

Insurance Product Information Document

Company : Ageas Portugal - Companhia de Seguros, S.A. **Product:** Médis Light and Médis Dental Insurance Plans

Insurance Company authorised by the Insurance and Pension Funds Supervisory Authority, under no. 1129.

EU Member State: Portugal

Complete pre-contractual and 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 this?

A health insurance that covers healthcare expenses. These insurance plans operate through benefits agreed with Médis Light and Médis Dental network providers. Care services are also guaranteed.



What risks are insured?

- ✓ **Médis Light**
- ✓ Daily hospitalisation allowance: 60 days per annuity;
- ✓ Outpatient Care:
 - Medical consultations - unlimited;
 - Médis Attending Physician - unlimited;
 - Physical therapy - unlimited;
 - Clinical tests - unlimited;
 - X-ray - unlimited;
 - Ultrasounds - unlimited;
 - CT Scan - unlimited;
 - MRI Scan - unlimited; Care Services:
 - Home doctor - unlimited;
 - Home nursing - 5 sessions per annuity;
 - Home catering service - 5 sessions per annuity;
 - Physical therapy at home - 5 sessions per annuity;
 - Clinical tests at home - 5 collections per annuity;
 - Non-urgent transport - 5 transport services per annuity;
- ✓ **Médis Dental**
- Dental medicine appointments - unlimited;
- Composites to seal cracks - 1 every 2 years;
- Topical application of fluorides - 1 every 6 months;
- Bimaxillary scaling - 1 every 6 months;
- Dental pigment removal with jet - 1 every 6 months;
- Orthopantomography - 1 per annuity;
- Restoration - 3 per annuity;
- Pulp protection - 3 per annuity;
- First session of endodontics - 1 per annuity;
- Subsequent sessions of endodontics - 2 per annuity;
- Deciduous tooth extraction - unlimited;
- Tooth extraction with odontosection and osteotomy - unlimited;
- Multiradicular tooth extraction - unlimited;
- Monoradicular tooth extraction - unlimited;
- Study for implantology treatment - 1 per annuity;
- Study for orthodontics - 1 per annuity;
- Braces control - 3 per year, 6 throughout contract;
- Online doctor consultation - 2 per annuity;



What risks are not insured?

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

- ✗ Treatments, surgery and other actions intended for the correction of diseases or congenital malformations, unless expressly agreed otherwise pursuant to the terms stipulated in the Specific Conditions regarding new-born babies insured by a Médis policy from the time of their birth;
- ✗ Expenses incurred with doctors who are spouses, parents, children or siblings of the insured person;
- ✗ Expenses related to services that are not medically necessary, as well as hospital care and treatment for social reasons.
- ✗ Non-dental diseases that you have 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 the insurance coverage?

- ! Expenses incurred outside the networks of contracted providers (Médis Light network and Médis Dental network) are not guaranteed.
- ! Composites for sealing cracks up to the 18-year age limit.
- ! Pre-authorisation is required for some medical procedures.



What risks are insured? (continued)

For medical procedures that are not reimbursed, or after the limits of the insured amount have been exhausted, there are prices agreed with Médis Dental Network providers.



Where am I covered?

✓ Continental Portugal and Islands.



What are my obligations?

- Before signing the contract, the insured person must accurately state all known circumstances that should be reasonably significant for the insurer's risk assessment;
- Pay the premium amount in a timely manner;
- Present the Médis card to Médis Light and Médis Dental network providers;
- During the contract, inform the insurer of risk-aggravating situations within 14 days from the date when the insured person became aware of such.



When and how should 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.
Annual, biannual, quarterly or monthly payment may be agreed upon.
The following instalments, subsequent annuities and successive instalments must be paid on the dates established in the contract.



When does the insurance coverage start and end?

The contract starts on the date specified in the contractual conditions. Contracts concluded for a specified period 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 person may terminate 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 a natural person, may terminate contracts with a duration equal to or greater than six months, without invoking just cause, by communicating this intention to the insurer within the 30 days immediately following the date the policy was received.