

# Cigna Salud Plena.

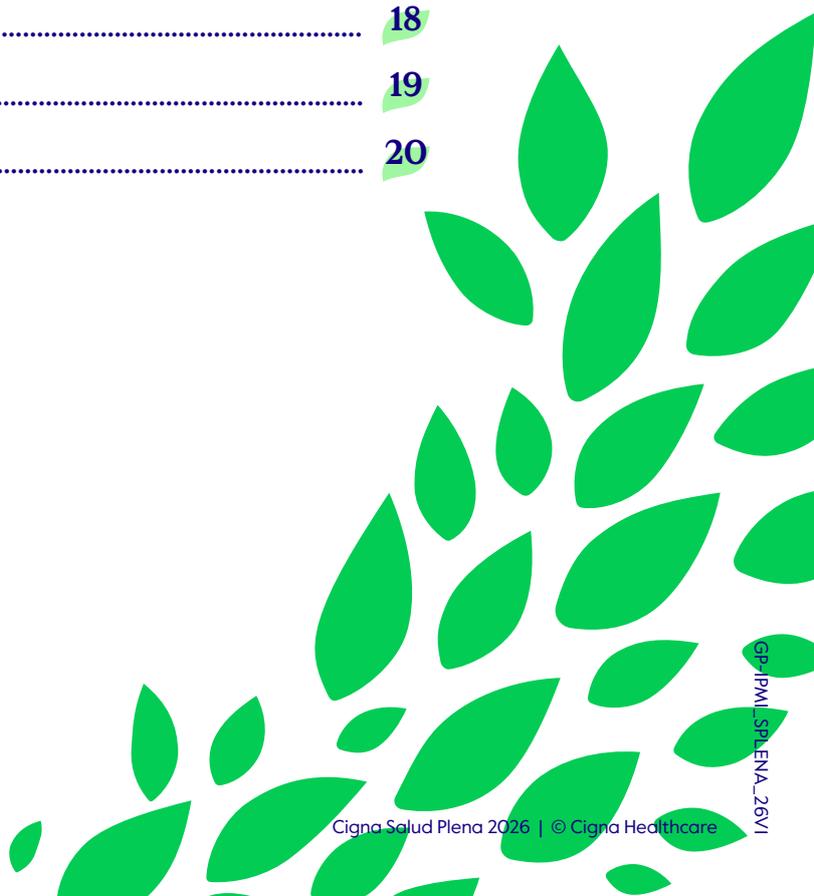
Your well-being.  
A plan for everyone.



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Your well-being. A plan for everyone.

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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 Plena advantages

