



New Insurance Policy N°: Start date*:
 Amendments Insurance Broker: Proposal:
 Name of the Insurance Broker:



* The contract starts on the 1st or 15th calendar day of the month following acceptance of the risk by the insurer.

Membership Form

Médis Light and Médis Dental Enterprises

Policy Holder

Name of Enterprise:

Identification of Insured Persons (If you need additional space to add insured persons, please fill out a new Application Form with that information only)

Employee name:

Address:

Postal Code: **City:** **E-mail:**

Birth Date: **Gender:** F M **Identity Card:** **Tax number:**

Mobile Phone Nr: **Telephone (work):** **Telephone (home):**

Name to be printed on Médis Card (maximum of 25 characters):

Spouse:

Birth Date: **Gender:** F M **Identity Card:** **Tax Number:**

Name to be printed on Médis Card (maximum of 25 characters):

Child:

Birth Date: **Gender:** F M **Identity Card:** **Tax Number:**

Name to be printed on Médis Card (maximum of 25 characters):

Child:

Birth Date: **Gender:** F M **Identity Card:** **Tax Number:**

Name to be printed on Médis Card (maximum of 25 characters):



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Médis Light and Médis Dental Enterprises



Insured Capital

Coverages	LIGHT	DENTAL	LIGHT + DENTAL
Choose the desired option by placing an X. This does not preclude consulting the legally required pre-contractual and contractual information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Daily Hospitalization Allowance	50€ day/60 days per annuity	-	50€ day/60 days per annuity
Outpatient Care			
Medical Consultations (see details)	Unlimited	-	Unlimited
Médis Personal Physician	Unlimited	-	Unlimited
Clinical analysis (see details)	Unlimited	-	Unlimited
X-ray	Unlimited	-	Unlimited
Ultrasounds (see details)	Unlimited	-	Unlimited
CAT Scan (see details)	Unlimited	-	Unlimited
MRI Scan	Unlimited	-	Unlimited
Physical Therapy (see details)	Unlimited	-	Unlimited
Other CMDT's (see details)	Unlimited	-	Unlimited
Online Doctor			
GP Medicine	Unlimited	2 per annuity	Unlimited
Pediatrics	Unlimited	2 per annuity	Unlimited
Psychology	agreed prices	agreed prices	agreed prices
Psychiatry	agreed prices	agreed prices	agreed prices
Other specialties	agreed prices	agreed prices	agreed prices
Care Service			
Home Doctor	Unlimited	-	Unlimited
Home Nursing	5 sessions per annuity	-	5 sessions per annuity
Home Catering	5 days per annuity	-	5 days per annuity
Physical Therapy at Home	5 sessions per annuity	-	5 sessions per annuity
Clinical Tests at Home	5 collections per annuity	-	5 collections per annuity
Non-Urgent Transport	5 transport services per annuity	-	5 transport services per annuity
2nd Opinion	Unlimited	-	Unlimited
Dental			
Composites to seal cracks	-	1 every 2 years	1 every 2 years
Topical application of fluorides	-	1 every 6 months	1 every 6 months



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Coverages	LIGHT	DENTAL	LIGHT + DENTAL
Bimaxillary scaling	-	1 every 6 months	1 every 6 months
Dental pigment removal with jet	-	2 every 6 months	2 every 6 months
Study for orthodontics	-	1 per annuity	1 per annuity
Study for implantology treatment	-	1 per annuity	1 per annuity
Orthopantomography	-	1 per annuity	1 per annuity
First session of endodontics	-	1 per annuity	1 per annuity
Subseq. sessions of endodontics	-	2 per annuity	2 per annuity
Braces control	-	3 per year, 6 throughout contract	3 per year, 6 throughout contract
Pulp control	-	3 per annuity	3 per annuity
Restoration	-	3 per annuity	3 per annuity
Dental medicine appointments	-	Unlimited	Unlimited
Deciduous tooth extraction	-	Unlimited	Unlimited
Multiradicular tooth extraction	-	Unlimited	Unlimited
Monoradicular tooth extraction	-	Unlimited	Unlimited
Tooth extraction with odont. and osteo.	-	Unlimited	Unlimited

Deductibles

Coverages	LIGHT	DENTAL	LIGHT + DENTAL
Daily Hospitalisation Allowance	3 days per hospitalisation	-	3 days per hospitalisation

Coinsurance (Inside/Outside of the Network)

