

# Outpatient Medical Assistance Insurance

Insurance product information document

Product: SEGURO ASISTENCIA SANITARIA AMBULATORIA



Company: Cigna Life Insurance Company of Europe, SA/NV, Sucursal en España, here in after "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 E0I33. 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?

The cover provided under this policy is valid in Spain only, through the medical services modality agreed by Cigna Healthcare, with the exception of cover which provides otherwise.



### What is insured?

- ✓ Outpatient emergencies.
- ✓ Primary medical assistance.
- ✓ Primary nursing care or nursing services.
- ✓ Specialities (consultations and diagnostic tests or outpatient treatments only):
  - Allergology.
  - Anesthesiology and resuscitation.
  - Angiology and vascular surgery.
  - Digestive system.
  - Cardiology.
  - Cardiovascular surgery, general surgery and surgery of the digestive system, oral and maxillofacial surgery, pediatric surgery, plastic and restorative surgery, chest surgery, orthopedic and traumatological surgery.
  - Dermatology and venereology.
  - Endocrinology and nutrition.
  - Geriatrics.
  - Gynecology and obstetrics.
  - Hematology and hemotherapy.
  - Internal medicine.
  - Nephrology.
  - Pneumology.
  - Neurosurgery.
  - Neurology.
  - Ophthalmology.
  - Medical oncology and radiation oncology.
  - Otorhinolaryngology.
  - Psychiatry.
  - Rheumatology.
  - Urology.
- ✓ Complementary diagnostic tests: clinical analyses, pathological anatomy, clinical neurophysiology, nuclear medicine, radiodiagnosis.
- ✓ Physiotherapy and rehabilitation.
- ✓ Phoniatrics and speech therapy.
- ✓ Cover for maternity and newborn infants: obstetrics and labour preparation.



### What is not insured?

- ✗ Medical assistance provided in outpatient emergencies, hospital emergencies and at home.
- ✗ Medical assistance which requires hospitalisation and/or hospital outpatient care and/or outpatient treatment and/or surgery.
- ✗ Any type of surgery, therapy or medical assistance as a result of surgery including any treatment.
- ✗ Harm and accidents as a result of alcohol or drug abuse and the use of psychotropic, narcotic or hallucinogenic drugs.
- ✗ Transport by ambulance for rehabilitation treatments, diagnostic tests or outpatient consultations.
- ✗ Diagnostic and therapeutic procedures not normally and extensively used at public health centres and diagnostic tests and treatments whose safety and effectiveness have not been substantiated or for which there is no consensus among the Scientific Community in Spain.
- ✗ Harm caused by attempted suicide or accidents caused deliberately by the plan member.
- ✗ Medical assistance provided at centres which are part of the National Health System.
- ✗ Illnesses or accidents caused by participating in a dangerous activity or sport as an amateur.
- ✗ Accidents suffered as a professional athlete during participation in races or competitions and their corresponding events and training sessions.

**The full details of the exclusions are provided in the General terms and Conditions and the Specific and Special Terms and Conditions.**

- ✓ Odontology.
- ✓ Other assistance services: podiatry, 24-hour medical advice telephone service, clinical psychology, preventive medicine, assistance for travel abroad.

**The full details of the cover are provided in the General Terms and Conditions and the Specific and Special Terms and Conditions.**



### Are there any restrictions on cover?

- ! Pre-existing conditions which may or may not be considered depending on the type of group.
- ! Waiting periods which may or may not be applicable, depending on the type of group:
  - Clinical neurophysiology: three (3) months.
  - Nuclear medicine: three (3) months.
  - Radiodiagnosis: three (3) months.
  - Cardiology tests: three (3) months.
  - Labour preparation: three (3) months.
  - Physiotherapy and rehabilitation: three (3) months.
  - Phoniatics and speech therapy: three (3) months.

**The full details of the restrictions are provided in the General Terms and Conditions and the Special and Specific Terms and Conditions of the Policy.**



### Where am I covered?

- ✓ The cover provided under the policy is valid in Spain only, except in the case of medical assistance for temporary travel outside Spanish territory for periods of less than ninety (90) consecutive days.



### 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.
- Comply with the waiting periods set out in the cover.
- 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 department.
- Request authorisations where necessary.



### When and how do I pay?

The premium may be paid in a single payment at the time the cover starts or in instalments, depending on the customer's need. The renewal premium will be communicated two months before the expiry of the contract. You can make any enquiry to the Customer Service Department by calling 91 418 40 40 or by email: [servicio.cliente@cigna.com](mailto:servicio.cliente@cigna.com)



### 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.



### 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)