

# Health Insurance

## Insurance product information document

**OCIDENTAL**  
grupo ageas

**Company:** Ageas Portugal - Companhia de Seguros, S.A. **Product:** Médis Empresas  
Insurance Company authorised by the Insurance and Pension Funds Supervisory Authority, under no. 1129. EU  
**Member State:** Portugal

Pre-contractual and complete contractual information about the product is provided in other documents. This document is intended to provide a summary of the information pertaining to the insurance contract.

### What type of insurance is it?

Health insurance that covers healthcare expenses. This insurance may provide compensation for expenses when providers outside the Médis Network are utilised or benefits agreed when Médis Network providers are utilised. Assistance services are also guaranteed.



### What is insured?

#### The following cover options may be contracted: Hospitalisation Option

- ✓ Hospitalisation (hospital stay) - € 15.000,00;
- ✓ 2nd Opinion - no limit.

#### Option A

- ✓ Hospitalisation (hospital stay) - € 15.000,00;
- ✓ Mental Health
  - Psychiatric hospitalisation - 20 days;
  - Psychology and Psychotherapy - 20 Sessions;
- ✓ Childbirth - € 1 500,00;
- ✓ Outpatient (consultations, exams and treatments) - € 1.000,00;
- ✓ 2nd Opinion - no limit.

#### Option B

- ✓ Hospitalisation (hospital stay) - € 30.000,00;
- ✓ Mental Health
  - Psychiatric hospitalisation - 20 days;
  - Psychology and Psychotherapy - 20 Sessions;
- ✓ Childbirth - € 2.000,00;
- ✓ Outpatient (consultations, exams and treatments) - € 2.500,00;
- ✓ 2nd Opinion - no limit;

#### Optional covers

- Stomatology - € 250,00;
- Serious illnesses - € 1.000.000,00.



### What is not insured?

#### Among other exclusions outlined in the applicable General Terms and Special Conditions, the following are excluded:

- ✗ Illnesses that you had before taking out health insurance;
- ✗ Accidents or illnesses covered by compulsory insurance (work and traffic accidents);
- ✗ Accidents resulting from professional or amateur sports practice and participation;
- ✗ Infectious and contagious diseases, when declared as epidemic by the Health Authority.



### Are there any restrictions on cover?

- ! Some covers include grace periods;
- ! There may be particular exclusions (exclusions resulting from the analysis of the health questionnaire);
- ! Pre-authorisation is required for some medical acts;
- ! When the procedures concerning the submission of expenses or pre-authorisation requests have not been fulfilled, there may be a reduction or loss of cover, and in the latter case, if there is wilful misconduct and the insurer incurs significant damages.



## What is insured? (continued)

### Option C

- ✓ Hospitalisation (hospital stay) - € 50.000,00;
- ✓ Mental Health
  - Psychiatric hospitalisation - 20 days;
  - Psychology and Psychotherapy - 20 Sessions;
- ✓ Childbirth - € 5.000,00;
- ✓ Outpatient (consultations, exams and treatments) - € 3.000,00;
- ✓ International:
  - Clínica Universitária de Navarra [Navarra University Clinic] - unlimited;
  - Barcelona/Berlin/USA/other clinics - € 50.000,00.
- ✓ 2nd Opinion - no limit.

#### Optional covers

- Stomatology - € 500,00;
- Prostheses and orthoses - € 300,00;
- Serious illnesses - € 1.000.000,00.

### Option D

- ✓ Hospitalisation (hospital stay) - € 500.000,00;
- ✓ Mental Health
  - Psychiatric hospitalisation - 20 days;
  - Psychology and Psychotherapy - 20 Sessions;
- ✓ Childbirth - € 5.000,00;
- ✓ Outpatient (consultations, exams and treatments) - € 5.000,00;
- ✓ Stomatology - € 1.000,00;
- ✓ Prostheses and orthoses - € 500,00;
- ✓ Serious illnesses - € 1.000.000,00;
- ✓ International:
  - Clínica Universitária de Navarra [Navarra University Clinic] - unlimited;
  - Barcelona/Berlin/USA/other clinics - € 50.000,00.
- ✓ 2nd Opinion - no limit.



## Where am I covered?

- ✓ Continental Portugal and Islands.



## What are my obligations?

- Before signing the contract, the insured must accurately state all known circumstances that should be reasonably significant for the insurer's risk assessment;
- Pay the premium value in a timely manner;
- Inform the insurer of any illnesses that you have on the date the insurance begins;
- During the contract, inform the insurer of risk-aggravating situations within 14 days of the date from when the insured person became aware of such;
- Present the Médis card when utilising the agreed network;
- If you wish to be reimbursed for utilisation outside the agreed network, you must submit all supporting documents for the expenses incurred within a maximum period of 120 days.



## When and how do I pay?

Unless otherwise agreed, the first instalment or premium payment must be made on the date the contract is signed, by direct debit from your account or by Multibanco reference. Annual, biannual, quarterly or monthly payment may be agreed. The following instalments, subsequent annuities and successive instalments must be paid on the dates established in the contract.



### **When does the cover start and end?**

The contract begins on the date specified in the contractual conditions. Contracts concluded for a specified period shall terminate at midnight on the last day. Contracts with an initial period of 1 year are renewed for equal periods.



### **How do I cancel the contract?**

For contracts concluded for one year and subsequently, the insured may rescind the contract by communicating this intention to the insurer 30 days prior to the date of extension of the contract, by registered mail or by any other means through which a written and lasting record is kept. The contract may be terminated by the parties at any time with just cause. The policyholder, being an individual person, may terminate contracts with duration equal to or greater than six months, without invoking just cause by communicating this intention to the insurer within 30 days of the date of receipt of the policy.