



Cigna Salud Reembolso Gold.

Demand the best.



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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 Salud Reembolso Gold advantages

The full coverage insurance for all your family

The advantages of Cigna Salud Reembolso Gold

Cigna Salud Reembolso Gold allows you to choose any doctor or hospital in the world, both for outpatient consultations as well as for surgeries and hospitalisation, with broad limits and a maximum insured reimbursement capital of € 150,000. It also offers you the choice between 80% or 90% reimbursement and access to our hospital network in the United States.

Cigna Salud Reembolso Gold offers the following advantage:

- **Free choice of doctor or hospital** anywhere in the world.
- **Reimbursement of 80% or 90% of the medical expenses** covered outside of the Medical Network both in Spain and abroad.
- **Insured capital of € 150,000 per year in reimbursement expenses.** Unlimited in the Medical Network.
- **Equalisation of paediatrics with the rest of specialities** for the reimbursement of consultations.
- **Access to the Cigna Salud Premium Medical Network** with 100% coverage of covered medical expenses, made up of more than 53,200 specialists and more than 1,960 hospitals, medical centres and private clinics in Spain.
- **Access to Cigna's hospital network in the US** for critical illnesses*.

- **Immediate assistance**, without long waiting lists, simple and without copayments.
- **Multiple free services included** (second medical opinion, Telemedicine 24hs, emergencies when travelling abroad...).
- **Quick reimbursement in less than 10 working days.**



* Limit of € 150,000 per insured person per year. 80% or 90% of the medical expenses covered will be borne by Cigna and the remaining 20% or 10% by the insured. Covers serious diagnosed illnesses and access must be arranged and authorised by Cigna in Spain.

The best hospitals and medical centres available for you

Prestigious medical network

Cigna Healthcare offers you **one of the most prestigious and extensive network of contracted medical services, with more than 53,200 specialists and 1,960 hospitals, medical centres and private clinics in Spain.**



Hospital Quirón

Madrid



Fundación Jiménez Díaz

Madrid



Hospital MD Anderson

Madrid



Hospital Quirón

Barcelona



Institut Dexeus

Barcelona



Clínica Corachán

Barcelona



Hospital Teknon

Barcelona



Clínica Virgen Blanca

Bilbao



Hospital Quirón

Bilbao



Hospital Viamed Santa Ángela de la Cruz

Sevilla



Hospital Vithas Sevilla

Sevilla



Hospital Vithas Valencia

Valencia



For more details consult the Medical Network web:

cigna.es

What does your Cigna Salud Reembolso Gold insurance cover?

Coverages

- **Inpatient and outpatient emergencies.**
- **Primary assistance in consultation and at home:**
 - Unlimited consultations within the Medical Network.
 - Pediatrics and Childcare.
- **General Medicine and Nursing.**
- **Access to all medical and surgical specialities, with unlimited consultations:** Gynaecology, Paediatric Surgery, Urology, General and Digestive System Surgery, etc.
- **Hospitalisation:** 365 days of hospitalisation in a conventional room with an accompanying bed.
- **Psychiatric hospitalisation** for up to 60 days.
- **ICU**, unlimited number of days.
- **Access to Cigna Healthcare hospital network in the USA** for serious illnesses whose diagnosis has been made in person in Spain and with prior authorisation from Cigna Healthcare with a limit of € 150,000.
- **Preventive medicine programmes included:**
 - Colorectal cancer prevention programme.
 - Coronary risk prevention programme.
- **Annual gynaecological check-ups** for early diagnosis of breast and cervical diseases. Diagnosis of infertility and sterility.
- **Family planning.** I.U.D. implantation (the device is not covered), tubal ligation and vasectomy, only within contracted medical services.
- **Periodic consultations and child development** as well as newborn health examinations, including otoemission tests, audiometry, visual acuity tests, metabolopathies.
- **Extended Dental Coverage** with which we provide you a network of highly qualified dentists distributed throughout Spain. In addition, among 85 free services you can access, you will be covered: first visits, simple tooth extractions, periapical x-rays, an orthopantomography and an annual oral cleaning within the Cigna dental network.
- **Prostate cancer prevention programme** for insured persons at risk.
- **Complementary diagnostic tests:** including the use of contrasts, clinical analyses, nuclear medicine, etc., high-tech diagnostic tests such as PET-CT scans, unlimited MRI scans, cardiological tests, echocardiograms, holter, ergometry, electrophysiological and haemodynamic studies, ophthalmological tests, campimetry, angiofluoresceinography and retinography, etc.
- **Innovative therapeutic methods:** therapeutic targets in oncological processes, vascular and proctological lasers, radiofrequency in ENT, physiotherapy and rehabilitation, aerosol therapy, ventilation therapy, oxygen therapy, speech therapy and speech therapy, radiotherapy and chemotherapy.
- **Maternity:** pregnancy monitoring, preparation for childbirth, epidural anaesthesia, a 3D ultrasound scan, single room with companion bed. In addition, medical expenses for the newborn baby, covered for the first 7 days of life as long as he/she remains hospitalised in the same centre and the birth has been covered by Cigna Healthcare.
- **Chiropody:** no limit to the number of consultations in the medical network. 4 sessions in reimbursement.

