

CIGNA SALUD PLENA

We speak about your health.
Demand the best.



WHO ARE WE?

Know Cigna

Cigna forms part of one of the most **important insurance companies of North America** with presence worldwide, covering **82 million insured persons, in groups as well as individually, in more than 30 countries.**

We speak about your health
Demand the best

Our principal mission is to **care for your health and that of your family**, for this reason we have created a high-quality insurance plan, **Cigna Salud Plena**, health insurance with the maximum covers, within one of the most extensive and prestigious medical service networks of Spain, **contracting more than 28,000 specialists and 900 hospit**

CIGNA SALUD PLENA ADVANTAGES

The full coverage insurance for all your family

The complete health insurance with the **maximum cover, now within your reach and that of your family**. In addition, you will form part of Cigna, **the highest valued insurance company with the highest satisfaction index** among physicians¹.

- Access Cigna's prestigious approved Medical Team Network formed by more than 28,000 specialists and 900 hospitals and private clinics (blue card).
- **Free choice of physician or specialist** within the approved Medical Team Network.
- **Cover of 100% of the medical expenses** covered within the approved Medical Team Network.
- Access to **medical cover that is easy to use**. Just by presenting the card, you will have access to any cover without the need to ask for authorizations.²
- In addition, **we will reimburse you** for part of the **expenses**³:
 - **Paediatrics and Gynaecology** if you require a physician outside the Medical Team Network.
 - Out-of-hospital generic **pharmaceutical products**.
- Psychological care included in the cover.
- Multiple **free services** (second medical opinion, 24-hr Telemedicine, emergencies during trips abroad, etc.).
- And discounts for your family members.

1 Source: Data extracted from the Survey of the Madrid Medical Association.

2 Cigna does not require prior authorization by its insured members, except in the case of surgery, hospitalization and certain diagnostic tests. It is possible that some centres may require authorizations for certain tests and/or treatments, although Cigna does not require them.

3 **A Spanish bank account must be provided in order for Cigna to make expense reimbursements.**



PRETIGIOUS MEDICAL NETWORK

The best hospitals and medical centers available for you

Cigna puts at your disposal one of the most prestigious and extensive medical service networks, with more than **28,000 professionals and 900 hospitals and private clinics in Spain.**



Hospital Madrid Montepríncipe (MADRID)



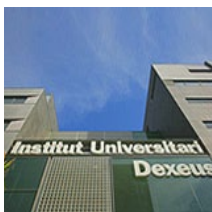
Hospital Madrid Norte Sanchinarro (MADRID)



Hospital Quirón (MADRID)



Hospital NISA Pardo de Aravaca (MADRID)



Institut Dexeus (BARCELONA)



Clínica Corachán (BARCELONA)



Hospital Quirón (BARCELONA)



Hospital 9 de Octubre (VALENCIA)



Hospital Quirón (BILBAO)



Clínica Virgen Blanca (BILBAO)



Hospital NISA Sevilla-Aljarafe (SEVILLA)



Hospital Viamed Santa Ángela de la Cruz (SEVILLA)

For more details, consult the Medical Network in our website and the blue card:

www.cignasalud.es



COVERS

What does your Cigna Salud Plena insurance cover?

Cigna Salud Plena provides you with **100% coverage of the medical expenses** covered within our Medical Team Network. You will have the broadest covers:

