

New Insurance	Policy N°:	Start date*:
Amendements	Insurance Broker:	Proposal:
Name of the Ins		
*The contract s	starts on the 1st or 15th ca	llendar day of the month following
acceptance of th	ne risk by the insurer.	

Application Form

Médis Light and Médis Dental

Policy Holder (the entity below is the one who signs the Insurance Proposal and who is responsible for the premium payment) Name: _____ Address: Postal Code: _____ City: _____ E-mail: ____ Marital Status: Field of Activity: Job: Birth Date: Gender: CAE: \square F \square M Constitution Date: **Identify Card:** Tax number: Mobile Phone Nr.: Telephone Nr. (work): Telephone Nr. (home): **Insurance group** (Number of Accessions) Number of insured persons: Employee: Spouses: Children: All insured persons are required to fulfil the Bulletin of Accession. **Contributory Group Insurance** An insurance contract where the employees support, in whole or in part the payment of the premium due by the policyholder (company). Yes No No



Médis Light and Médis Dental

Insured Capital			
Coverages	LIGHT	DENTAL	LIGHT + DENTAL
Choose the desired option by placing an X. This does not preclude consulting the legally required pre-contractual and contractual information.			
Daily Hospitalization Allowance	50€ day/60 days per annuity	-	50€ day/60 days per annuity
Outpatient Care			
Medical Consultations (see details)	Unlimited	-	Unlimited
Médis Personal Physician	Unlimited	-	Unlimited
Clinical analysis (see details)	Unlimited	-	Unlimited
X-ray	Unlimited	-	Unlimited
Ultrasounds (see details)	Unlimited	-	Unlimited
CAT Scan (see details)	Unlimited	-	Unlimited
MRI Scan	Unlimited	-	Unlimited
Physical Therapy (see details)	Unlimited	-	Unlimited
Other CMDT's (see details)	Unlimited	-	Unlimited
Online Doctor			
GP Medicine	Unlimited	2 per annuity	Unlimited
Pediatrics	Unlimited	2 per annuity	Unlimited
Psychology	agreed prices	agreed prices	agreed prices
Psychiatry	agreed prices	agreed prices	agreed prices
Other specialties	agreed prices	agreed prices	agreed prices
Care Service			
Home Doctor	Unlimited	-	Unlimited
Home Nursing	5 sessions per annuity	-	5 sessions per annuity
Home Catering	5 days per annuity	-	5 days per annuity
Physical Therapy at Home	5 sessions per annuity	-	5 sessions per annuity
Clinical Tests at Home	5 collections per annuity	-	5 collections per annuity
Non-Urgent Transport	5 transport services per annuity	-	5 transport services per annuity
2 nd Opinion	Unlimited	-	Unlimited
Dental	_		
Composites to seal cracks	-	1 every 2 years	1 every 2 years
Topical application of fluorides	-	1 every 6 months	1 every 6 months



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Médis Light and Médis Dental

Coverages (cont.)	LIGHT	DENTAL	LIGHT + DENTAL
Bimaxillary scaling	-	1 every 6 months	1 every 6 months
Dental pigment removal with jet	-	2 every 6 months	2 every 6 months
Study for orthodontics	-	1 per annuity	1 per annuity
Study for implantology treatment	-	1 per annuity	1 per annuity
Orthopantomography	-	1 per annuity	1 per annuity
First session of endodontics	-	1 per annuity	1 per annuity
Subseq. sessions of endodontics	-	2 per annuity	2 per annuity
Braces control	-	3 per year, 6 throughout contract	3 per year, 6 throughout contract
Pulp control	-	3 per annuity	3 per annuity
Restoration	-	3 per annuity	3 per annuity
Dental medicine appointments	-	Unlimited	Unlimited
Deciduous tooth extraction	-	Unlimited	Unlimited
Multiradicular tooth extraction	-	Unlimited	Unlimited
Monoradicular tooth extraction	-	Unlimited	Unlimited
Tooth extraction with odont. and osteo.	-	Unlimited	Unlimited

Deductibles

Coverages	LIGHT	DENTAL	LIGHT + DENTAL
Daily Hospitalisation Allowance	3 days per hospitalisation	-	3 days per hospitalisation