- **Prosthesis:** the following prosthesis are included, with the limits and conditions established in the General and Special Conditions of the policy:
 - Heart valves, pacemakers and vascular by-pass prosthesis.
 - Hip prostheses and internal traumatological prosthesis.
 - Monofocal intraocular lenses in cases of cataract surgery.
 - Urological meshes.
 - Synthetic breast lining meshes after surgery for malignant breast neoplasia.
 - Breast prosthesis after radical mastectomy due to oncological process.
- **Psychiatry,** unlimited consultations in the medical directory, 20 sessions in reimbursement.
- **Trasplants included in the policy.**
- **Psychology cover:** 10 psychology sessions through the Reimbursement of expenses modality.
- **AIDS cover:** expenses arising from the treatment of the disease up to € 6,100.
- **Cigna +Salud at special prices:** laser refractive surgery, medical check-ups, fertility treatments, aesthetic treatments, Nutrition Programmes, Physiotherapy and Osteopathy, Acupuncture...



The policy in detail

Reimbursement capital limit

Cigna Healthcare Reimbursement Gold (X26)		Medical Network	Reimburs. of expenses (out of the Medical Network)		
Total Sum Insured under reimbursement:	€150,000 per year	Particular limit	Particular limit	Reimburs. in Spain	Reimburs. abroad
Ambulatory assistance	€20,000 per year	Hospital assistance		€80,000 per year	
Emergency assistance	Ambulatory and hospital emergencies	No limit	No limit	80 %	80 %
Primary medical assistance at a medical office or at home	General medicine, Family and Community	No limit	€60 / consultation	80 %	80 %
Primary medical assistance at a medical office or at home	Paediatrics and childcare	No limit	€120 / consultation	80 %	80 %
Nursing		No limit	€60 / procedure	80 %	80 %
Specialities	Specialists consultation	No limit	€120 / consultation	80 %	80 %
Specialities	Psychiatric consultation	No limit	€120 / consultation. Maximum 20 consultations per insurance year	80 %	80 %
Complementary diagnostic resources					
Digital dermatoscopy (6) Maximum 1 per insurance year: medical services or reimbursement		No limit	€120	80 %	80 %
Capsule endoscopy (6)		No limit	€1,300	80 %	80 %
CT coronary angiography (6) Maximum 1 per insurance year: medical services or reimbursement		No limit	€800	80 %	80 %
Fusion biopsy of prostate (6) Maximum 1 per insurance year: medical services or reimbursement		No limit (3)	€1,500 complete process	80 %	80 %
Other complementary diagnostic resources		No limit	€600 / procedure	80 %	80 %
Ambulatory therapeutic procedures					
Psychiatric Day-care Centre (6) Maximum 28 days per insurance year: medical services or reimbursement		No limit	€175 / day	80 %	80 %
Other ambulatory therapeutic procedures		No limit	€600	80 %	80 %
Special treatments	Aerosol therapy / Ventilation therapy / Oxygen therapy	No limit	No limit	80 %	80 %
Special treatments	Physiotherapy and rehabilitation	No limit	Maximum 60 sessions with €1,800 limit per insurance year	80 %	80 %
Special treatments	Neurorehabilitation for acute brain damage	---	€1,500	80 %	80 %

