



Médís Health Insurance
There is a new way of thinking about health.
And a new Médís that thought of everything.

Médís Health Insurance

At Médís 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.

Médís Line

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

Linha médís 218 458 888
Apoio 24 horas

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 Médís 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.



Médís website and Médís App

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



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.



Médís 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.



Médís Medical Assistant

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



Médís Pharmacy Network

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

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
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
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	-	-	€ 1.000.000
Serious Illness (4)	-	-	€ 1.000.000
Percentage paid by Médís			
In-network (after co-payment)	100%	100%	100%
Out of network	35%	35%	35%
Dental Protheses 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 Ortheses 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
Psychiatric Appointments	6 individual or 12 group sessions (6)	6 individual or 12 group sessions	6 individual or 12 group sessions

Co-payments

Inpatient	10% minimum € 200 and maximum € 500	Pathology Anatomy	€ 7,5
Chemotherapy	10% per session and maximum € 500	X-Ray	€ 7,5
Childbirth	€ 250	Nuclear Medicine	10%
Caesarean section	€ 600	CAT Scan	€ 27,5
Appointments	€ 17	Magnetic Resonance Imaging	€ 65
Online Doctor	Without co-payments	Dental (per medical act) (5)	€ 15
Médís Medical Assistant	€ 12,5	Dental Médís Clinic(per medical act) (5)	€ 10
Urgency	€ 40	Other Complementary Means of Diagnosis	10%
Home Medical Visits	€ 25	Surgeries, treatments and Other Outpatient Medical Acts	10%
Blood Tests (per analysis)	€ 1,5	Psychological support	€ 10 by consultation
Sound Scan	€ 12,5	Home nursing care	€ 10 by use

Deductible Item

Outpatient Assistance (6)	€ 50	-	-
International – Remaining Clinics	-	-	€ 1.500 for Household

(1) Service provided by the Clínica Universitaria de Navarra, available through Médís Line (2) Médís 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.

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

Grace Periods

60 dias Outpatient Assistance, Dental and Oncology - Prosthesis and Orthoses

90 dias Inpatient

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

365 dias 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