## The full coverage insurance for all your family

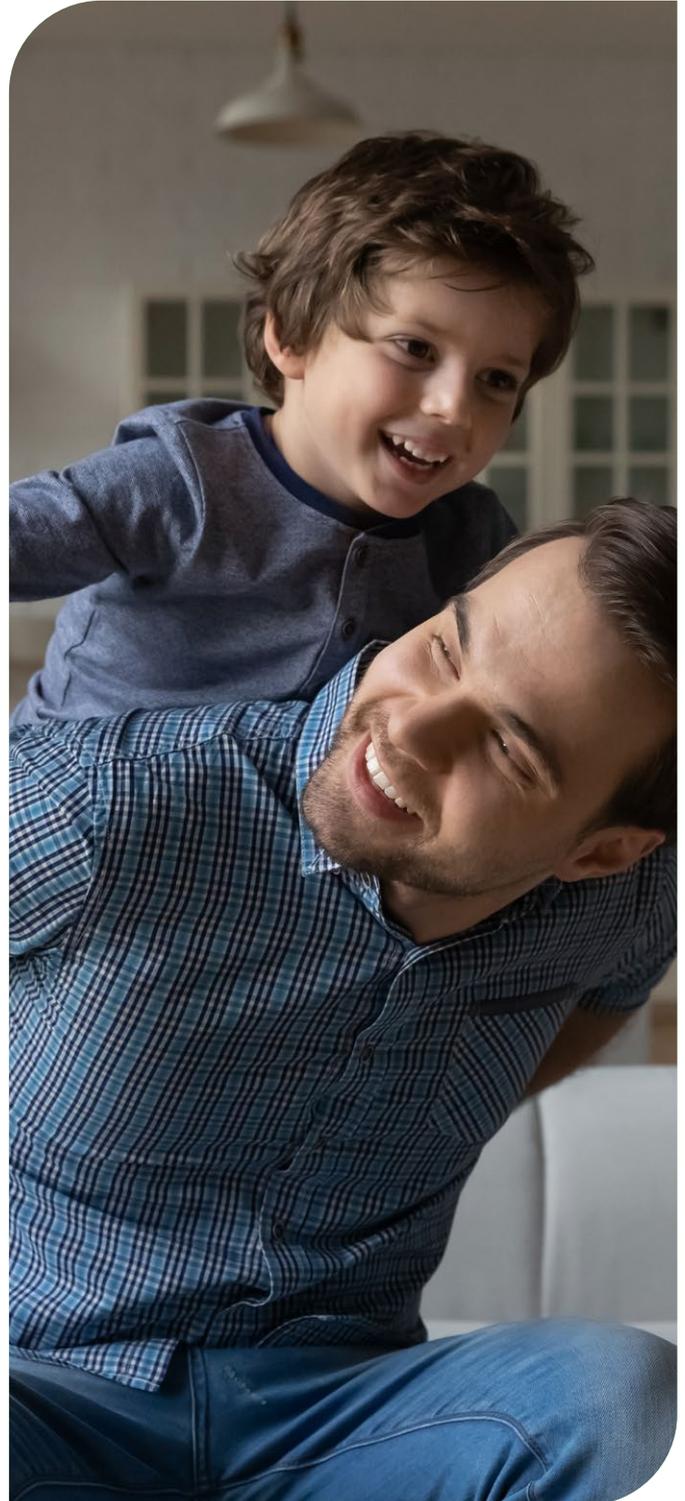
## The advantages of Cigna Salud Plena

Complete health insurance with the maximum coverage is now within your reach and that of your family.

- **Access to Cigna's prestigious Medical Network** of more than 53,200 specialists and 1,960 hospitals, medical centres and private clinics\*.
- **Free choice of doctor or specialist** within the Medical Network.
- **100% coverage of the medical expenses** covered within the Medical Network.
- **Access to an easy-to-use medical cover**, just by presenting your card you will have access to any cover without having to ask for authorisations!
- We also **reimburse part of your expenses**:
  - Paediatrics and Gynaecology if you need a doctor outside the Medical Network.
  - Out-of-hospital pharmacists for generic products.
- **Psychology included** in the coverage.
- **Multiple free services** (second medical opinion, telemedicine 24 hour, emergencies on trips abroad, etc.).

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

Cigna does not require prior authorisation from its policyholders, except in the case of surgery, hospitalisation and certain diagnostic tests. It is possible that some centres may request authorisation for certain tests and/or treatments, although Cigna does not require this.



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 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**



For more details consult the Medical Network web:

**cigna.es**



Hospital Vithas Sevilla-Aljarafe

**Sevilla**



Hospital Viamed Santa Ángela de la Cruz

**Bilbao**

## What does your Cigna Salud Plena insurance cover?

# Coverages

**Cigna Salud Plena** covers **100% of the medical expenses** covered within our Medical Network. You will have the widest coverage:

- Inpatient and outpatient **emergencies**.
- **Primary assistance** in consultation and at home:
  - Unlimited consultations within the Medical Network.
  - General Medicine and Nursing.
  - Paediatrics and Childcare in the Medical Network and Reimbursement<sup>1</sup>.
- **Medical specialties**:
  - Unlimited consultations within the Medical Network.
  - All medical specialties.
  - Gynecology and Obstetrics in Medical Network and Reimbursement<sup>1</sup>.
  - Urology: includes prostate cancer prevention programs.
- **Complementary means of diagnosis**: PET-CT, magnetic resonance, clinical analyses, etc.
- **Hospitalisation and surgery**: 365 days of hospitalisation (except psychiatry with 30 days and ICU with 90 days).
- **Maternity** and newborn:
  - Pregnancy monitoring, including a 3D ultrasound scan during pregnancy.
  - Preparation for childbirth.
  - Single room with companion's bed.
  - Full coverage of expenses during the first 7 days of the newborn's life while he/she remains in hospital.
  - Health examinations of the newborn: otoemissions, audiometry, etc.
- **Preventive medicine**: programme for the prevention of colorectal cancer and coronary risk; annual gynaecological check-up; dental programme for pregnant women; periodic consultations on child development, etc.
- **Innovative therapeutic methods**: therapeutic targets in oncological processes, vascular and proctological laser, radiofrequency in ENT, physiotherapy and rehabilitation, phoniatrics and speech therapy, aerosol therapy, ventilation therapy, oxygen therapy, radiotherapy and chemotherapy, etc.
- **Family Planning**: implantation of the D.I.U. (the device is not covered), tubal ligation and vasectomy within the Medical Network.
- Two **Psychology** services<sup>2</sup>:
  - Telephone psychological counselling, aimed at those problems that do not require travel to a face-to-face consultation.
  - Clinical psychology consultations: with which you will be covered for up to 20 face-to-face psychology sessions per insured person and year, prescribed by a psychiatrist, neurologist, oncologist or paediatrician. Extendable up to 40 sessions in case of feeding disorders. or pediatrician. or paediatrician.