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Ambulatory assistance	€20,000 per year	Hospital assistance		€80,000 per year	
Special treatments	Pelvic floor rehabilitation	6 session per insurance year	€300 per insurance year	80 %	80 %
Special treatments	Rehabilitation at home (6)	---	10 sessions of rehabilitation as per conditions / €400 per insurance year	80 %	80 %
Special treatments	Musculoskeletal shock-wave lithotripsy (6) Maximum 5 sessions per process: medical services or reimbursement	No limit	€50 / session	80 %	80 %
Special treatments	Phoniatry and speech therapy Maximum 30 sessions per insurance year: medical services or reimbursement	No limit	€1,800 limit per insurance year	80 %	80 %
Special treatments	Hyperbaric oxygen therapy Maximum 15 sessions per process: medical services or reimbursement	No limit	€90 / session	80 %	80 %
Hospitalization and/or surgery					
Stay in a standard room		No limit	€200 / day	80 %	80 %
Stay in an ICU		No limit	€350 / day	80 %	80 %
Hospital medical services		No limit	€250 / day	80 %	80 %
Hospital therapeutic procedures		No limit	€600	80 %	80 %
Neuronavigation		No limit	€1,200	80 %	80 %
Intra-operative electrophysiological monitoring		No limit	€1,200 per insurance year	80 %	80 %
Day care hospitalization		Hospitalization limits and percentages shall be applied			
Psychiatric hospitalization Hospitalization limits and percentages shall be applied.		Maximum 60 days of hospitalization per insured and year			
Inter-consultation medical fees		No limit	€120 / consultation	80 %	80 %
Fees of physician, surgeon, assistants and anaesthetists (OMC Classification)					
Medical therapeutic procedure		No limit	€600	80 %	80 %
Surgery Group 0		No limit	€600	80 %	80 %
Surgery Group I		No limit	€1,200	80 %	80 %

The policy in detail

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Ambulatory assistance	€20,000 per year	Hospital assistance		€80,000 per year	
Surgery Group 2		No limit	€1,500	80 %	80 %
Surgery Group 3		No limit	€2,500	80 %	80 %
Surgery Group 4		No limit	€3,000	80 %	80 %
Surgery Group 5		No limit	€4,000	80 %	80 %
Surgery Group 6		No limit	€4,750	80 %	80 %
Surgery Group 7		No limit	€6,000	80 %	80 %
Surgery Group 8		No limit	€9,000	80 %	80 %
Surgical procedures (limits per complete process) (I6)					
Da Vinci robotic abdominal oncological surgery (6)		No limit (I3)	€8,500	80 %	80 %
Da Vinci robotic surgery for prostate cancer (6)		No limit (I3)	€8,500	80 %	80 %
Da Vinci Kidney oncologic robotic surgery (6)		No limit (I3)	€8,500	80 %	80 %
Prostatic vaporization and enucleation using laser (6)		No limit (3)	€4,000	80 %	80 %
Robot-assisted trauma surgery (Mako and Rosa) (6) Maximum 15 sessions per process: medical services or reimbursement		No limit (I7)	€7,200	80 %	80 %
Maternity					
Preparation for childbirth (9)		No limit	€120	80 %	80 %
Vaginal or caesarean delivery		No limit	€3,000	80 %	80 %
New-born infants Maximum first 7 days of life if still hospitalized: medical services or reimbursement		No limit	€12,100	80 %	80 %
Other healthcare services					
Podiatry	Consultations / therapeutic procedures at a medical office	No limit	€60 / consultation and/or procedure. Maximum 4 consultations and/or procedures per insurance year	80 %	80 %

The policy in detail

Reimbursement capital limit

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Ambulatory assistance	€20,000 per year	Hospital assistance		€80,000 per year	
Psychology		---	€40 /session. Maximum 10 sessions and/or procedures per insurance year	80 %	80 %
Dental cover		First visits, simple dental extractions, periapical X-rays, orthopantomography and an annual oral cleaning within the Dental Chart are covered			
Ambulance		No limit	€350	80 %	80 %
Transplants		€150,000		80 %	80 %
Prophylactic mastectomy (6)		No limit (3)	€6,000 / €3,000 (cost of prostheses included) (7)	80 %	80 %
Covered prosthetics		No limit	No limit	80 %	80 %
Prostheses	Multifocal intraocular lenses in case of cataract	€400		80 %	80 %
AIDS		€6,100 for the whole life of the insured			
Second medical opinion		Access to a second diagnosis in cases of serious illness			
Healthcare assistance while travelling abroad		Cover of medical emergencies abroad up to €20,000 per insured and claim			
Medical guidance		Medical guidance by phone 24 hours a day, 365 days a year			
Psychological guidance		Psychological guidance via the telephone number and via on-line consultations			
Access to the Cigna Group Hospital Network in the United States		Limited to €150,000 per insured and year. 80% of medical expenses will be borne by Cigna Healthcare and the remaining 20% by the insured. It covers diagnosed serious illnesses, and access must be arranged and authorized by Cigna Healthcare in Spain			

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

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

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

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

(9) 1 course per insured and pregnancy.

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Ambulatory assistance	€20,000 per year	Hospital assistance		€80,000 per year	

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

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

(17) Surgery robotics performed with prior authorization from Cigna Healthcare and following payment of €1,200 to the Hospital designated by the Company.