- **Hospital and out-patient emergencies.**
- **Primary care in doctor's office and at home:**
 - Unlimited doctor's visits within the Medical Team Network.
 - General medicine, registered nurses and nurse practitioners.
 - Paediatrics and Puericulture in Medical Team Network and Reimbursement ³.
- **Medical specialities:**
 - Unlimited doctor's visits within the Medical Team Network.
 - All the medical specialities.
 - Gynaecology and Obstetrics in Medical Team Network and Reimbursement ³.
 - Urology: include prostate cancer prevention programs.
- **Complementary diagnostic means:** PET -TAC, magnetic resonance, clinical analyses, etc.
- **Hospitalization and surgery: 365 days of hospitalisation** (except psychiatry with 30 days and ICU/HCU with 90 days).
- **Maternity and newborns:**
 - Monitoring of the pregnancy, including a **3D ultrasound** during the pregnancy.
 - Preparation for childbirth.
 - Individual room with companion's bed.
 - Total cover of the expenses during the first 7 days of life of the newborn while still in the hospital.
 - Health examinations of the newborn: otoacoustic emissions, audiometry, etc.
- **Preventive medicine:** Colorectal cancer and coronary risk prevention programme; annual gynaecological examination; dental programme for pregnant women; periodic consultations on infant development, etc.



³ Cigna covers 80% of the gynecological and pediatric consultations outside Cigna's contracted medical team network with a reimbursement limit of € 50 per consultation, and a maximum number of 5 consultations per speciality, per insured and per policy year in course. **A Spanish bank account must be provided in order for Cigna to make expense reimbursements.**

- **Innovative therapeutic methods:** therapeutic targets in oncological processes, vascular and proctological laser, radiofrequency in ENT, physical therapy and rehabilitation, aerosol therapy, ventilation therapy, oxygen therapy, phoniatics and speech therapy, radiotherapy and chemotherapy, etc.
- **Family Planning:** implanting of the I.U.D. (the device is not covered), tubal ligation and vasectomy within the Medical Network.
- Two complementary **Psychology** services:
 - **Psychological guidance by telephone**, aimed at those problems that do not require going to an in person consultation.
 - **Clinical psychological consultations:** with which you will be covered for up to 10 in person psychological sessions per insured and year, prescribed by a psychiatrist, neurologist or paediatrician.
- **Cover of prostheses** ⁴
- **Podology.**
- **Basic Dental Cover** that will cover, without additional cost, first visits, simple dental extractions, periapical X-rays, orthopantomography and one annual teeth cleaning in an excellent network, of highly qualified dentists distributed throughout Spain.
- **Out-of-hospital Pharmacy:** we offer a unique cover in the market, reimbursing you part of your out-of-hospital pharmaceutical expenses for generic products. ⁵
- **Transplants** of bone marrow, kidney, liver, heart, lung and cornea. ⁶
- **Ambulance, without limit.**
- **AIDS coverage:** expenses arising from the treatment of the disease up to €6,100.

⁴ Prosthesis limit per claim event: Cardiac prosthesis (Valves) € 4,000; Coronary stent € 1,800; Pacemaker (no type of defibrillator) € 6,000; Joint prosthesis € 4,500, Vascular prosthesis € 2,000; Osteosynthesis material € 3,000; monofocal intraocular lens in case of cataract surgery € 150 per eye; Breast prosthesis after mastectomy for oncological processes and only in the affected breast € 1,000, Abdominal mesh € 500; Reservoirs in oncology € 600.

⁵ Fifty percent of the extra-hospital generic products will be reimbursed with medical prescription and with a reimbursement limit of € 100 per year of insurance. **A Spanish bank account must be provided in order for Cigna to make expense reimbursements.**

⁶ The expenses arising from organ transplants to the Insured that exceed € 60,000 will not be covered.


Note: The Policy Holder is duly informed and is aware that the medical provision, the diagnostic tests and reports will be performed in Spanish (and/or Catalan according to location). The Insurer does not guarantee that medical personnel and professionals at medical centers speak English.