<sup>1</sup> Cigna Healthcare covers 80% of gynaecological and paediatric consultations outside Cigna's Medical Network, with a reimbursement limit of 50 euros per consultation, and a maximum number of 5 consultations per speciality, per insured and per policy year in progress.

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

## What does your Cigna Salud Plena insurance cover?

# Coverages

- **Prosthesis coverage**<sup>3</sup>: the following prostheses 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.
- **Podiatry**: 6 consultations per member.
- **Basic Dental Coverage** that will cover you, without any additional cost, first visits, simple dental extractions, periapical x-rays, an orthopantomography and an annual oral cleaning in a dental network of excellent quality, highly qualified dentists distributed throughout Spain.
- **Out-of-hospital pharmacy**: we offer you a unique coverage in the market, reimbursing you for part of your out-of-hospital pharmaceutical expenses in generic products.<sup>4</sup>
- Bone marrow, kidney, liver, heart, lung and cornea **transplants**.<sup>5</sup>
- Unlimited **ambulance**.
- **AIDS cover**: expenses arising from the treatment of the disease up to €6.100.

<sup>3</sup> Prosthesis limit per claim: Cardiac prostheses (valves) € 4,000, Coronary stents € 1,800, Pacemakers (not including any type of defibrillator) € 6,000, Joint prostheses € 4,500, Vascular prostheses € 2,000, Osteosynthesis material € 3,000, Monofocal intraocular lenses in case of cataract surgery € 150 for each eye, Breast prostheses after mastectomy for oncological processes and only in the affected breast € 1,000,000, Monofocal intraocular lenses in case of cataract surgery € 150 for each eye, Breast prosthesis after mastectomy for oncological processes and only in the affected breast € 1,000, Abdominal meshes € 500, Reservoirs in oncology € 600.

<sup>4</sup> 50% of out-of-hospital generic products with medical prescription will be reimbursed, with a reimbursement limit of € 100 per insurance year.

<sup>5</sup> Expenses arising from organ transplants to the Insured exceeding € 60,000 will not be covered.



# The policy in detail

## Table of limits and guarantees

Cigna Healthcare Plena (C18)		Medical Network
Emergency assistance	Ambulatory and hospital emergencies	No limit
Primary medical assistance at a medical office or at home	General medicine, Family and Community	No limit
Primary medical assistance at a medical office or at home	Paediatrics and childcare	Unlimited. A maximum of 80% shall be reimbursed in Pediatric and Child Care consultations outside the network of medical services arranged with Cigna Healthcare, with a limit of €50 per consultation and a maximum of 5 consultations per insured person and current
Nursing		No limit
Specialities	Gynecology and obstetrics	Unlimited. A maximum of 80% shall be reimbursed in Gynecology and Obstetrics consultations outside the network of medical services arranged with Cigna Healthcare, with a limit of €50 per consultation and a maximum of 5 consultations per insured person and current
Specialities	Specialists consultation	No limit
<b>Complementary diagnostic resources</b>		
Digital dermatoscopy (6)		1 per insurance year
High Resolution Ultrasound		1 per pregnancy
CT coronary angiography (6)		1 per insurance year
Polysomnography		1 per insurance year
Fusion biopsy of prostate (3)		1 per insurance year
Other complementary diagnostic resources		No limit
<b>Ambulatory therapeutic procedures</b>		
Psychiatric Day-care Centre (3)		Maximum 28 days per insurance year
Other ambulatory therapeutic procedures		No limit
Special treatments	Aerosol therapy / Ventilation therapy / Oxygen therapy	No limit
Special treatments	Physiotherapy and rehabilitation	No limit
Special treatments	Pelvic floor rehabilitation	6 session per insurance year
Special treatments	Musculoskeletal shock-wave lithotripsy (6)	5 sessions per process
Special treatments	Phoniatry and speech therapy	Maximum 30 sessions per insurance year
Special treatments	Hyperbaric oxygen therapy	Maximum 15 sessions per process
<b>Hospitalization and/or surgery</b>		
Stay in a standard room		No limit