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New coverages 2026

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

At Cigna Healthcare we keep incorporating medical advances that make the difference. We extend our covers with innovative tests and treatments that allow more accurate diagnoses, less invasive interventions and more effective solutions that improve the quality of life of our clients and members.



Pre-eclampsia screening test

We incorporate this advanced diagnostic test that allows early detection of the risk of developing pre-eclampsia, a serious pregnancy complication characterized by hypertension. It is performed during the first trimester of pregnancy and significantly improves prevention and clinical management, reducing risks for mother and baby. This cover includes one test per pregnancy.



POEM technique for achalasia

We offer coverage for this state-of-the-art, minimally invasive endoscopic technique that has become a reference option for the treatment of achalasia, an oesophageal disorder that makes swallowing difficult. POEM technique allows faster recovery, less discomfort and excellent clinical results.



Intravascular lithotripsy (IVL)

This innovative hemodynamic technique is applied in cases of severely calcified coronary arteries. It uses acoustic pressure waves (shock waves) to fracture calcium and facilitate the implantation of stents, improving revascularization and reducing cardiovascular risk. It is especially useful in concentric/eccentric calcifications and chronic occlusions in high-risk patients.



Percutaneous pulmonary thrombectomy

We add coverage for this minimally invasive procedure that removes thrombi in the pulmonary arteries. It is applied in severe cases of pulmonary thromboembolism and significantly improves the restoration of pulmonary flow, with lower risk of bleeding and greater clinical efficacy.



Microspheres for vascular embolization

These small devices are used to block blood vessels selectively in critical situations, such as acute bleeding that represent vital urgency and in embolization and chemoembolization in liver cancer processes, offering a less invasive and safer alternative.



Auditory ossicular prosthesis in otosclerosis

We include the cost of the prosthesis required in the surgery for otosclerosis, a pathology that affects the chain of bones of the middle ear (hammer, anvil and stirrup). This device allows the restoration of hearing ability and significantly improves the quality of life of those experiencing hearing loss due to this pathology.

New coverages 2026

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



Clinical psychology from family medicine

We extend the medical specialties that may prescribe clinical psychology sessions, now including family medicine and/or general medicine. This way, we facilitate access to mental health care, improving early detection and follow-up from the primary care level.



Musculoskeletal lithotripsy: extension of sessions

We increased to five the number of sessions covered for this non-invasive treatment indicated in musculoskeletal ailments such as tendonitis (with or without calcification), calcaneal spur, plantar fasciitis or pseudoarthrosis. An effective technique that helps relieve pain and accelerate functional recovery.



Historical new coverages included

2020-2025

2025

- **Non-Oncological PET-CT:** We are expanding coverage for PET-CT with the radiopharmaceutical I8-FDG within the cardiology specialty, specifically for the evaluation of myocardial viability in patients with severe left ventricular dysfunction who are candidates for revascularization.
- **Oncology:** Coverage now includes up to 15 sessions of hyperbaric oxygen therapy for oncology patients with delayed radiation-induced injuries (affecting soft tissue and/or resulting in bone necrosis). This addition promotes tissue regeneration in irradiated areas, reduces local inflammation, and alleviates pain.
- **Gynecology:** We are introducing a non-invasive prenatal screening test (one per pregnancy) to offer a safe and advanced method for detecting chromosomal abnormalities in chromosomes 13, 18, 21, X, and Y.

2024

- In **ear prosthetics:** we have extended our coverage of prosthetics and implants to include the prostheses required for cholesteatoma surgery.
- In digestive: **radiofrequency in Barret's oesophagus.** Less invasive technique than conventional surgery.
- In oncology: administration of **intrathecal, intravesical and intraperitoneal chemotherapy**, making it possible to focus the treatment by being able to administer the medication inside the affected cavity.
- In cardiology: **coronary angiography by TAC:** includes one test per insured person and annuity.

2023

- In **Urology:** prostate enucleation with laser in benign prostatic hyperplasia. Expansion of Da Vinci robotic surgery for kidney cancer.
- In **Prosthetics:** expansion of biological materials in the specialties of traumatology and neurosurgery.
- In **Digestive:** endoscopic capsule for the diagnosis of digestive hemorrhage and/or intestinal bleeding of unknown and occult origin and Crohn's disease.
- In **Otorhinolaryngology:** intraoperative monitoring in acoustic neuroma surgery (orl).
- In **Gynecology:** placement and removal of subcutaneous contraceptive.

