2	New Insurance	Policy Nº:	Start Date*:	
médis	Amendments	Insurance Broker:	Proposition:	
Application Form Médis Health Insu	urance *Th	me of Insurance Broker: e contract commences on nth following acceptance o	the 1st or 15th calendar	day of the
Policy Holder (The Per-		is the one who signs the	Insurance Proposal and v	vho is
Name:	City:			
Date of Birth:	Profess Gend F			mber:
Mobile Phone Nr.:	Telep	bone Nr. (work):	Telephone Nr. (hor	ne):
Identification of Ins Application form, w		re is more than one Insu n only)	red Person, please fill c	out a new
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Covers, Capitals, Contributions, Sub-limits and Deductible Item per Insured Person / Year				
Options	Options 1	Options 2	Options 3	
Option by putting an X. Does not relieve a careful reading of the pré- contractual and		□ 2 □ 2 + Dental	□ 3 □ 3 + Dental	
Inpatient				
Base	€ 15.000	€ 50.000	€ 1.000.000	
Reinforced Oncological Protection	-	Additional of € 50.000	Unlimited	
Birth	-	Included in Hospitalization	Included in Hospitalization	
2nd Opinion (1)	Yes	Yes	Yes	
Outpatient Assistance				
Base	€ 200 (Optional) € 1.000 (Optional)	€ 2.500	€ 5.000	
Reinforced Oncological Protection	-	Additional of € 2.500	Additional of € 5.000	
Mental Health (7) Psychiatric hospitalisation	20 Days	20 Days	20 Days	
Psychology and Psychotherapy	20 Sessions	20 Sessions	20 Sessions	
Psychiatric Appointments	Included in Outpatient	Included in Outpatient	Included in Outpatient	
Online Doctor GP Medicine	Unlimited	Unlimited	Unlimited	
Paediatrics	Unlimited	Unlimited	Unlimited	
Psychology	Mental Health Included		Mental Health Included	
Psychiatry	Outpatient Included	Outpatient Included	Outpatient Included	
Other specialties	Outpatient Included	Outpatient Included	Outpatient Included	
Dental	-	€ 250 (Optional)	€ 1.000 (Optional)	
Oncology - Prostheses and Orthoses				
Bras for breast prosthesis	-	€ 40 (1 per annuity)	€ 40 (1 per annuity)	
External bilateral breast prosthesis	-	€ 110 (1 per annuity)	€ 110 (1 per annuity)	
External unilateral breast prosthesis	-	€ 95 (1 per annuity)	€ 95 (1 per annuity)	
Wigs	-	€ 500 (1 per life)	€ 500 (1 per life)	
Ostomy supporting products	-	€ 500	€ 500	

médis Application Form Médis Health Insurance

Covers, Capitals, Contribution			
Options	Option 1	Option 2	Option 3
Oncology - Assistance Services			
Transport of patients	-	2 transportations per annuity	2 transportations per annuity
Psychological support	-	5 appointments per annuity	5 appointments per annuity
Comfort services	-	€ 1.000 per annuity	€ 1.000 per annuity
Home nursing care	-	10 uses per annuity	10 uses per annuity
International			
Clínica Universitária de Navarra (2)	-	-	Unlimited
Barcelona - Berlin – EUA (3)	_	-	c ==
Remaining Clinics	-	-	€ 75.000
Serious Illness <sup>(4)</sup>	-	-	€ 1.000.000
Contributions			
In-network (after co-payment)	100%	100%	100%
Out of network	35%	35%	35%
Psychiatric hospitalisation	100%	100%	100%
Online doctor	100%	100%	100%
Dental Prostheses and	_	50% in network Médis	50% in network Médis
Orthoses (5)	-	35% out network Médis	35% out network Médis
International Clínica	-	-	100 %
Universitária de Navarra <sup>(2)</sup>			100 76
Barcelona — Berlin — EUA <sup>(3)</sup>	-	-	80 %
Remaining Clinics	-	-	60 %
Serious Illness (4)	-	-	100%
Sub-Limits			
Physiotherapy	€ 500 (6)	€ 500	€ 500
Deductible Item			
Outpatient Assistance (6)	€ 50	-	-
Psychiatric hospitalisation	1 day deductible	1 day deductible	1 day deductible
International – Remaining Clinics	-	-	€ 1.500 for Household

