



Médis Health Insurance
There is a new way of thinking about health.

And a new Médis that thought of everything.

Médis Health Insurance

At Médis we believe that Health must be thought 360°, and each person can benefit from a more complete, simple and digital Personal Health Service.

Because it is when we least expect that it is good to have an insurance that thought of everything.

Médis Line

Nurses available by telephone 24h a day. 365 days a year.
A permanent healthcare information advice and referral service.

Linha médis
Apoio 24 horas

218 458 888



Médis Card

A personalised card gives Médis Customers access to the services of the Médis Network and to the favourable condition of the Health and Well-being Network.



Health and Well-being Network

A network that offers Customers advantageous conditions to access services within the context of prevention and the promotion of healthy life styles.



Médis Medical Assistant

A dedicated doctor allowing Customers to benefit from permanent follow-up through appointments or by telephone.



Médis App

With the App, Customers can use their digital Médis Card and consult the Médis Network, the Health & Well-being network and their Personal Area, all at the distance of a touch.



Médis Network

Extensive network comprising more than 13.000 doctors and more than 8.000 locations where Customers can schedule appointments and carry out examinations, treatments or surgeries. A high-quality network that covers the entire national territory.



Médis website www.medis.pt

Through the Médis website, Customers have access to their Health Plan, and can also submit expenses incurred outside the Médis network, being reimbursed up to 3 days.

Médís Health Insurance

Coverage Options and capitals of your choice



Covers	Option 1	Option 2	Option 3
Inpatient	€ 15.000,00	€ 50.000,00	€ 500.000,00
Birth (sub-limit)	€ 1.500,00 (Optional) ⁽¹⁾	€ € 2.000,00	€ 3 000,00
2 nd Opinion ⁽²⁾	Yes	Yes	Yes
Outpatient Assistance	€ 1.000,00 (Optional)	€ 2.500,00	€ 5.000,00
Dental	-	€ 250,00 (Optional)	€ 1.000,00 (Optional)
International	Clínica Universitária de Navarra ⁽³⁾	-	Unlimited
	Barcelona — Berlin — USA ⁽⁴⁾	-	€ 75.000,00
	Other Clinics	-	-
Serious Illness ⁽⁵⁾	-	-	€ 1.000.000,00

Percentage paid by Médís

In network (after co-payments)	100%	100%	100%
Out network	35%	35%	35%
Dental Prosthesis ⁽⁶⁾	-	50% In network 35% Out network	50% In network 35% Out network
International	Clínica Universitária de Navarra ⁽³⁾	-	100 %
	Barcelona — Berlin — USA ⁽⁴⁾	-	80 %
	Other Clinics	-	60 %
Serious Illness ⁽⁵⁾	-	-	100%

Sub-Limits

Physiotherapy	€ 500,00 ⁽⁷⁾	€ 500,00	€ 500,00
Psychiatry Appointments	6 Individual or 12 group ⁽⁷⁾	6 Individual or 12 group	6 Individual or 12 group

Co-payments

	10% minimum € 200,00 and maximum € 500		
Hospitalização	10% minimum € 200,00 and maximum € 500		
Birth	€ 250,00	€ 250,00	€ 250,00
Appointments	€ 15,00 ⁽⁷⁾	€ 15,00	€ 15,00
Urgency	€ 40,00 ⁽⁷⁾	€ 40,00	€ 40,00
Home Medical visits	€ 25,00 ⁽⁷⁾	€ 25,00	€ 25,00
Blood Tests (each)	€ 1,50 ⁽⁷⁾	€ 1,50	€ 1,50
Pathology Anatomy	€ 7,50 ⁽⁷⁾	€ 7,50	€ 7,50
X-ray	€ 7,50 ⁽⁷⁾	€ 7,50	€ 7,50
Sound scan	€ 12,50 ⁽⁷⁾	€ 12,50	€ 12,50
Nuclear medicine	10% ⁽⁷⁾	10%	10%
CT	€ 27,50 ⁽⁷⁾	€ 27,50	€ 27,50
Magnetic Resonance Imaging	€ 65,00 ⁽⁷⁾	€ 65,00	€ 65,00
Dental (per procedure) ⁽⁶⁾	-	€ 15,00	€ 15,00
Other exams	10% ⁽⁷⁾	10%	10%
Surgeries and other medical procedures in Outpatient	10% ⁽⁷⁾	10%	10%

Deductibles

Outpatient Assistance ⁽⁷⁾	€ 50,00	-	-
International – Others Clinics	-	-	€ 1.500,00 per family per year

Médís Health Insurance

Quantity discount

2 insured people 2,5%

3 insured people 5%

4 insured people 10%

More than 4 insured people 15%

Age Limits

Subscription Until 64 years old;

Permanence Option 1 and 2 - there is no age limit for permanence in the insurance if subscribed before 55 years. If subscribed after the age of 55 the age limit for permanence in the insurance is 65 years old;
Option 3 - there is no age limit.

Grace Periods

60 days Outpatient Assistance and Dental

90 days Inpatient

180 days Serious Illness Coverage, Surgical or other invasive treatment of benign prostatic hypertrophy, benign uterus condition, cystocele and rectocele;

365 days Birth; Surgical treatment of varicose veins of lower members and of herniated disk; Haemorrhoidectomy and other haemorrhoid treatments as well as the treatment of the perianal fistula; Treatment of joint pathology by arthroscopy; Tonsillectomy, adenoidectomy, myringotomy with or without ventilating tubes, septoplasty, rhinoseptoplasty and surgical treatment for sleep apnea; Surgical excision of cutaneous or subcutaneous benign lesions and laser treatments of benign skin lesions.

International Cover – Clínica Universitária de Navarra

Option 3 - Médís will pay the full amount of those Health expenses that were previously authorized and, in inpatient, it will also pay the Insured Person and one companion for their accommodations and travel expenses by airplane (regular class), train or car (only includes gas, tolls and accommodations for one night in the trip to the institution and another in the trip back).

Option 1 and 2 - Médís Customers without international coverage, will have access to a 15% discount on appointments and complementary means of diagnosis.

www.medis.pt

(1) Obriga à subscrição da cobertura opcional de Assistência Ambulatória. (2) Acesso através da Linha Médís e serviço prestado pela Clínica Universitária de Navarra. (3) A Médís comparticipa integralmente todas as despesas de saúde previamente autorizadas e, em caso de internamento, garante ainda à Pessoa Segura e Acompanhante o financiamento das despesas de alojamento e deslocação relativas a viagens de avião (classe económica), de comboio ou de automóvel (inclui apenas despesas de combustível, portagens e estadia de uma noite na ida e outra no regresso). (4) Barcelona Centro Médico (Espanha); Deutsches Herzzentrum Berlin (Alemanha); Clínica Johns Hopkins (EUA). (5) As prestações ao abrigo desta cobertura são válidas na Rede de Prestadores convencionados fora do território nacional. São consideradas como Doenças Graves, ao abrigo desta cobertura, as patologias constantes nas condições contratuais. (6) Aplicável apenas quando inscrita a cobertura opcional de Estomatologia. (7) Aplicável quando inscrita a cobertura opcional de Assistência Ambulatória.

Does not relieve a careful reading of the pré- contractual and contractual conditions legally required.

Médís – Companhia Portuguesa de Seguros de Saúde, S.A. - Public Limited Company with its head office in Av. Dr. Mário Soares (Tagus Park), Edifício 10, Piso 1, 2744-002 Porto Salvo, tax nr. 503 496 944 and registered with this same number in the Lisbon Trade Registry, with a share capital of € 12.000.000,00.