TABLE OF LIMITS AND GUARANTEES

Policy details

EMERGENCES	
Extra-Hospital and in Hospital without admittance	No limit
PRIMARY CARE IN DOCTOR'S OFFICE AND AT HOME	
General Medicine	No limit
Pediatrics and Puericulture	No limit
<i>ADDITIONAL ADVANTAGE: 80% of Paediatric and Puericulture visits outside the contracted network will be reimbursed, with a limit of €50 per visit and a maximum of 5 visits per Insured and year in progress.</i>	
NURSING	
DUE (Registered Nurse / Nurse Practitioner)	No limit
SPECIALISTS	
Visits to Specialists	No limit
Gynaecology and Obstetrics	No limit
<i>ADDITIONAL ADVANTAGE: 80% of Gynaecology and Obstetrics visits outside the contracted network will be reimbursed, with a limit of €50 per visit and a maximum of 5 visits per Insured and year in progress.</i>	
COMPLEMENTARY DIAGNOSTIC MEANS	
High-resolution ultrasound	One 3D ultrasound per pregnancy is included
Other diagnostic means	No limit
✓ ADDITIONAL ADVANTAGE	
SPECIAL TREATMENTS	
Aerosol therapy/Ventilation therapy/Oxygen therapy	No limit
Physiotherapy and Rehabilitation	Maximum 60 sessions per insured and year
Speech therapy and Phoniatrics	Maximum 30 sessions per insured and year
HOSPITALIZATION AND/OR SURGERY	
Stay in Standard Room	No limit
Stay in ICU/HCU	Maximum 90 days
Hospital Medical Services	No limit
Psychiatric Hospitalization	Maximum 30 days admission per insured and year
Day Hospitalization	No limit
Medical fees in non-surgical specialities during hospital admission	No limit
Physician, surgeon, assistant and anaesthetist fees (OMC Groups)	No limit
MATERNITY	
Tocology	No limit
Preparation for childbirth	No limit
Childbirth or Caesarean Section	No limit
Newborns	No limit during first 7 days of life while still admitted
✓ ADDITIONAL ADVANTAGE	

PROSTHESIS	
Artificial heart valve	€ 4,000
Coronary stents	€ 1,800
Pacemakers (not including any type of defibrillator)	€ 6,000
Articular prosthesis	€ 4,500
Vascular prosthesis	€ 2,000
Osteosynthesis	€ 3,000
Monofocal intraocular lenses in cases of cataract surgery	€ 150 per eye
Mammary prosthesis after cancer-related mastectomy and only in the breast affected	€ 1,000 per unit
Abdominal mesh	€ 500
Reservoirs	€ 600
OTHER COVERAGE	
Transplants	€ 60,000
Podiatry	6 sessions
Psychology	Psychological guidance by telephone
	10 clinical psychological consultations 
Ambulance	No limit
AIDS	€ 6,100 for the lifetime of the insured
Basic dental coverage	First visits, simple extractions, periapical x-rays, orthopantomogram and annual oral cleaning on the Dental List
Second Medical Opinion	Second opinion in cases of serious illness
Assistance in travel abroad	Emergency travel coverage up to € 15,000 per person and event
Telemedicine 24 hours	Medical guidance by telephone 24 hours a day, 365 days a year
PHARMACY	

Reimbursement of 50% of pharmaceutical expenses outside hospital on generic products with a limit of € 100 per insured and insurance year in progress 

IMPORTANT: For all policy coverage, limitations and exclusions consult the General and Specific Terms at: www.cignasalud.es

OTHER BENEFITS INCLUDED IN YOUR INSURANCE

Disfrútalos sin costes adicionales con tu póliza Cigna Salud Plena

Second medical opinion

In cases of serious illness it is always better to have a second diagnosis and be aware of the most advanced alternative treatments. Specialists of recognised international prestige will attend to your case without you having to move. By calling telephone 902 363 666.

Psychological guidance

This new telephone service allows you to make **consultations of a psychological nature** (anxiety, personal relations, depression, stress, etc.) and obtain telephone guidance. Our team of psychologists attends to each case on a personal basis and with complete confidentiality and follows up on each consultation.

Travel assistance

Wherever you are you will receive **medical assistance on your travels** thanks to one of the highest levels of coverage on the market. This coverage includes urgent medical expenses up to a maximum of **€ 15,000 per insured event and person**, urgent dental expenses up to 300 € per insured event and person, movement or repatriation, companion's return travel expenses and sending of medicines in urgent cases, among other items.

