

Cigna Healthcare Insurance

Insurance Product Information Document

Product: SEGURO ASISTENCIA SANITARIA CIGNA SALUD PLENA



Company: Cigna Life Insurance Company of Europe, SA / NV, Branch in Spain, hereinafter "Cigna Healthcare", with registered office in Pozuelo de Alarcón (28223 Madrid), Parque Empresarial La Finca, Paseo del Club Deportivo, 1; Edificio I4 Planta Primera. Registered in the Madrid Mercantile Registry, Volume 809, Folio 205, Section 8, Sheet M-III84; NIF: W-0021205J. Registered in the General Directorate of Insurance and Pension Funds under number EOI33. CignaHealthcare is a Branch of Cigna Life Insurance Company of Europe, SA / NV, a private limited liability company incorporated under Belgian law, with registered office in Belgium, Plantin en Moretuslei 309, Antwerpen, company subject to the supervision of the National Bank of Belgium, and also subject to said regulator, as an insurance company that operates in Spain under the right of establishment, in matters related to liquidation.

This document is prior to contracting the insurance, its nature is informative, and does not imply a contractual commitment for the parties. The information in this document will be supplied assuming that it is contracted according to the indicated conditions, being subject to the clauses of the policy. Any insurance application submitted is subject to the risk selection and pricing rules and to the general conditions of the policy, in force on the date of its formalization.

What does this modality of insurance consist of?

Healthcare, with an arranged Medical Network. All services shall be provided only through it, with the exception of coverage that provides otherwise. This type of insurance is without copays.



What is covered?

- ✓ Outpatient and hospital emergencies.
- ✓ Primary medical assistance.
- ✓ Primary nursing care or nursing services.
- ✓ Specialties:
 - Allergology.
 - Anesthesiology and reanimation.
 - Angiology and vascular surgery.
 - Digestive system.
 - Cardiology.
 - Cardiovascular surgery, general and digestive surgery, oral and maxillofacial surgery, paediatric surgery, plastic and reconstructive surgery, chest surgery, orthopaedic and traumatological surgery.
 - Dermatology and venerology.
 - Endocrinology and nutrition.
 - Geriatrics.
 - Gynecology and obstetrics.
 - Hematology and hemotherapy.
 - Nephrology.
 - Neonatology.
 - Pneumology.
 - Neurosurgery.
 - Neurology.
 - Ophthalmology.
 - Medical Oncology and radiation oncology.
 - Otorhinolaryngology.
 - Psychiatry.
 - Rheumatology.
 - Prostheses and implants.
 - Urology.
 - Pain treatment.
- ✓ Preventive medicine: digestive system, cardiology, gynaecology, paediatrics, urology.
- ✓ Surgical medical hospitalization prescribed by a physician or specialist of the medical network.



What is not covered?

- ✗ Hospitalization, operation, diagnostic test or treatment not prescribed and approved by a physician.
- ✗ Injuries and accidents resulting from alcoholism, drug addiction and the use of psychotropic, narcotic or hallucinogenic drugs.
- ✗ Illnesses or injuries existing prior to contracting the insurance.
- ✗ Ambulance transfers related to rehabilitation treatments, diagnostic tests or outpatient consultations.
- ✗ Diagnostic and therapeutic procedures not commonly and widely used in public health centers and diagnostic tests and treatments which safety and efficacy are not sufficiently proven.
- ✗ Injuries due to suicide attempt or Accidents intentionally caused by the Insured Member.
- ✗ Healthcare provided in centers integrated into the National Health System.
- ✗ Illnesses or accidents derived from participating in 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.

All information regarding the excluded coverage is detailed in the General Conditions and in the Particular and Special Conditions.

- ✓ Complementary diagnostic tests: clinical analyses, pathological anatomy, clinical neurophysiology, nuclear medicine, radiodiagnosis.
- ✓ Special treatments: nebulized therapy/oxygen therapy/ventilotherapy, physiotherapy and rehabilitation, phoniatrics and speech therapy.
- ✓ Laser techniques and treatments.
- ✓ Maternity and newborn coverage.
- ✓ Other healthcare services: ambulance, podiatry, 24-hour telephone medical guidance, prostheses and implants, organ transplants, AIDS, second medical opinion, psychological guidance, assistance abroad.
- ✓ Reimbursement in pediatrics, gynecology, obstetrics and pharmaceutical expenses.
- ✓ Gynecological tests: monitoring, hysteroscopy, triple screening during pregnancy.
- ✓ Transrectal prostate biopsy.
- ✓ Determination by means of clinical analysis in biochemistry, microbiology and parasitology, hematology, carotype in peripheral blood due to repeated abortions.
- ✓ Cytopathology and biopsies.
- ✓ Clinical psychology.

All information regarding the coverage included is detailed in the General Conditions and in the Particular and Special Conditions.



Are there restrictions when it comes to coverage?

- Maternity: waiting period of eight (8) months
- Hospitalization and/or surgery: waiting period of eight (8) months.
- Transplants: waiting period of twelve (12) months
- Tubal ligation and vasectomy: waiting period of eight (8) months.

The waiting periods, except in maternity, shall be eliminated if during the last 12 months you have had health insurance.

All information regarding coverage limitations is detailed in the General Conditions and in the Particular and Special Conditions.



Where am I under coverage?

- ✓ The coverage of the policy is valid and provided only in Spain, except for healthcare assistance during temporary trips outside Spanish territory for periods of less than ninety (90) consecutive days.



What are my obligations?

- To sign the policy and return a signed copy to Cigna Healthcare.
- To make the payment of the premiums in their corresponding maturities as well as those due to deductibles in case of contracting the product with said option.
- To inform Cigna Healthcare of the occurrence of a claim covered by insurance in the case of a request for reimbursement or need authorization.
- Provide all information to Cigna Healthcare with regard to the circumstances and consequences of the accident covered by the insurance.
- Always carry your Cigna Healthcare card with you when you go to the doctor or call our Customer Service department.
- Request authorizations, when needed.

**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

**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