



Médias Health Insurance

There is a new way of thinking about health.

And a new Médias that thought of everything.

Médias Health Insurance

At Médias 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.

Médias Line

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

Linha médias
Apoio 24 horas

218 458 888

Cost of a call to the national fixed network
Clinical triage: 24-hour assistance by nurses
Administrative issues: Monday to Friday from 8:00am to 8:00pm



Online Doctor

Through the Médias App the client have access to voice or video consultations, with doctors available 24 hours a day. The appointment can be made immediately or scheduled for the most convenient time.



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.



Médias Medical Assistant

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



Médias website and Médias App

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



Médias 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.



Médias Pharmacy Network

As a Médias Customer, various pharmacy services are placed at your disposal, close to your home, with the usual comfort and reliability. The Médias Guide lists the pharmacies that are part of this network.

Médis Health Insurance

Coverage Options and capitals of your choice



Covers	Options 1	Options 2	Options 3
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 without deductible (Optional) € 1.000 with deductible (Optional)	€ 2.500	€ 5.000
Reinforced Oncological Protection	-	Additional of € 2.500	Additional of € 5.000
Online Doctor	Yes	Yes	Yes
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	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 - Protheses 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 annuity)	€ 500 (1 per annuity)
Ostomy supporting products	-	€ 500	€ 500

Covers	Options 1	Options 2	Options 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⁾	-	-	€ 75.000
Remaining Clinics			
Serious Illness ⁽⁴⁾	-	-	€ 1.000.000
Percentage paid by Médís			
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 Orthoses ⁽⁵⁾	-	50% in network Médís 35% out network Médís	50% in network Médís 35% out network Médís
International			
Clínica Universitária de Navarra ⁽²⁾	-	-	100%
Barcelona — Berlin — EUA ⁽³⁾	-	-	80%
Remaining Clinics	-	-	60%
Serious Illness ⁽⁴⁾	-	-	100%

Reinforced Oncological Protection

Médís has always covered expenses related to cancer. Nonetheless, cancer is one of the diseases that are of most concern to the Portuguese. Therefore, we have decided to reinforce the protection of Insured Persons in options 2 and 3 who have confirmed oncological diagnosis. For these persons, Médís provides Reinforced Oncological Protection, which includes:

- Increased sums insured for Hospitalisation and Outpatient treatment, renewable annually, which can be used in the treatment of oncological or any other disease, current or future, for as long as your insurance is active.
- Two new coverages: Prostheses and Orthoses for Oncology and Assistance Services.

The Reinforced Oncological Protection should be activated through the Médís Line or at medis.pt, where there is no associated cost.

* Reinforced Oncological Protection excludes pre-existing conditions and benign tumours.

Sub-Limits			
Physiotherapy	€ 500 ⁽⁶⁾	€ 500	€ 500

Co-payments			
Inpatient	10% minimum € 250 and maximum € 500	Pathology Anatomy	€ 10
Chemotherapy	10% per session and maximum € 500	X-Ray	€ 10
Childbirth	€ 250	Nuclear Medicine	20%
Caesarean section	€ 600	CAT Scan	€ 30
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) (5)	€ 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	Online Doctor for Psychiatry	€ 12,5
Psychiatry appointments	€ 19	Psychology and Psychotherapy appointments	€ 19
Physiotherapy	€ 7,5	Online Médis Medical Assistant	€ 10
Online Doctor Other Specialties	Until € 20		

Deductible Item			
Outpatient Assistance (6)	€ 50	-	-
Psychiatric hospitalisation	1 day deductible	1 day deductible	1 day deductible
International – Remaining Clinics	-	-	€ 1.500 for Household

(1) Service provided by the Clínica Universit ria de Navarra, available through M dis Line (2) M dis 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 € 1.000 in contracted, except Online Doctor, who has no deductible item. (7) In Option 1, Mental Health is included when subscribed to optional cover of outpatient assistance with € 200 or € 1000.

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 70 years old;

Permanence Options 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 permanence in the insurance is 70 years old.
Option 3 - there is no age limit.

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, 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).

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

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.

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

Insurance Company: Médís – 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, www.asf.com.pt

www.medis.pt