies

918 340 344 | 900 842 029

Visit any of our participating dental providers when you have a dental emergency. If you have an emergency on a working day, you will receive care during the provider's normal business hours at no cost. If your emergency takes place outside normal business hours, on the weekend and/or a public holiday, please call the telephone number above for information on providers who will be able to assist you. Please note that you will be required to pay up to €50 for this service, and no treatments will be covered (treatments are paid separately).



Nutritional counseling by phone

911 791 487 | 932 593 414

Our nutrition specialists will help you maintain a balanced diet and guide you in understanding the types of food that are healthier and better for you.



Pregnancy care

91 418 40 40 | 93 301 06 56 | 900 101 348

Cigna Healthcare offers maternity care, guiding plan participants throughout their pregnancy. Call the telephone numbers above for information and advice regarding your pregnancy and the postnatal period.



Dental health for pregnant women

91 418 40 40 | 93 301 06 56 | 900 101 348

This dental program is completely free and complements your health insurance plan. It covers different services within the Cigna Dental Network, such as diet planning to keep cavities under control, teeth cleaning, or desensitizing fluoride treatments.



Cigna 24h Telemedicine

91 418 40 40 | 93 301 06 56 | 900 101 348

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



The complement for a complete dental health included in your policy

Cigna Dental

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

We put this coverage at your disposal allowing you to **have access to a network of highly qualified dentists** spread throughout Spain. With Cigna Dental, you have access to **86 free services**, such as:

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

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

Also with the following benefits:

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



Cigna +Salud at special prices

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

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

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



Health Checks

Early diagnosis of diseases and modifiable risk factors.



Sports

Sports medical examinations, footprint studies, insoles, nutrition and sports psychology, etc.



Fertility

Fertility treatments and other services: stem cell preservation, maternity preservation, etc.



Mental Health (Extended or non-prescribed)

Treatment of pathologies associated with psychological health without medical prescription at special prices. Individual, couple, family psychotherapy, addiction treatment, etc..



Nutrition and weight management

Comprehensive dietary advice with programmes such as private consultations, food intolerance tests, body weight management, digestive-surgical medicine, among others.



Aesthetic medicine

We have innovative techniques for minimally invasive aesthetic treatments: botulinum toxin, hyaluronic acid, etc.



Manual physiotherapy (non-prescribed)

Prevention and treatment of diseases or alterations of the physical health, by means of manual therapy without medical prescription.



Refractive Surgery

Specialists and centres of reference with the latest technological innovations for the correction of dioptries.



Male unity

Services that are tailored to each man's specific needs for male sexual health preservation treatment and/or sterilisation.



Genetic Profiles

Genetic profiles for preventive medicine (genetic counselling, oncology, fertility and pregnancy, perinatal genetic testing, cardiovascular, nutritional and emotional well-being, immune system, etc.).



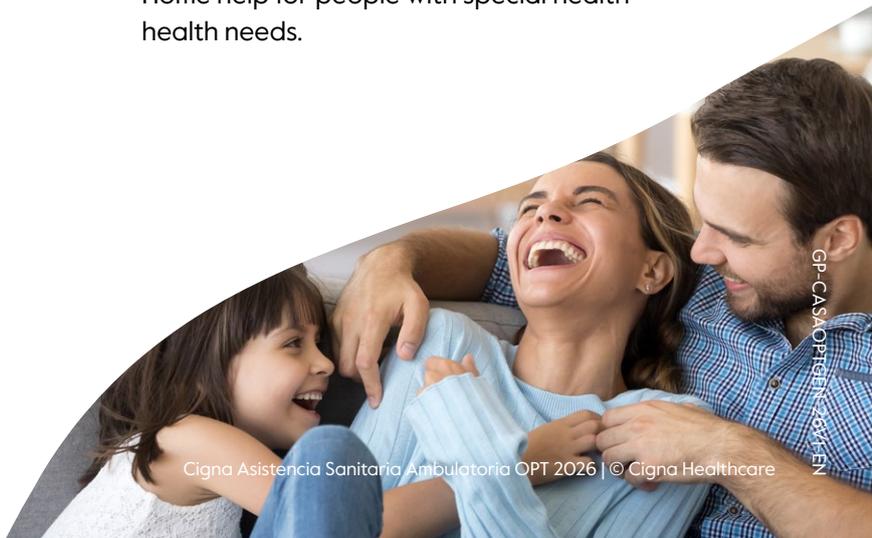
Social and health care at home

Home help for people with special health needs.

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

91 418 40 50 | 93 317 24 12

cigna.mas-salud@cigna.com



Contract conditions & Premiums

Contract conditions

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

- Contract age range. Insured party: between 18 and 75 years of age, inclusive.
- Renewal date of the policy: 1 year from the start of the policy.
- Invoicing: monthly.

Waiting periods

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

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

Premiums

Insured party

Age	Monthly Premium
18-29	€ 18,86
29-34	€ 18,86
35-49	€ 24,71
50-54	€ 28,62
55-59	€ 35,13
60-64	€ 39,04
65-69	€ 52,03
70 ó más	€ 67,64

Spouse

Age	Monthly Premium
18-29	€ 16,97
29-34	€ 16,97
35-49	€ 22,25
50-54	€ 25,76
55-59	€ 31,61
60-64	€ 35,13
65-69	€ 46,84
70 or more	€ 60,88

Dependent family members and children

Age	Monthly Premium
0-17	€ 13,01
18-29	€ 15,09

Legally established taxes have been applied to these premiums (0,15%).
Premiums valid until December 31, 2026.



For more information, please contact us:

91 418 40 60 | 93 318 04 06

comercial@cignahealthcare.com

cigna.es

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