If you need to make use of this coverage while travelling abroad call the following number **+34 91 572 44 06** (it also appears on the Cigna card). Our operators will attend to you and tell you what to do to solve the problem as quickly as possible.

Dental programme for pregnant women

At Cigna **our aim is to encourage problem prevention** among our clients and at the same time to include coverage which stands out in the market.

We have put in motion a **completely free dental programme for all customers of Cigna who are pregnant**. This programme aims to protect our clients from the two most common dental problems during pregnancy: **gingivitis and dental caries**.

Cigna 24 hour Telemedicine

Our team of doctors is at your disposal to deal with any doubts you may have at any time, **365 days a year**. This service is particularly useful for obtaining advice in situations, urgent or not, in which you need help, support and co-ordination from a doctor and all in simple language.



CIGNA DENTAL

The optional complement for a complete dental health

At Cigna we are aware of the importance of having excellent oral and dental health, and for this reason we offer our dental health insurance to perfectly supplement your health insurance.

We put this coverage at your disposal allowing you to **have access to a network of highly qualified dentists spread throughout Spain.** With **Cigna Dental** you have access to more than 50 free services such as:

- Oral hygiene education.
- Initial examination and diagnosis.
- Consultations and check-ups.
- Topical administration of fluoride.
- Annual dental cleaning.
- Periapical x-rays.
- Orthopantomogram.
- Simple and complex extractions.

And you can also benefit on very attractive terms from the other treatments included in our deductible coverages far below average market prices.

Also with the following benefits:

- Best quality dentists through the Cigna Dental network.
- Coverage from the first day without waiting periods.
- No pre-existing conditions.



CIGNA +SALUD

Health and well-being supplementary programs

All clients can access, with **special discounts**, to **centers of maximum quality without waiting periods or pre-existing conditions**. The team of Cigna +Salud professionals **will give personal advice** on the treatment most suited to each case and will carry out **ongoing monitoring of the programme selected**.

Medical check-ups

These provide useful information for early diagnosis of illness. There are various categories of check-up adapted to all needs.

Umbilical chord

We have reached agreements with various private stem cell preservation banks which meet the most advanced and rigorous market standards.

Psychology

Access this service booking the number of sessions you need.

Body weight control

The most suitable method for you to achieve the image you want.

NOVEDAD: Food intolerance test A200.

Fertility treatment

The latest technology and the highest quality service.

Refractive laser surgery

Thanks to the latest laser technology you can forget about glasses and contact lenses.

Beauty treatment

Whatever you need there is a solution. With Cigna you get the best results.

Cardiovascular risk test

A simple saliva test makes it possible to detect a person's vulnerability to heart disease.

Genetic profiles

The most reliable indicator to determine gene alterations.

Speech and language pathology and phoniatrics

Solutions to language or speech problems.

Stopping smoking

We provide you with an individualised programme which will help you to forget tobacco forever.

Contact us and we will advise you on the treatment or programme best suited to your needs.

902 109 043 | cigna.mas-salud@cigna.com



HOW TO USE IT

What to do in an emergency

The Cigna Emergency Service is at your disposal 24 hours a day, 365 days a year at 902 365 300. At that moment and depending on the patient's position:

- **We will send a doctor or an ambulance to your home.**
- **We will tell you the most suitable hospital you can go to.**

Cigna provides a road ambulance service for taking the client to the hospital or from the hospital to their home on the orders of a doctor, subject to the limits established in the Specific Terms of the policy. Movements in connection with rehabilitation treatment and the carrying out of out-patient tests are not included.

What is necessary for reimbursement of Gynaecology or Paediatric or out-of-hospital pharmacy expenses?

For reimbursement of medical costs **you must send the following documentation to Apartado de Correos 50740 -28080 Madrid:**

- **The original invoice**, with the appropriate breakdown if it includes various services.
- The **reimbursement application** filled in.
- The **medical prescription** and the pharmacy receipt in cases of reimbursement of out-of-hospital pharmacy expenses.
- **Spanish current account** where you want us to pay the reimbursement.

