



CIGNA SALUD

SELECCIÓN CONSULTAS

GET ACCESS TO THE BEST SPECIALISTS

Together, all the way.™



CIGNA SALUD SELECCIÓN CONSULTAS

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Who are we?

KNOW CIGNA

Cigna forms part of one of the most **important insurance companies of North America** with presence worldwide, covering **165 million insured persons, in groups as well as individually, in more than 30 countries.**

Our main mission is to **take care of your health.** That is why we have created a high quality insurance, an insurance “just in case”. We offer a large medical network of prestigious specialists for you to visit whenever you need it, without having to wait and at the most convenient time for you. A health insurance within one of the most extensive and prestigious medical service networks of Spain, **contracting more than 44,00 specialists and 1,900 hospitals and private clinics.**



The insurance you need without waiting lists

CIGNA SALUD SELECCIÓN CONSULTAS ADVANTAGES

At Cigna we have created a new type of insurance that offers you the best medical service **from only € 14.50 per month**, with great discounts for your spouse and children: Cigna Salud Selección Consultas Insurance. This is a co-payment modality insurance that grants access to private healthcare for consultations and diagnostic tests with a very small monthly fee.

- › Access Cigna's prestigious approved Medical Team Network formed by **more than 44,000 specialists and 1,900 hospitals and private clinics**.
- › **Free choice of physician or specialist** within the approved Medical Team Network.
- › **Comprehensive Dental Coverage** within our dentists and dental clinics.
- › **Access to medical cover that is easy to use.** Just by presenting the card, you will have access to any cover without the need to ask for authorizations¹.
- › **Unlimited consultations** in all specialties.
- › **Diagnostic tests**².
- › **Psychological** care included in the cover.
- › Multiple **free services** (second medical opinion, 24-hr Telemedicine, emergencies during trips abroad, etc.).
- › And **discounts** for your family.

¹ Cigna does not require prior authorization by its insured members, except in the case of surgery, hospitalization and certain diagnostic tests. It is possible that some centres may require authorizations for certain tests and/or treatments, although Cigna does not require them.

² Only consultations and diagnostic tests performed in consultation, as determined in the general conditions of the policy, are covered.



The best hospitals and medical centers available for you

PRETIGIOUS MEDICAL NETWORK

Cigna puts at your disposal one of the most prestigious and extensive medical service networks, with more than **44,000 professionals and 1,900 hospitals and private clinics in Spain.**



Hospital Madrid Montepríncipe (MADRID)



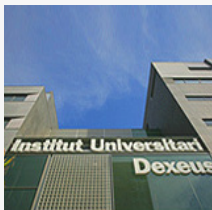
Hospital Madrid Norte Sanchinarro (MADRID)



Hospital Quirón (MADRID)



Hospital NISA Pardo de Aravaca (MADRID)



Institut Dexeus (BARCELONA)



Clínica Corachán (BARCELONA)



Hospital Quirón (BARCELONA)



Hospital 9 de Octubre (VALENCIA)



Hospital Quirón (BILBAO)



Clínica Virgen Blanca (BILBAO)



Hospital Vithas Sevilla-Aljarafe (SEVILLA)



Hospital Viamed Santa Ángela de la Cruz (SEVILLA)

For more details, consult the Medical Network in our website:

www.cigna.es

What does your Cigna Selección Consultas insurance cover?

COVERS

Cigna Salud Selección Consultas provides you **100% coverage of medical expenses in consultations and diagnostic tests¹** within our Medical Network. You will have the broadest coverage:

› **Complementary means of diagnosis.**

- Clinical analysis.
 - Biochemistry, microbiology and parasitology and hematology.
- Nuclear medicine.
 - Bone densitometry, bone scan and thyroid scan.
- Radiodiagnosis.
 - General radiology, ultrasound, conventional CAT scan (computerized axial tomography), conventional NMR, mammography and one high resolution ultrasound per pregnancy.

› **Special treatments:**

- Physiotherapy and rehabilitation.
- Phoniatrics and speech therapy.

› Coverage of diagnostic tests performed in the gynecologist's office to monitor pregnancy.

› **Preparation for childbirth.**

› **Podiatry.** Coverage for consultations and surgery of ingrown toenail.

› Two complementary **Psychology** services:

- Psychological counseling by telephone, aimed at those issues that do not require a face-to-face consultation.
- Clinical psychology consultations: up to 10 face-to-face psychology sessions will be covered per insured person and year, whenever prescribed by a psychiatrist, neurologist or pediatrician.

› **Preventive medicine.**

- Medical consultations, physical examinations and diagnostic tests *.

› **Dental Coverage with deductibles will**, without any additional cost, cover for first visits, simple dental extractions, periapical radiographs, one orthopantomography and one annual oral cleaning per year within our medical network of excellent quality, comprised of highly qualified dentists distributed throughout Spain.