Co-payments			
Inpatient	10% minimum € 250 and maximum € 500	Pathology Anatomy	€ 10
Chemotherapy	maximum € 500	X-Ray	€ 10
Childbirth	€ 250	Nuclear Medicine	20%
Caesarean section	€ 600	CAT Scan	€ 30
January 2024	Application form Médis Health Insurance Page		Page 3 of 10

# médis Application Form Médis Health Insurance

Co-payments (cont.)			
Appointments	€ 19	Magnetic Resonance Imaging	€ 70
Médis Medical Assistant	€ 12,5	Dental (per medical act) (5)	€ 15
Urgency	€ 50	Dental Médis Clinic (per medical act)	€10
Home Medical Visits	€ 25	Other Complementary Means of Diagnosis	20%
Blood Tests (per analysis)	€2	Surgeries, treatments and Other Outpatient Medical Acts	20%
Sound Scan	€ 15	Psychological support	€ 10 by consultation
Online Doctor for GP and Paediatrics	€0	Home nursing care	€ 10 by use
Online Doctor for Psychology	€ 12,5	Psychiatry appointments	€ 19
Online Doctor for Psychiatry	€ 12,5	Psychology and Psychotherapy appointments	€ 19
Physiotherapy	€7,5	Online Médis Medical Assistant	€ 10
Online Doctor Other Specialties	Until € 20		

## **Grace Periods**

**60 days** - Outpatient Assistance, Dental, Oncology - Prostheses and Orthoses, 2nd Opinion, Psychology and Psychiatry Appointments and Psychotherapy Sessions. **90 days** – Inpatient and Psychiatric Hospitalisation. **180 days** - Serious Illness Cover; 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, myringtomy 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.



# www.medis.pt

(1) Service provided by the Clínica Universitária de Navarra, available through Médis Line. (2) Médis pays in full all the previously approved medical expenses and, in case of hospitalisation, guarantees the Insured Person and Companion for the payment of expenses related to accommodation and travel by air (economy class), train, or car (only includes fuel expenses, tolls, and one night's accommodation for the outward journey and another for the return journey). (3) Barcelona Medical Centre (Spain); Deutsches Herzzentrum Berlin (Germany); Johns Hopkins Clinic (USA). (4) All Medical Expenses covered by this cover will only be accepted if services were rendered in the Network of Providers agreed outside the national territory. The Serious Illnesses under this coverage are listed in contractual terms. (5) Valid only when subscribed the optional Dental cover. (6) Applies only when the optional Outpatient Assistance with  $\in$  1.000 is contracted, except Online Doctor which has no deductible. (7) In Option 1, Mental Health is included when subscribed to optional cover of outpatient assistance with  $\notin$  200 or  $\notin$  1.000.

Payment Option, Duration and Frequency of Premium Payment				
Choose a payment option:				
Insurance Broker Debit(ATM /	Check)	Direct Debit (Field Authorisation for Direct Debit) $\Box$		
Duration: Year and Following Quarterly  Monthly*	Frequency of	Premium Payment: Annually $\Box$ Six-monthly $\Box$		
First receipt will be added of € 5,3	8 for policy cost			
*Possible only by Direct Debit				



## Account Debit / Credit Sepa

#### Account Holder:

I authorise the Bank to pay to Médis – Companhia Portuguesa de Seguros de Saúde, S.A., the premium relating to the Insurance subscribed through this Proposal and at the agreed intervals, by direct debit pursuant to the authorization or, if the payment of the initial premium or the first instalment thereof is not compatible with that payment service on the date of commencement of the insurance, by credit transfer to the account of Médis – Companhia Portuguesa de Seguros de Saúde, S.A., with IBAN PT50.0033.0000.00170575083.05, by debit to my account indicated below.

#### **Account Number:**

IBAN COLO COLO COLO		<b>BIC / SWIFT</b>	
Type of payment:Recurrent payment	or One-off payment 🛛		

By signing this authorisation, you authorise (i) Médis – Companhia Portuguesa de Seguros de Saúde, S.A. to send instructions to your bank to debit your account and (ii) your Bank to debit your account in accordance with the instructions of Médis – Companhia Portuguesa de Seguros de Saúde, S.A.

