



**CIGNA SALUD**

**REEMBOLSO GOLD**

**DEMAND THE BEST**

**Together, all the way.™**



# CIGNA SALUD REEMBOLSO GOLD

WHO ARE WE?.....	3
THE ADVANTAGES OF CIGNA SALUD GOLD.....	4
PRETIGIOUS MEDICAL NETWORK.....	5
COVERS.....	6
REIMBURSEMENT CAPITAL LIMITS.....	8
OTHER BENEFITS INCLUDED IN YOUR INSURANCE.....	11
CIGNA DENTAL.....	12
CIGNA +SALUD.....	13
CONTRACT CONDITIONS.....	14

Who are we?

## KNOW CIGNA

Cigna forms part of one of the most **important insurance companies of North America** with presence worldwide, covering **165 million insured persons, in groups as well as individually, in more than 30 countries.**

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 Reembolso Gold**, health insurance with the maximum covers, within one of the most extensive and prestigious medical service networks of Spain, **contracting more than 44,000 specialist and 1,900 hospitals and private clinics.**



The comprehensive coverage insurance designed exclusively for you

# THE ADVANTAGES OF CIGNA SALUD GOLD

Cigna Salud Reembolso Gold allows you to choose any doctor or hospital in the world, both for outpatient consultations as well as for surgeries and hospitalization. It offers broad limits and a maximum reimbursement sum insured of € 150,000. It also offers you the possibility to choose between a reimbursement of 80% or 90% and to access to our hospital network in the US.

Cigna Salud Reembolso Gold offers you the following advantages

- › **Free choice of doctor or hospital center** anywhere in the world.
- › **Reimbursement of 80 or 90% of the medical expenses covered** outside the arranged Medical Network both in Spain and abroad.
- › **Insured capital of € 150,000 per year for reimbursement expenses.** Unlimited within the Medical Network.
- › **Equalization of pediatrics to the rest of the specialties** regarding the reimbursement of consultations.
- › **Access to the exclusive Cigna Salud Premium Medical Network** with 100% coverage of medical expenses, made up of more than 44,000 specialist and 1,900 hospitals and private clinics.
- › **Access to the hospital network of Cigna in the USA** for serious diseases.\*
- › **Immediate assistance**, without long waiting lists, simple and without co-payments.
- › **Multiple free services included** (second medical opinion, 24h Telemedicine, emergency while traveling abroad...).
- › **Nimble reimbursement within 10 business days.**

\* Limit of € 120,205 per insured person and year. 80 or 90% of the medical expenses will be covered by Cigna and the remaining 20 or 10% will be paid by the insured person. It covers diagnosed serious diseases and access must be managed and authorized by Cigna in Spain

The best hospitals and medical centers available for you

# PRETIGIOUS MEDICAL NETWORK

Cigna puts at your disposal one of the most prestigious and extensive medical service networks, with more than **44,000 specialist and 1,900 hospitals and private clinics in Spain.**