* Check general and / or special conditions of the policy.

1 Only consultations and diagnostic tests performed in consultation, as determined in the general conditions of the policy, are covered.

COPAYMENT OPTION

What is copayment?

Copayment is the established per-service amount that an insured pays as shared cost when accessing to the covered sanitary assistance in our Medical Team Network. Copays are automatically generated each time specific medical services are used, and usually they are billed monthly. Copays application allows us to offer you a more competitive premium.

Which are the copays for Cigna Salud Selección Consultas?

SERVICES	MODALITY	COST
Home emergency	Per service	€ 18
Family Medicine and Paediatric Consultations	Per visit	€ 12
Nursing services in consultation and at home	Per visit	€ 5
Psychiatric consultation	Per visit	€ 18
Gynecology and Obstetrics consultation	Per visit	€ 18
Rest of services and diagnostic means	Per visit	€ 18
Clinical Analysis	Per service	€ 18
ENT endoscopies	Per service	€ 18
Nuclear medicine	Per service	€ 75
Neurophysiology	Per service	€ 75
Ultrasounds	Per service	€ 18
Conventional radiology (x-rays)	Per service	€ 18
Cardiology Tests	Per service	€ 18
Pap smear (Cytology)	Per service	€ 18
Other diagnostic tests	Per service	€ 18
CAT scan	Per service	€ 75
Nuclear magnetic resonance	Per service	€ 150
Phoniatrics and speech therapy	Per session	€ 10
Physiotherapy	Per session	€ 10
Birth Preparation	Per service	€ 75
Chiropractic session	Per session	€ 10
Psychology session	Per session	€ 18
24h Cigna Telemedicine Service	Per service	€ 0
24h Psychological Counseling Service	Per service	€ 0

TABLE OF LIMITS AND GUARANTEES

PLAN CIGNA SALUD CONSULTAS		MEDICAL NETWORK
PRIMARY CARE IN OFFICE AND AT HOME	General Medicine	Unlimited
	Paediatrics and puericulture	Unlimited
NURSING		Unlimited
SPECIALITIES		Covers consultations prescribed by specialists within the Cigna Medical Network.
	Allergology and immunology	Unlimited
	Anesthesiology and resuscitation	Unlimited
	Angiology and Vascular Surgery	Unlimited
	Digestive system	Unlimited
	Cardiology	Unlimited
	Cardiovascular surgery	Unlimited
	General Surgery and of the Digestive System	Unlimited
	Oral and Maxillofacial Surgery	Unlimited
	Pediatric surgery	Unlimited
	Plastic and Reconstructive Surgery	Unlimited
	Thoracic surgery	Unlimited
	Dermatology and venereology	Unlimited
	Endocrinology and Nutrition	Unlimited
	Geriatrics	Unlimited
	Gynecology and Obstetrics	Unlimited
	Hematology and Hemotherapy	Unlimited
	Immunology	Unlimited
	Internal Medicine	Unlimited
	Nuclear medicine	Unlimited
	Nephrology	Unlimited
	Pneumology	Unlimited
	Neurosurgery	Unlimited
	Neurology	Unlimited
	Ophthalmology	Unlimited
Medical and Radiation Oncology	Unlimited	
Otorhinolaryngology	Unlimited	
Psychiatry	Unlimited	
Rheumatology	Unlimited	

	Traumatology and Orthopedic Surgery	Unlimited
	Urology	Unlimited
COMPLEMENTARY DIAGNOSTIC TESTS	Clinical Analysis	Unlimited
	Pathological anatomy	Unlimited
	Nuclear medicine	Unlimited
	Clinical Neurophysiology	Unlimited
	Cardiology Tests	Unlimited
	Respiratory and otorhinolaryngological tests	Unlimited
	Gynecological tests	Unlimited
	Urological tests	Unlimited
	Radiodiagnosis	Unlimited
	High resolution ultrasound	One (1) high resolution ultrasound is included per pregnancy
SPECIAL TREATMENTS	Physiotherapy and rehabilitation	Max. 30 sessions per insured party/year
	Phoniatrics and speech therapy	Max. 30 sessions per insured party/year
MATERNITY	Tocology	Unlimited
	Ante-natal classes	Unlimited
DENTAL COVERAGE	First visits	Unlimited
	Simple tooth extractions.	Unlimited
	Periapical x-rays	Unlimited
	Orthopantomographs	One (1) orthopantomography per insured person and current insurance year is included
	Dental cleaning	One (1) oral cleaning per insured person and current insurance year is included
	Other dental services (see price chart)	Unlimited
OTHERS COVERAGES	Preventive Medicine	One (1) gynecological review per insured person and current insurance year is included
	Chiropody	6 sessions per insured party/year
	Clinical Psychology	Maximum of 10 consultations per insured person and current insurance year is included
	Psychological Medical orientation by telephone 24 hours a day	Medical orientation by telephone 24 hours a day, 365 days a year
	Medical orientation	Medical orientation by telephone 24 hours a day, 365 days a year

COVERAGE DETERMINED IN ACCORDANCE WITH THE CRITERIA OF THE ORGANIZACIÓN MÉDICO COLEGIAL (COLLEGE OF PHYSICIANS ORGANIZATION).