2022

- In **Oncology:** 360° Breast Surgical Oncology, Contralateral breast symmetrisation and Meshes in breast reconstructions. Da Vinci Robotic prostatectomy.
- In **Cardiology:** percutaneous occlusion device. Coronary CT. Subcutaneous Holter.
- In **Psychology:** we have expanded the number of psychology sessions to 10 under the expense reimbursement mode.
- In **Physiotherapy:** shock waves.
- In **Travel assistance - new Travel Abroad Assistance guarantees:** return ticket for one family member if the insured person is hospitalised. Accommodation and living expenses for that family member. Expenses if the stay is extended by medical recommendation including hotel and living expenses. Cash advance abroad due to extraordinary medical expenses.

2021

- In **Urology:** all health plans are expanded to include prostate fusion biopsy and DA Vinci robotic surgery to treat prostate cancer.
- In **Oncology:** two new genomic platforms for breast cancer (mammaprint and prosigna). We have also expanded cover to include two new radioactive tracers (PET-DOPA and PET-Methionine), and access to pronto therapy for Premium plans.
- In **Gynaecology:** Factor II Prothrombin and Factor V Leiden tests. Reinforcement of remote medical care services: new electronic prescription service and video consultation with the medical network.

2020

- In **Oncology:** expansion of coverage indications for BRCA genetic determinations 1 and 2.
- In **diagnostic testing:** inclusion of tests with PET – RMN hybrid imaging technology.
- In **cardiology:** cardiac rehabilitation following coronary heart surgery and acute myocardial infarction.
- In **prosthetics and implants:** Vascular coil prosthetic for embolization processes and expansion of coverage to all biological ligament plants from the bank bone in knee surgery.
- **Psychological assistance in day centres** for eating disorders.

* Benefit available exclusively under Reimbursement plans.

** Benefit available only under specific Reimbursement plan options.

Complementary covers included in your health plan

Cigna Salud Dental

At Cigna Healthcare, we are aware of the importance of good dental health, which is why we offer Cigna salud dental franquiciado: the perfect complement for your health insurance.

We can provide you with cover that gives you access to **a network of highly qualified dentists** located throughout Spain. With Cigna Health Dental, you will have access to **86 services free of charge**, such as:

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

You can benefit, under very advantageous conditions, from the rest of the treatments included in our Franchised coverage, with prices well below the market average.

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



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

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 policy

Other benefits included in your Cigna Health Plan (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.



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 wellbeing, immune system, etc.).



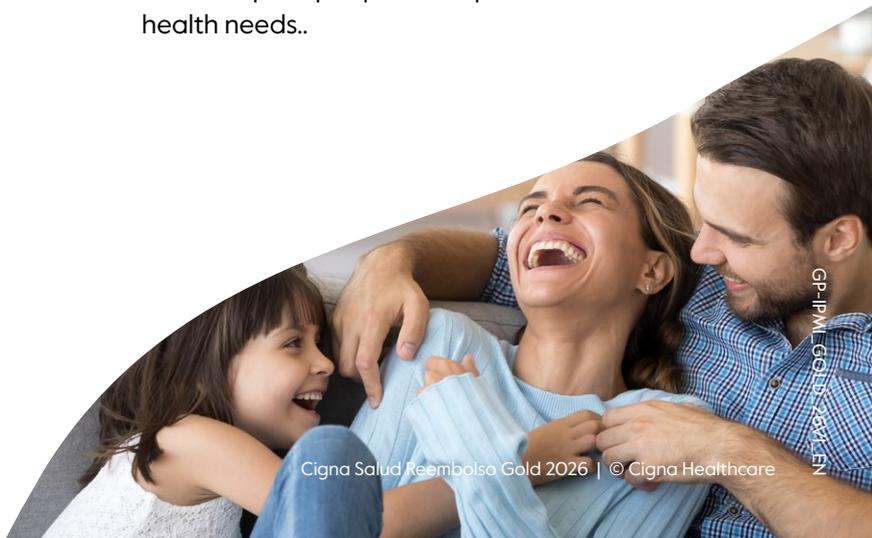
Social and health care at home

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



Contracting conditions

Contracting conditions

- Be resident in Spain.
- Medical subscription: Pre-existing pathologies must be assessed by Cigna Healthcare medical department by means of a health questionnaire which will determine the conditions of subscription.
- Signing age:
 - » Policyholder and partner: 18 to 64 years of age inclusive.
 - » Dependent family members of the policyholder: no age limit.
- Renewal date of the policy: annual.
- Premium payment: monthly instalments.
- Payment method: direct debit.

Waiting periods

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

- Childbirth or caesarean section: 8 months.
- Hospitalisation and/or surgery: 6 months.
- Transplant cover: 12 months.
- Access to Cigna Group's United States hospital network: 12 months

Vital emergencies are covered from day one.

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





For more information please contact us:

91 418 40 60 | 93 318 04 06

comercial@cigna.com

cigna.es

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