Coverages	LIGHT	DENTAL	LIGHT + DENTAL
Outpatient Care	100% / 0%	-	100% / 0%
Care Services	100% / 0%	-	100% / 0%
2nd Opinion	100% / 0%	-	100% / 0%
Online Doctor	100% / 0%	100% / 0%	100% / 0%
Dental	-	100% / 0%	100% / 0%



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Copayments

Coverages	LIGHT	DENTAL	LIGHT + DENTAL
Outpatient Care	-	-	-
Medical Consultations (see details)	Up to € 30	-	Up to € 30
Médis Personal Physician	€ 20	-	€ 20
Clinical analysis (see details)	Up to €4.70	-	Up to €4.70
X-ray	Up to €12.50	-	Up to €12.50
Ultrasounds (see details)	Up to 45€	-	Up to 45€
CAT Scan (see details)	Up to 75€	-	Up to 75€
MRI Scan	Network access	-	Network access
Physical Therapy (see details)	Up to €25	-	Up to €25
Other CMDT's (see details)	Up to €170	-	Up to €170
Online Doctor	-	-	-
GP Medicine	€0	€3	€0
Pediatrics	€0	€3	€0
Psychology	agreed prices	agreed prices	agreed prices
Psychiatry	agreed prices	agreed prices	agreed prices
Other specialties	agreed prices	agreed prices	agreed prices
Dental	-	€3 per visit	-

Description of the acts

Outpatient Care

Medical Consultations - Primary and speciality care consultations (except psychiatry and emergency consultations which are at contracted prices)

Ultrasounds - Breast ultrasound, gynaecological ultrasound, obstetric ultrasound, soft tissue ultrasound and renal ultrasound.

Clinical Tests - Glucose, creatinine, urea, total cholesterol, triglycerides, urine II (urine summary analysis), sedimentation rate.

Physical Therapy - Amount per session or per procedure billed separately, for direct current, high frequency current, ultrasound, moist heat, respiratory kinesiotherapy, manual massage of a region, hydromassage, helium-neon laser therapy, cryotherapy, special kinesiotherapy techniques.

Other CMDT's (Complementary Means of Diagnosis) - Electrocardiogram, audiogram, tympanogram, colposcopy, spirometry, colour doppler echocardiography 'Triplex Scan', orthopantomography and mammography.

Note – The indicated amounts represent the maximum amount payable per medical procedure, clinical analysis or physical therapy session. All other medical procedures at contracted prices

Dental

Application of dental sealants (by quadrant) - Application of liquid resin on the masticatory surface of teeth to prevent tooth decay: one unit every 2 years is funded up to 18 years old.



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Description of the acts (cont.)

Topical application of fluorides - Application of fluorides to prevent tooth decay: pursuant to good clinical practice, one unit every 6 months is funded.

Bimaxillary removal of calculus - Dental cleaning: pursuant to good clinical practice, one unit every 6 months is funded.

Sodium bicarbonate jet cleaning – jet spraying of high-pressure water combined with air and sodium bicarbonate onto the surface of teeth to remove tartar and plaque.

Orthopantomography - X-ray enabling an overview of the jaws and teeth: the Insurer pays one orthopantomography per annuity.

Restorations - Treatment of damaged teeth, restoring their form and function: the Insurer paying two restorations per annuity.

Pulpal protection – application of a medicinal product of cavity liner to preserve tooth vitality.

First Session of Endodontics - Devitalisation or root canal treatment, which consists of full removal of the pulp and dental nerve: the Insurer paying one devitalisation per annuity.

Follow-up endodontics – total removal of the dental pulp and root canal treatment.

Extraction of deciduous tooth - Extraction of milk teeth: unlimited.

Tooth extraction with odontosection and osteotomy – surgical tooth extraction (minor surgery).

Extraction of multiradicular teeth – extraction of teeth with more than one root.

Extraction of monoradicular teeth - extraction of teeth with a single root.

Implantology study pack – Study made before the customer places a dental implant. This study includes a dental medicine appointment, study of rehabilitation with implants and study models.

Orthodontics study pack – Study made before the customer places the dental brace. This study includes a dental medicine appointment, orthodontic study models, cephalometric analysis, teleradiograph and photographic study.

Control of fixed brace - 6 controls of fixed brace are funded for 2 years (maximum of 3 controls per year). The funding begins when the 1st control of this brace is done in the Médis Dental network.