Note: As an exception and depending on the complexity of the service provided Cigna may ask for additional information in order to proceed to correct payment of invoices. Payment of the reimbursement will be made in approximately 10 business days from the date of receipt of all of the documentation.



If the centre asks you for authorisation...

Although Cigna does not require authorisations, some medical centres may require them for certain tests and/or admittances. To avoid incidents of this kind and to ensure your coverage we set out for you the cases in which seeking prior authorisation is recommended (48h. before the service):

- **Rehabilitation and physiotherapy.**
- **Magnetic resonance.**
- **Hospital admittance.**
- **Surgical treatment.**
- **Special or high-technology tests and/or treatments.**

To seek authorisation call **Cigna Customer Service 902 363 666.**

For hospital admittance...

If you need to be admitted to a hospital remember to follow these simple steps:

- **Before admittance** contact the Cigna Customer Service to check your coverage and seek the appropriate authorisation.
- **When you get to the hospital** present the Cigna card to identify yourself as Cigna insured.

For psychological consultations...

Call Cigna Customer Service on 902 363 666 and find out the steps you have to follow to have access to this coverage.

Consult our Psychology List for more information on our specialists.

The Cigna health card

You must present the Cigna health card every time you use the medical services or clinics recommended to identify yourself as insured individual. Consult our Medical Network on the website (blue card) for more information.



On the back of the card you will find the more important Cigna telephone numbers: **Emergencies/Telemedicine 24h., Assistance Abroad and Psychological Guidance by telephone.** All customers have their own card which they must sign. Their use is personal and non-transferable.

CONTRACT CONDITIONS

- **Health insurance for non-Spanish students, resident in Spain, who will carry out their studies in one of the universities included in the agreement.**
- **Contract age range:**
 - Insured party and spouse: between 18 and 64 years of age, inclusive.
 - Dependent family members of the insured party: up until 30 years of age.
- **Minimum insurance period:** 3 months.
- **Maximum insurance period:** indefinite (equal to the duration of the insured parties studies, with annual renewals if applicable).
- Payment method: the total cost of the insurance **will be paid for the total period of studies in one of the universities included in the agreement.**
- **A valid Spanish bank account** must be provided once it is obtained so that Cigna can make the medical expense reimbursements.
- **A Spanish residence must be indicated.**
- **A copy of the student's university or school enrolment (which includes the start date of the academic year) must be attached.**

Open enrolment periods

During an open enrolment period, you can enrol in Cigna Plena Salud without a health questionnaire.






- **Open enrolment period:**
 - Without a health questionnaire within the 30 day open enrolment period following the start of the studies/academic year for insured parties and their families.
 - After this period elapses, the health questionnaire must be passed, the applicable exclusion periods apply and pre-existing conditions will not be covered.
- **The effective date of the insurance will always be the first day of the month in which enrolment is requested**

Waiting periods

Period of time counted from the date coverage begins under the policy during which certain coverages contracted are not provided.

- **Waiting periods for enrolments during open enrolment periods.**
 - 8 months required for maternity, birth and caesarean.
- **Waiting periods for enrolments outside open enrolment periods.**
 - 8 months for maternity, birth and caesarean*.
 - 8 months for hospitalisation and surgery.
 - 8 months for vasectomy and tubal ligation.
 - 12 months for transplants.
 - These exclusions may be eliminated if the last 12 invoices from your previous provider of a similar type of insurance are submitted.

* This exclusion is required.

Premium		Optional	
	0 - 29 years €31,03 month per insured		Cigna dental €3 month per insured
	30 - 49 years €42,57 month per insured		
	50 - 64 years €60,39 month per insured		

* Legally established taxes have been applied to these premiums (0,15%).
 Premiums valid until 1/07/2016.