# The policy in detail

## Table of limits and guarantees

Cigna Healthcare Plena (C18)		Medical Network
Stay in an ICU		Maximum 90 days per insurance year
Hospital medical services		No limit
Hospital therapeutic procedures		No limit
Neuronavigation		No limit
Intra-operative electrophysiological monitoring		No limit
Day care hospitalization		No limit
Psychiatric hospitalization		Maximum 30 days per insurance year
Inter-consultation medical fees		No limit
Fees of physician, surgeon, assistants and anaesthetists (OMC Classification)		No limit
<b>Surgical procedures (limits per complete process) (I6)</b>		
Da Vinci robotic surgery for prostate cancer (I3)		No limit
Da Vinci Kidney oncologic robotic surgery (I3)		No limit
Prostatic vaporization and enucleation using laser (3)		No limit
<b>Maternity</b>		
Preparation for childbirth (9)		No limit
Vaginal or caesarean delivery		No limit
New-born infants First 7 days of life if still hospitalized.		No limit
<b>Other healthcare services</b>		
Podiatry	Consultations / therapeutic procedures at a medical office	Maximum 6 sessions per insurance year
Psychology		20 psychology sessions (which can be extended to 40 sessions exclusively for eating disorder treatments –bulimia and anorexia nervosa only)
Dental cover		First visits, simple extractions, peri-apical X rays, orthopantomography and an annual oral cleaning within the Dental Chart are covered.
Outpatient Pharmacy		50% of pharmaceutical expenses for generic products with a limit of €100 per insurance year
Ambulance		No limit
Transplants		€60,000 / sinister
Prophylactic mastectomy (3)		No limit

## The policy in detail

### Table of limits and guarantees

Cigna Healthcare Plena (C18)		Medical Network
Prostheses	Cardiac prosthesis (valves)	€4,000
Prostheses	Coronary stent	€1,800
Prostheses	Pacemakers (no kind of desfibrillator is included)	€6,000
Prostheses	Percutaneous occluder device	€7,500
Prostheses	Articular prosthesis	€4,500
Prostheses	Vascular prosthesis	€2,000
Prostheses	Osteosynthesis material	€3,000
Prostheses	Multifocal intraocular lenses in case of cataract	€150 / each eye
Prostheses	Breast prostheses	€1,000 / unit
Prostheses	Meshes for breast coverage	€500
Prostheses	Abdominal meshes	€500
Prostheses	Reservoir	€600
Prostheses	Hydrocephalus valve	€150
Prostheses	Testicular prosthesis	€250
Prostheses	Biological implant	€700
Prostheses	Ear prosthesis in Surgery for cholesteatoma and otosclerosis	€300
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

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

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

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

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

(9) 1 course per insured and pregnancy.

## The policy in detail

### Table of limits and guarantees

#### Cigna Healthcare Plena (C18)

#### Medical Network

(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.



## Select the option that suits you best

# Copayments

### 1.- Co-participation (Copayments)

In order to be able to offer you a competitive premium adapted to your needs, the health insurance that you have contracted includes copayments, defined as the amount established per service that the Insured member shall pay as a shared cost when accessing healthcare through our Arranged Medical Services Network.

### 2.- Payment method

Copayments will be generated automatically, once the provider bills Cigna Healthcare for the provision of any of the medical services listed in the attached table. Cigna will send during the following month a statement detailing all services processed during the previous month.

The copayment shall be made by direct debit to the account designated by the insured member for that purpose.

In case of non-payment of the corresponding copayment, Cigna may choose to suspend access to healthcare under the terms established in the General Conditions for cases of premium non-payment.

### 3.- Copayment chart update

Cigna may annually modify the amount established for the copayments based on the necessary technical-actuarial calculations. The copayment chart corresponding to the next year shall be notified at least 2 months prior to the expiration of the current annuity, along with the premium increase that, if any, is applicable.

### 4.- Copayments chart for the contract period of the policy

Service	Modality	Cost (€)
Hospital and home emergency	Per service	7,5
Primary care consultation (general medicine and paediatrics)	Per visit	3
Ats / nursing	Per visit	3
Specialist consultation	Per visit	7
Other services and diagnostic tests	Per service	7
High-tech tests: pet - cat, nuclear magnetic resonance (NMR), computed axial tomography	Per service	20
Ventilotherapy (CPAP, BPAP)	Per day	0,75
Oxygen therapy and aerosol therapy	Per session	3
Physiotherapy and rehabilitation	Per session	3
Hospital Admission / Admission for Childbirth	Per day	10
Childbirth preparation	Per service	15
Ambulance	Per service	7,5
Podology	Per session	3
Psychology	Per session	16,5

# 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.

\* Benefit available exclusively under Reimbursement plans.