Other Conditions

- No age limit for subscription
- No pre-existing conditions (except for Daily Hospitalisation Allowance)
- No grace periods
- No need for prior authorisation
- No medical questionnaire



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Declarations, consents, date, and signatures

For the effects of concluding the current insurance contract, the Member/Policyholder and the Insured Person(s), declare that:

1. We have been informed of the conditions of the insurance contract and all the necessary and legally required clarifications have been provided, and declare having received for this effect the annex to this proposal: Document of information about the insurance product and the General and Special Conditions.
2. The risk that we intend to insure against was not covered, totally or partially, by any contract relative to which there is a premium, instalment of a premium or other amount in debt.
3. The omissions, inaccuracies or forgery, whether regarding the compulsory data or the optional data, are of the Member/Policyholder's responsibility and that of the Insured Person(s).
4. We authorise that the information relative to the statement of benefits, containing information relative to the provider, date of the medical act and value of the expenses incurred, should be provided directly to the Insurance Policyholder.
5. For insurance concluded for a period of six months or above, an Insurance Policyholder who is the natural person is entitled to cancel the contract, without needing to invoke fair cause, in the 30 days immediately following the date when the policy was received.
6. The provisions in the previous number are not applicable to group insurance.

The Member/Policyholder and the Insured Person(s) are also aware that:

7. The acceptance of the Insurance, regarding each Insured Person, is dependent on the analysis of the respective Individual Health Questionnaire, and the Insurance may be considered as having been accepted if, within a maximum of 14 days from the date of the Insurance Company's Medical Subscription Services' receipt of the Application Form and respective Individual Health Questionnaire, it does not inform the Insured Person of the non-acceptance of the proposed risk or the need to obtain additional elements for its assessment.
8. The analysis of the Individual Health Questionnaire and remaining factors that characterize the proposed risk, condition its acceptance by the Insurance Company or the terms under which it may take place.
9. In the case of a transfer of risk previously covered by another insurance contract, particular exclusions and grace periods for new coverage and the difference of capital, compared with the previous insurance policy, will be applied, with exception of Birth coverage subject to the grace period provided in the General Conditions of the policy, which is 365 days. The particular exclusions and preexistence will be considered on the basis of existing clinical information, that is, in the Particular Conditions / Individual Certificates in force at the date of transfer. In the absence of referred information the subscription will be based on a medical questionnaire which is needed to be filled and reported upon an acquisition of the Médis insurance. The preexistences will be reported on the date that the medical questionnaire that supports a subscription of this insurance is filled.
10. In case of any change of the policy's conditions, grace periods will be applied to the new coverages and to the difference of capital in excess of the previous option. Pre-existing conditions and particular exclusions will be considered based on the existing clinical information (medical questionnaire, Specific Conditions/Individual Certificate and additional information arising from the insurance utilization) for the new coverages or for the difference of capital in excess of the previous option.
11. Under the legal terms, after acceptance of this application form the risk cover is only effective once the owed premium - or instalments of it - is paid.
12. The guaranteed instalments that are stated in this Application Form exclusively refer to each year of the



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Declarations, consents, date, and signatures (cont.)

contract's lifetime.

13. Banco Comercial Português, S.A. (Millennium bcp) acts on behalf and on account of the Insurer and its intervention involves the provision of assistance throughout the duration of the insurance contract. There will not be any involvement of other insurance intermediaries in the insurance contract.

Millennium bcp holds an indirect stake of more than 10% in the share capital of the entities Ocidental – Companhia Portuguesa de Seguros de Vida, S.A. and Ageas – Sociedade Gestora de Fundos de Pensões, S.A. In turn, Fosun International Holdings Limited, which holds an indirect stake in the share capital of Millennium bcp of more than 10%, indirectly holds qualifying stakes in various insurance companies of the Fidelidade Group, including Fidelidade – Companhia de Seguros, S.A., Companhia Portuguesa de Resseguros, S.A. and Multicare – Seguros de Saúde, S.A. Nevertheless, Millennium bcp does not sell insurance products of the Fidelidade Group's insurance companies.

Millennium bcp provides advice. The information provided by Insurance Policyholders relative to their requirements and needs are specified in the insurance proposal and/or in the application proposal, as well as any additional simulations and questionnaires, and guide the advice provided, which is only based on the analysis of the insurance contracts of distributors with which the intermediary has close relations.

Millennium bcp, as an insurance intermediary, is contractually bound to conduct its insurance distribution activity exclusively for the following insurers: Ocidental - Companhia Portuguesa de Seguros de Vida, S.A., Ageas Portugal - Companhia de Seguros S.A. and Médis - Companhia Portuguesa de Seguros de Saúde, S.A. As well as for Ageas – Sociedade Gestora de Fundos de Pensões S.A.

Notwithstanding this, in certain cases, under the contractually established terms, Millennium bcp can carry out insurance distribution activity for other Insurers.