Coinsurance (Inside/Outside of the Network)

Coverages	LIGHT	DENTAL	LIGHT + DENTAL
Outpatient Care	100% / 0%	-	100% / 0%
Care Services	100% / 0%	-	100% / 0%
2nd Opinion	100% / 0%	-	100% / 0%
Online Doctor	100% / 0%	100% / 0%	100% / 0%
Dental	-	100% / 0%	100% / 0%

Copayments

Coverages	LIGHT	DENTAL	LIGHT + DENTAL
Outpatient Care	-	-	-
Medical Consultations (see details)	Up to € 30	-	Up to € 30
Médis Personal Physician	€ 20	-	€ 20
Clinical analysis (see details)	Up to €4.70	-	Up to €4.70
X-ray	Up to €12.50	-	Up to €12.50
Ultrasounds (see details)	Up to 45€	-	Up to 45€
CAT Scan (see details)	Up to 75€	-	Up to 75€



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Médis Light and Médis Dental

Coverages (cont.)	LIGHT	DENTAL	LIGHT + DENTAL
MRI Scan	Network access	-	Network access
Physical Therapy (see details)	Up to €25	-	Up to €25
Other CMDT's (see details)	Up to €170	-	Up to €170
Online Doctor	-	-	-
GP Medicine	€0	€3	€0
Pediatrics	€0	€3	€0
Psychology	agreed prices	agreed prices	agreed prices
Psychiatry	agreed prices	agreed prices	agreed prices
Other specialties	agreed prices	agreed prices	agreed prices
Dental	-	€3 per visit	-

Description of the acts

Outpatient Care

Medical Consultations - Primary and speciality care consultations (except psychiatry and emergency consultations which are at contracted prices).

Ultrasounds - Breast ultrasound, gynaecological ultrasound, obstetric ultrasound, soft tissue ultrasound and renal ultrasound.

Clinical Tests - Glucose, creatinine, urea, total cholesterol, triglycerides, urine II (urine summary analysis), sedimentation rate.

Physical Therapy - Amount per session or per procedure billed separately, for direct current, high frequency current, ultrasound, moist heat, respiratory kinesiotherapy, manual massage of a region, hydromassage, helium-neon laser therapy, cryotherapy, special kinesiotherapy techniques.

Other CMDT's (Complementary Means of Diagnosis) - Electrocardiogram, audiogram, tympanogram, colposcopy, spirometry, colour doppler echocardiography 'Triplex Scan', orthopantomography and mammography.

Note – The indicated amounts represent the maximum amount payable per medical procedure, clinical analysis, or physical therapy session. All other medical procedures at contracted prices.

Dental

Application of dental sealants (by quadrant) - Application of liquid resin on the masticatory surface of teeth to prevent tooth decay: one unit every 2 years is funded up to 18 years old.

Topical application of fluorides - Application of fluorides to prevent tooth decay: pursuant to good clinical practice, one unit every 6 months is funded.

Bimaxillary removal of calculus - Dental cleaning: pursuant to good clinical practice, one unit every 6 months is funded.

Sodium bicarbonate jet cleaning – jet spraying of high-pressure water combined with air and sodium bicarbonate onto the surface of teeth to remove tartar and plaque.

Orthopantomography - X-ay enabling an overview of the jaws and teeth: the Insurer pays one orthopantomography per annuity.

Restorations - Treatment of damaged teeth, restoring their form and function: the Insurer paying two restorations per annuity.

Pulpal protection – application of a medicinal product of cavity liner to preserve tooth vitality.



Description of the acts (cont.)

First Session of Endodontics - Devitalisation or root canal treatment, which consists of full removal of the pulp and dental nerve: the Insurer paying one devitalisation per annuity.

Follow-up endodontics – total removal of the dental pulp and root canal treatment.

Extraction of deciduous tooth - Extraction of milk teeth: unlimited.

Tooth extraction with odontosection and osteotomy – surgical tooth extraction (minor surgery).

Extraction of multiradicular teeth – extraction of teeth with more than one root.