Your rights, with reference to the abovementioned authorisation, are explained in a statement that you can obtain from your bank and you are entitled to claim a refund of the amount debited from your Bank, under the terms and conditions agreed with your Bank. The refund must be claimed within 8 weeks from the date on which your account was debited. We would, however, draw your attention to the fact that the refund by the Bank does not extinguish the obligation of the payment of the premium in question, or any liability arising from breach of the Insurance contract. The payment of any amounts under this insurance contract, must be credited in the same account, unless otherwise specified.

In the case of subscription in tenants-in-common or mixed accounts, the express agreement of the co-Account Holders is required, and this payment instruction form must be signed in accordance with the conditions of operation of the current account.

Location and Date:\_\_\_\_\_\_\_\_of\_\_\_\_\_of

Signature of the Account Holders:

(According to the Signatures Form, or Identification Document, and in accordance with the conditions of operation of the current account)



#### Authorisation to collect personal health data

I authorise the Insurance Company to collect personal data relative to my state of health from medical doctors or other health professionals and from public or private entities such as hospitals, clinics, health centers and forensic medicine institutes, including after my death, with a view to confirming or to complement the information provided on or after subscription of the insurance contract, for the purposes of assessing the insurance subscription risk or management of the subsequent contractual relationship, namely for the purpose of determining the origin, cause and evolution of any disease and I understand that this authorisation is essential for the conclusion and operation of this insurance contract.

**The Insured Person** 

The Insured Person

The Insured Person

The Insured Person

#### **Declarations, Consents, Date and Signatures**

For the effects of signature of this insurance contract we 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.** In the Insurance contracts with a term equal or longer than six months, the singular Policyholder has the right to terminate the contract, without the need to invoke a just cause, within thirty days after the reception of the policy.

3. The previous paragraph does not apply to group insurance.

#### We are also aware that:

**4.** 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.

**5.** 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.

**6.** 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.

7. 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.

**8.** 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



### Declarations, Consents, Date and Signatures (cont.)

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.

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.

**9.**The guaranteed instalments that are stated in this Application Form exclusively refer to each year of the contract's lifetime.

**10.**Complaints arising from the contract can be submitted in writing to the complaints management department of the Insurer, Non-Life Customer Support (namely through the email: reclamacoes@medis.pt), in the Complaints Book, to the Customer Ombudsman through the email provedor.medis@mm-advogados.com and to the Insurance and Pension Fund Supervisory Authority at www.asf.com.pt. In the events of disputes, the parties can also appeal to the Alternative Dispute Settlement Entity: CIMPAS - Insurance Information, Mediation and Arbitration of Insurance Centre - www.cimpas.pt - or to the judicial courts. The Insurer's Policy on Handling Customers and all other information on the Management of Complaints is available at www.medis.pt. Médis -Companhia Portuguesa de Seguros de Saúde, S.A. (Hereinafter referred to as "Médis") 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 claims and annulment of the policy, and are processed only for this(these) purpose(s). In this regard, Médis 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, Médis may communicate the collected data to subcontractors, business partners and entities of the insurance sector, such as the Portuguese Association of Insurers, insurance distributers and reinsurers. Médis 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 Médis 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, Médis will implement the necessary and appropriate measures in light of the applicable law to

ensure the protection of the personal data being transferred. Médis 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 Médis 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 compliant 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 Médis. Médis 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, Médis 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.



#### **Declarations, Consents, Date and Signatures (cont.)**

With the Data Subject's consent (if a natural person), Médis will use the collected data for sending promotional communications, disclosing campaigns relative to Médis 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 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 Médis 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 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 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).



## Declarations, Consents, Date and Signatures (cont.)

□ 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 consent being the legal representative and holder of the parental responsibilities of the identified minor(s) or being duly authorised 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 Ocidental, for the described purposes and pursuant to the terms established above.

The Policy holde	The Insurance Broker
The Insured Person	The Insured Person
The Insured Person	The Insured Person
Location and date:,of	of

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 Company: Médis – Companhia Portuguesa de Seguros de Saúde, S.A** Public Limited Company with its head office in Praça Príncipe Perfeito 2, 1990-278 Lisboa, tax nr. 503 496 944 and registered with this same number in the Lisbon Trade Registry, with a share capital of € 12.000.000. ASF Register 1131, <u>www.asf.com.pt</u>