The Intermediary is not remunerated directly by the Insurance Policyholder for the distribution activity. The Intermediary will receive a management fee from the Insurer, as remuneration in relation to the insurance contract, without prejudice to the Insurer being able to attribute benefits, that may or may not be of economic nature, to the persons directly involved in the insurance distribution activity, which shall not be granted according to a given insurance contract. The Insurance Policyholder has the right to request information about the Intermediary's remuneration for providing the distribution service; therefore, whenever requested, you will be given this information.

14. Complaints arising from the contract can be submitted in writing to the Insurer's complaint-management department (namely through the e-mail: reclamacoes@ocidental.pt or by post to: Praça Príncipe Perfeito 2, 1990-278 Lisboa), in the Complaints book, to the Customer Ombudsman (namely through the e-mail provedor.ocidental@mm-advogados.com) and to the Insurance and Pension Funds Supervisory Authority, at www.asf.com.pt. In the events of a disputes, in addition to resorting to the other Alternative Dispute Resolution Entities, under the terms of applicable legislation, the parties can also appeal to CIMPAS - the Insurance Information, Mediation and Arbitration Centre, of which the Insurer is a member - www.cimpas.pt - or to the judicial courts. The Insurer's Customer Handling Policy and other information on Complaints and Dispute Management is available at www.ocidental.pt.

Ageas Portugal - Companhia de Seguros, S.A. (brand Ocidental, Hereinafter referred to as "Ocidental") is the entity responsible for processing the personal data of the insurance policyholder (if a natural person) or the representative(s) of the insurance policyholder (if a legal person), all the other insured persons and/or beneficiaries ("Data Subjects"), in the context of the subscription of insurance products, collected through this document, as well as any that are provided subsequently, namely during the reporting of a claim, even if they have been collected from third parties. The personal data provided are necessary for the subscription and management of the insurance, including the issuance of the policy, management of the policy, management of



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Declarations, consents, date, and signatures (cont.)

claims and annulment of the policy, and are processed only for this(these) purpose(s). In this regard, Ocidental processes the following categories of data: identification and contact data, health data; financial data and all other data required for concluding the insurance contract. For the pursuit of the purpose(s) described above, Ocidental may communicate the collected data to subcontractors, business partners and entities of the insurance sector, such as the Portuguese Association of Insurers, insurance distributors and reinsurers. Ocidental may also communicate personal data when it deems that this disclosure of data is necessary or appropriate (i) in light of the applicable law, (ii) in compliance with legal obligations/court orders, or (iii) to respond to requests from public or governmental authorities. The provision of products and services by Ocidental could imply the transfer of personal data to third countries (which do not belong to the European Union or European Economic Area). In these cases, Ocidental will implement the necessary and appropriate measures in light of the applicable law to ensure the protection of the personal data being transferred. Ocidental keeps the data throughout the established contractual period, unless it is duty bound by law to keep the data for a longer period of time. Data Subjects can, at any time, request access to their personal data, as well as their data's rectification, elimination or limitation to their processing, the portability of their data, or object to their processing (with the exception of data strictly necessary for the provision of the service) through written request addressed to Ocidental to the email apoioaocliente@medis.pt or postal address Praça Príncipe Perfeito 2, 1990-278 Lisboa. If you wish to contact the Data Protection Officer (DPO), please do so via the email dpo@medis.pt. Without prejudice to any other form of administrative or judicial appeal, Data Subjects are entitled to the right to submit a complaint to the National Data Protection Commission (CNPD) or to another supervisory authority that is competent under the terms of the law, if they consider that their data is not being processed legitimately by Ocidental. Ocidental may process personal data in order to assess the level of risk associated to the insurance subscription based on automated processing (i.e. without human intervention) of personal data, substantiating a decision which could take effect in the legal sphere of the Data Subject, namely with respect to the pricing of the insurance. In this respect, Ocidental undertakes to take the appropriate measures to safeguard the rights, freedoms and legitimate interests of the Data Subjects, namely the right to obtain human intervention by Ocidental, express their point of view and contest the decision in question. With the Data Subject's consent (if a natural person), Ocidental will use the collected data for sending promotional communications, disclosing campaigns relative to Ocidental products and services suited to the Data Subject's profile. With the Data Subject's consent, the entities of the Ageas Portugal Group (namely: Ageas Portugal - Companhia de Seguros, S.A. (brand Ocidental), Ageas Portugal - Companhia de Seguros de Vida, S.A., Ocidental - Companhia Portuguesa de Seguros, S.A., Ocidental - Companhia Portuguesa de Seguros de Vida, S.A., Médis - Companhia Portuguesa de Seguros de Saúde, S.A., Ageas - Sociedade Gestora de Fundos de Pensões, S.A.) will have access to the Data Subject's personal data for sending promotional communications, disclosing campaigns relative to Ocidental products and services suited to the Data Subject's profile. These entities will act as autonomous processors for the processing that each carries out. Data Subjects can, at any time, request access to their personal data, as well as their data's rectification, elimination or limitation to their processing, the portability of their data, or object to their processing through written request addressed to the entities responsible for the processing (processors) to the contacts indicated above. They may also contact the DPO of the Ageas Portugal Group through the email dpo@ageas.pt. You can also manage the consents that have provided through your Reserved Area. If you wish to know more about how the entities of the Ageas Portugal Group process your personal data, please see their Privacy Policies presented on the website of each entity. The profile will be created based, in particular, on demographic variables such as age and gender, area of residence, personal preferences indicated, as well as the subscribed products, with the profile being adjusted throughout the relations established with any of the entities of the Ageas Portugal Group. The personal data will be kept for marketing purposes as long as the Data Subject does not withdraw consent. All of our communications contain