Consult our website or call our phone number 902 363 666, to get information about the Centers, Hospitals & Specialists that have been arranged for your health plan.

Enjoy them without additional costs with your policy Cigna Salud Selección Consultas

OTHER BENEFITS INCLUDED IN YOUR INSURANCE



Cigna 24 hour Telemedicine

Our team of doctors is at your disposal to deal with any doubts you may have at any time, **365 days a year**. This service is particularly useful for obtaining advice in situations, urgent or not, in which you need help, support and co-ordination from a doctor and all in simple language.



Dental programme for pregnant women

At Cigna **our aim is to encourage problem prevention** among our clients and at the same time to include coverage which stands out in the market.

We have put in motion a **completely free dental programme for all customers of Cigna who are pregnant**. This programme aims to protect our clients from the two most common dental problems during pregnancy: **gingivitis and dental caries**.



Psychological guidance

This new telephone service allows you to make **consultations of a psychological nature** (anxiety, personal relations, depression, stress, etc.) and obtain telephone guidance. Our team of psychologists attends to each case on a personal basis and with complete confidentiality and follows up on each consultation.



The complement for a complete dental health (included)

CIGNA DENTAL

At Cigna we are aware of the importance of having excellent oral and dental health, and for this reason we offer our dental health insurance to perfectly supplement your health insurance.

We put this coverage at your disposal allowing you to **have access to a network of highly qualified dentists spread throughout Spain**. With **Cigna Dental** you have access to 84 free services such as:

- › Oral hygiene education.
- › Initial examination and diagnosis.
- › Consultations and check-ups.
- › Topical administration of fluoride.
- › Annual dental cleaning.
- › Periapical x-rays.
- › Orthopantomogram.
- › Simple and complex extractions.

And you can also benefit on very attractive terms from the other treatments included in our deductible coverages far below average market prices.

Also with the following benefits:

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



Health and well-being supplementary programs

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 Centers and top quality professionals, whether you are a client or not.

The professional team of Cigna +Salud will advise you in a personalized 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.



Fertility and Maternity

Fertility treatments and other services: conservation of the umbilical cord, cryopreservation of oocytes, etc



Nutrition

Comprehensive advice, with programs such as private consultation, food intolerance tests...



Aesthetics



Vision

Specialists and reference centres with the latest technological innovations.



Rehabilitation and Recovery



Genetics



Sport

Sports check-ups of the musculoskeletal and cardiovascular system, general health status..



Mental Health

Treatment of pathologies associated with psychological health. Individual, couple, family...



Covid 19

Reactivate Test and post-Covid19 check-ups to detect possible consequences.



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

CONTRACT CONDITIONS

Contract conditions

- › To be resident in Spain.
- › Medical Subscription: Pre-existing pathologies must be evaluated by Cigna's medical department through a health questionnaire, who will determine the conditions for subscription.
- › Contract age range:
 - Insured party: between 18 and 75 years of age, inclusive
 - Dependent family members of the insured party: up until 29 years of age.
- › Renewal date of the policy: 1 year from the start of the policy.
- › Invoicing: monthly.

Waiting periods

A 3 month waiting period, from the date of entry into force of the policy, has been established for the following coverage :

- › Clinical Neurophysiology: electroencephalograms, electromyograms and evoked potentials.
- › Nuclear Medicine: bone and thyroid scans and tracking scan with I-131.
- › Radiodiagnosis: bone densitometry, conventional CAT scan (computerized axial tomography), NMR (nuclear magnetic resonance) and high resolution ultrasound per pregnancy.
- › Cardiology Tests: holter.
- › Preparation for childbirth.



HOW TO REGISTER

Contact our commercial department:



91 418 40 60 | 93 318 04 06



comercial@cigna.com

You can find all of the information you may need about
Cigna Salud Consultas at our website:

www.cignasalud.es

PREMIUMS

Insured party

Age	Monthly Premium
18-34	€ 14.50
35-49	€ 19
50-54	€ 22
55-59	€ 27
60-64	€ 30
65-69	€ 40
70 or more	€ 52

Spouse

Age	Monthly Premium
18-34	€ 13.05
35-49	€ 17.10
50-54	€ 19.80
55-59	€ 24.30
60-64	€ 27
65-69	€ 36
70 or more	€ 46.80

Dependent family members

Age	Monthly Premium
0-17	€ 10.00
18-29	€ 11.60

Legally established taxes have been applied to these premiums (0,15%). Premiums valid until 31 October 2022.