Extraction of monoradicular teeth - extraction of teeth with a single root.

Implantology study pack – Study made before the customer places a dental implant. This study includes a dental medicine appointment, study of rehabilitation with implants and study models.

Orthodontics study pack – Study made before the customer places the dental brace. This study includes a dental medicine appointment, orthodontic study models, cephalometric analysis, teleradiograph and photographic study.

Control of fixed brace - 6 controls of fixed brace are funded for 2 years (maximum of 3 controls per year). The funding begins when the 1st control of this brace is done in the Médis Dental network.



Médis Light and Médis Dental

Other Conditions

- No age limit for subscription
- No pre-existing conditions (except for Daily Hospitalisation Allowance)
- No grace periods
- No need for prior authorisation
- No medical questionnaire

Payment, duration, and periodicity of the premium payment
Payment: By debit account (Please, fulfil the Account Debit Authorisation) Duration: Year and following Premium payment periodicity: Annual □ Semi-annual □ Quarterly □ Monthly □ The 1st premium receipt is increase by the cost of the policy and respective legal costs, to the total value of €5.38
Account Debit Authorisation
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:
IBANOOO BIC / SWIFT
Type of payment: Recurring payment □ One-off payment □
Pu signing this authorization, you authorize (i) Média. Companhia Portuguesa de Sagures de Saúde. S.A. to

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.



Account Debit Authorisation (cont.)

In the case of subscription in tenants-in-co Holders is required, and this payment instr operation of the current account.			
Location and date:	,of	of	
Signature of the Account Holders:			
(In conformity with the Signature Form or I the current account)	dentification Document a	and pursuant to the	conditions of movement of

Declarations, consents, date, and signatures

For purposes of conclusion of this insurance contract, the Proponent/Insurance Policyholder/Insured Person Statement state 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.

The Proponent/Insurance Policyholder/Insured Persons are also aware that:

- 4. 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 that exceeds the previous option. Pre-existing conditions and particular exclusions will be considered based on the existing clinical information (medical questionnaire, Specific Conditions/Individual Certificate and additional information arising from the insurance utilization) for the new coverages or for the difference of capital that exceeds the previous option.
- 5. 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.
- 6. The guaranteed instalments that are stated in this Application Form exclusively refer to each year of the contract's lifetime.
- 7. Complaints arising from the contract can be submitted in writing to the Insurer's complaint-management department (namely through the e-mail: reclamacoes@medis.pt or by post to: Praça Príncipe Perfeito 2, 1990-278 Lisboa), in the Complaints book, to the Customer Ombudsman (namely through the e-mail provedor.medis@mm-advogados.com) and to the Insurance and Pension Funds Supervisory Authority, at www.asf.com.pt. In the events of a disputes, in addition to resorting to the other Alternative Dispute Resolution Entities, under the terms of applicable legislation, the parties can also appeal to CIMPAS the Insurance Information, Mediation and Arbitration Centre, of which the Insurer is a member www.cimpas.pt or to the judicial courts. The Insurer's Customer Handling Policy and other information on Complaints and Dispute Management is available at www.medis.pt.



Declarations, consents, date, and signatures (cont.)

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 cancellation 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) considering 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 considering 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. 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 (except for 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 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 ensures 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 Médis, express their point of view and contest the decision in question.

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., 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.



Médis Light and Médis Dental

Declarations, consents, date, and signatures (cont.)

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 entities responsible for the processing (processors) to the contacts indicated above. They may also contact the DPO of the Ageas Portugal Group through the email dpo@ageas.pt. 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 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 if the Data Subject does not withdraw consent. All 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).

The Policy Holder	The Insurance Broker
for purposes of sending marketing communicat physical or digital, namely electronic notification	data by the entities of the Ageas Portugal Group (listed above) tions through the different communication channels, whether ns, letters, SMS or email, suited to my profile, under the terms in the various Privacy Policies available on their websites.
Legacet to the proceeding of my personal of	
kept in the context of the relationship established referred to above.	gal Group (identified above) having access to my personal data ed with the entity(ies) of the Ageas Group, under the terms

www.medis.pt

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, www.asf.com.pt.