

# Cigna Salud Dental Franquiciado



Insurance product information document  
Product: CIGNA SALUD DENTAL FRANQUICIADO

Company: Cigna Life Insurance Company of Europe, SA/NV, Sucursal en España, hereinafter "Cigna Healthcare", with its registered office in Pozuelo de Alarcón (28223 Madrid) at Parque Empresarial La Finca, Paseo del Club Deportivo I, Edificio I4 - Planta Primera. Entered in the Madrid Register of Companies, Volume 809, Sheet 205, Section 8, Page M-III84; Tax ID No. W-0021205J. Registered in the Dirección General de Seguros y Fondos de Pensiones [Directorate-General for Insurance and Pension Funds] under number E0133. Cigna Healthcare is a branch of Cigna Life Insurance Company of Europe, SA/NV, a private limited liability company incorporated under Belgian law, with its registered office in Belgium at Plantin in Moretuslei 309, Antwerp, subject to the supervision of the National Bank of Belgium, and regulated thereby, as an insurance agency operating in Spain under the provisions of the right of establishment, for matters relating to liquidation.

**This is a pre-contractual document for information purposes and does not constitute a contractual commitment for the parties. The information in this document is provided on the assumption that the product is taken out under the terms and conditions provided and is subject to the terms of the policy. All insurance applications submitted are subject to risk selection and rating rules and the general terms and conditions of the policy, applicable on the date it is signed.**

## What is this type of insurance?

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### What is insured?

- ✓ The dental services covered in Spain are detailed in the Dental Franchises of Zone A and Zone B, which can be consulted in the following link:

<https://www.cignasalud.es/en/companies/health-insurances-for-companies/additional-coverage/cigna-salud-dental>



### What is not insured?

- ✗ Surgical procedures specific to maxillofacial medicine may only be performed by a maxillofacial surgeon and in any case hospital and anesthesia expenses are excluded.
- ✗ Those treatments or interventions that are not carried out by professionals of the Dental Care Group contracted by Cigna Healthcare.
- ✗ Pharmacological products and those intended for dental prophylaxis, such as toothbrushes, toothpastes, dental floss, and any other products of similar characteristics.
- ✗ Treatments or interventions that are not expressly contemplated in the Policy Conditions.



### Are there any restrictions on cover?

- ! No restrictions.



### Where am I covered?

- ✓ The cover provided under the policy is valid in Spain only.



### What are my obligations?

- Sign the policy and return a signed copy to Cigna Healthcare.
- Pay the premiums on their corresponding due dates, as well as any excess if a product has been taken out with this option.
- Inform Cigna Healthcare if an incident covered by the insurance occurs if making a claim or requesting authorization.
- Provide Cigna Healthcare with any information about the circumstances and consequences of the incident covered.
- Always have your Cigna Healthcare card with you at doctor's appointments or when calling our Customer Service.
- Use the insurance coverage within the network of Cigna Healthcare centers in Spain for the dental plan.
- Request authorisations where necessary.



### When and how do I pay?

The Policyholder is obliged to pay the first premium or the single premium once the contract is signed. Subsequent premiums shall be paid on the corresponding due dates.

The Insured shall bear, at their own expense, the expenses arising from dental procedures performed by professionals included in the Dental List arranged by Cigna Healthcare, in accordance with the schedule of deductibles in force at the time the service is provided, except for those arising from the basic interventions specified in the said schedule, which shall be free of charge for the Insured.



### When does the cover start and end?

The cover starts on the first day of the month after applying to take out the policy and ends after one year.

The renewal premium will be communicated two months before the expiration of the contract. You can send any questions to the Customer Service Department by calling 91 418 40 40 or sending an email to: [servicio.cliente@cigna.com](mailto:servicio.cliente@cigna.com)



### How can I cancel the policy?

One month before the annual renewal of the policy, you may indicate your intention to terminate the contract to Cigna Healthcare by sending an email to: [bajassalud@cigna.com](mailto:bajassalud@cigna.com)