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Declarations, consents, date, and signatures (cont.)

a link through which the Data Subject can, at any time, withdraw consent. However, this does not invalidate the processing that has been done up to that date based on the previously given consent. The Insurance Policyholder (natural or legal person), by providing third party data, namely insured person(s) and/or beneficiary(ies), undertakes to provide information relative to the processing of personal data described above, as well as the collection of any applicable consent(s).

The Insurance Policyholder (natural or legal person), by providing third party data, namely insured person(s) and/or beneficiary(ies), undertakes to provide information relative to the processing of personal data described above, as well as the collection of any applicable consent(s).

To be completed by the Policyholder if an individual:

I consent to the entities of the Ageas Portugal Group (identified above) having access to my personal data kept in the context of the relationship established with the entity(ies) of the Ageas Group, under the terms referred to above.

I consent to the processing of my personal data by the entities of the Ageas Portugal Group (listed above), for purposes of sending marketing communications through the different communication channels, whether physical or digital, namely electronic notifications, letters, SMS or email, suited to my profile, under the terms referred to above and described in more detail in the various Privacy Policies available on their websites.

I declare being the legal representative and holder of the parental responsibilities of the identified minor(s) or being duly authorized by the legal representative and holder of the parental responsibilities of the identified minor(s), and that I have been informed of the terms of the personal data processing by Médis, for the described purposes and pursuant to the terms established above.

The Policy holder

The Branch

The Insured Person

The Insured Person

The Insured Person

The Insured Person

Location and date: _____, _____ of _____ of _____



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www.medis.pt

The present document is a translation of the Portuguese version. In case of discrepancy between the versions, the Portuguese version shall prevail. Does not exempt consultation of the legally required pre-contractual and contractual information.

Insurance Intermediary: Banco Comercial Português, S.A. - Registered Office: Praça D. João I, nº 28, 4000-295 Porto – Share Capital 3.000.000.000 Euros – Single registration and TIN 501525882. Insurance agent, registered under nr. 419527602, with the Insurance and Pension Funds Supervision Authority - Registration Date: 21/01/2019. Authorisation for the brokerage distribution of the life and non-life insurance - Ocidental - Companhia Portuguesa de Seguros de Vida, S.A., Ageas Portugal - Companhia de Seguros, S.A. and Médís - Companhia Portuguesa de Seguros de Saúde, S.A. and Ageas – Sociedade Gestora de Fundos de Pensões S.A.. For information and further registration details, please consult: www.asf.com.pt. The Insurance Intermediary is not authorised to sign insurance contracts on behalf of the Insurer or receive any insurance premiums payable to the Insurer. The Insurance Intermediary does not assume liability regarding any risks covered by the insurance contract, which shall be fully assumed by the Insurer.

Insurer – Ageas Portugal, Companhia de Seguros, S.A. Head office: Praça Príncipe Perfeito 2, 1990-278 Lisboa. Tax number 503 454 109. Comercial Registry Office of Porto. Share Capital of 7.500.000 Euros. ASF Register 1129, www.asf.com.pt

Médís: exclusive and registered brand of the products managed by Médís – Companhia Portuguesa de Seguros de Saúde, SA, insurance company, reinsurer and manager of the healthcare integrated system subjacent to the insurance through Policies issued by itself or by other insurance companies authorised by it to do so. Entity legally authorised for the conduct of the activity in the non-life insurance.