\*\* Benefit available only under specific Reimbursement plan options.

### 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 IO 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 I 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.

Enjoy them at no additional cost with your Cigna Salud Plena

# 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 Salud Plena

# 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

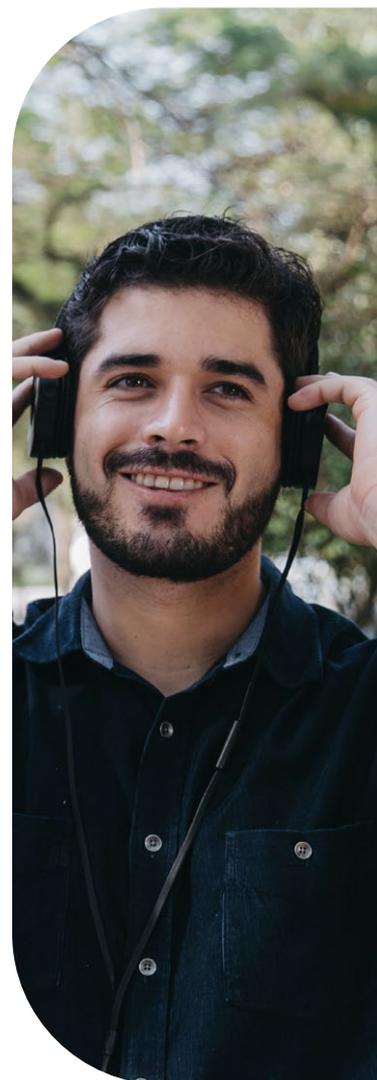
This dental program is completely free and complements your health insurance plan. It covers different services within the Cigna Dental Network, such as diet planning to keep cavities under control, teeth cleaning, or desensitizing fluoride treatments.



## 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 (optional) for a complete oral health Cigna Salud Plena

# Cigna Dental

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

We offer you this coverage that gives you access to a network of **highly qualified dentists** throughout Spain. With Cigna Dental, you will be able to access **86 free services**, such as:

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

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

In addition, with the following benefits:

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



# 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.).



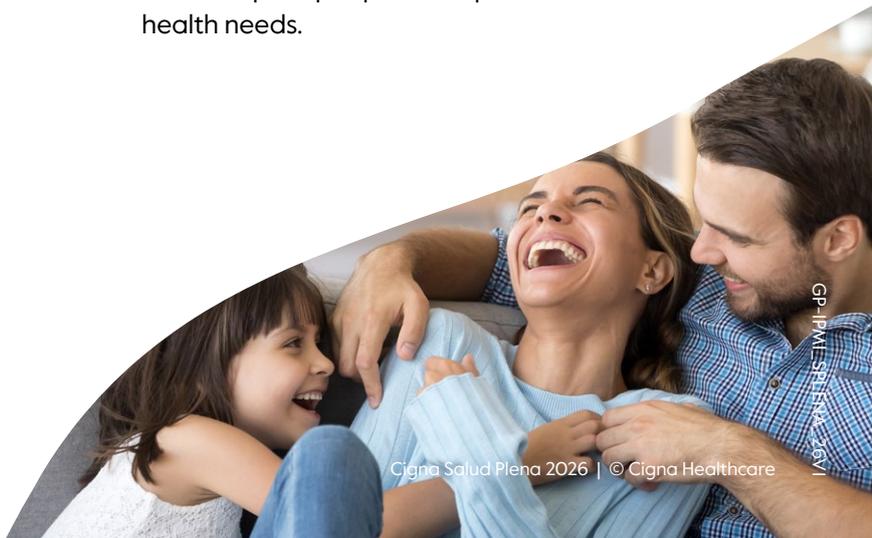
## Social and health care at home

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](mailto:cigna.mas-salud@cigna.com)



# Contracting conditions

## Contracting conditions

- Be resident in Spain.
- Medical subscription: Pre-existing pathologies must be assessed by Cigna's 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:

- Maternity (monitoring of pregnancy, childbirth or caesarean section and preparation for birth): 8 months.
- Hospitalisation and/or surgery: 8 months.
- Tubal Ligation and Vasectomy: 8 months.
- Transplant cover: 12 months.

Vital emergencies are covered from day one.

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



For more information please contact us:

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

**[comercial@cignahealthcare.com](mailto:comercial@cignahealthcare.com)**

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