**Hospital Ruber Internacional  
(MADRID)**



**Fundación Jiménez Díaz  
(MADRID)**



**Hospital MD Anderson  
(MADRID)**



**Hospital Quirón  
(MADRID)**



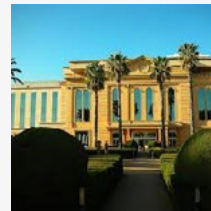
**Institut Dexeus  
(BARCELONA)**



**Clínica Corachán  
(BARCELONA)**



**Hospital Quirón  
(BARCELONA)**



**Clínica Teknon  
(BARCELONA)**



**Hospital Quirón  
(BILBAO)**



**Clínica Virgen Blanca  
(BILBAO)**



**Hospital Vitha  
Sevilla-Aljarafe  
(SEVILLA)**



**Hospital 9 de Octubre  
(VALENCIA)**

**For more details, consult the Medical Network in  
our website:**

**[www.cigna.es](http://www.cigna.es)**

## What does your Cigna Salud Gold insurance cover?

# COVERS

- › **Hospital and outpatient emergencies.**
- › **Primary assistance in home consultation:**
  - Unlimited consultations.
  - Pediatrics and Childcare.
- › **General Medicine and Nursing.**
- › **Access to all medical and surgical specialties**, without limit of consultations. Gynecology, Pediatric Surgery, Urology, General and Digestive Surgery, etc.
- › **Hospitalization:** 365 days of hospitalization in standard room with companion bed.
- › **Psychiatric hospitalization** up to 60 days.
- › **ICU / HCU**, unlimited number of days.
- › **Access to the hospital network of Cigna in the USA**, with a limit of € 120,205, for serious diseases provided the diagnosis has been made in person in Spain and with the authorization of Cigna.
- › **Incluye programas de medicina preventiva:**
  - Colorectal cancer prevention program.
  - Coronary risk prevention program.
- › **Annual gynecological check-ups** for the early diagnosis of breast and cervical diseases. Diagnosis of infertility and sterility.
- › **Family planning.** Insertion of IUD (the device is not covered), tubal ligation and vasectomy, only within the arranged medical services.
- › **Periodic and child development consultations** as well as newborn health exams, including otoacoustic emissions tests, audiometry, visual acuity test, metabolopathies.
- › **Extended dental coverage:** with a network of highly qualified dentists distributed throughout Spain. It also gives you access to more than 84 free services, such as: first visits, simple dental extractions, periapical radiographs, one orthopantomography and one annual oral cleaning per year within our medical network will be covered.

- › **Prostate cancer prevention program** for insured persons at an age of risk.
- › **Complementary means of diagnosis:** the use of contrasts, clinical analysis, nuclear medicine, high-tech diagnostic tests such as PET-CAT scans, MRI without limit, cardiological tests, echocardiograms, holter, stress tests, electrophysiological studies and hemodynamics, ophthalmological tests, campimetry, fluorescein angiograms and retinographies, etc. are included.
- › **Innovative therapeutic methods:** therapeutic targets in oncological processes, vascular and proctological laser, ENT radiofrequency, physiotherapy and rehabilitation, aerosol, ventilation and oxygen therapy, phoniatrics and speech therapy, radiotherapy and chemotherapy...
- › **Maternity:** monitoring of pregnancy, preparation for childbirth, epidural anesthesia, 3D ultrasound, single room with companion bed. In addition, the medical expenses of the newborn are covered during the first 7 days of life provided that he remains hospitalized in the same center and the delivery has been covered by Cigna.
- › **Podiatry:** unlimited consultations within our medical network. 4 sessions under reimbursement modality.
- › **Prostheses:** unlimited capital.<sup>1</sup>
- › **Psychiatry,** unlimited consultations within our medical network, 20 sessions under reimbursement modality.
- › **Transplants included in coverage.**
- › **Psychology coverage:** 6 sessions under reimbursement modality. Possibility of extending the number of sessions through Cigna + Salud.
- › **AIDS coverage:** up to € 6,100 for the lifetime of the insured person.
- › **Cigna + Salud at special prices:** laser refractive surgery, medical check-ups, fertility treatments, aesthetic treatments, nutrition programs, physiotherapy and osteopathy, acupuncture...

<sup>1</sup> This benefit covers heart valves, pacemakers, hip prostheses, vascular bypass prostheses, internal trauma prostheses, monofocal intraocular lenses in cases of cataract surgery, under the limits established in the Particular or Special Conditions and breast prostheses after radical mastectomy by oncological process and only of the affected breast, under the limits set in the Particular and Special Conditions. Surgical meshes are included in repair of abdominal wall defects.

## The policy in detail

# REIMBURSEMENT CAPITAL LIMITS

With **Cigna Salud Reembolso Gold** you can access any specialty outside the agreed Medical Network, and **we will reimburse you 80 or 90% of the covered medical expenses** (depending on the option you choose), **up to a maximum of € 150,000 per insured person and year.**

		MEDICAL NETWORK		REIMBURSEMENT OF COSTS	
TOTAL INSURED SUM FOR REIMBURSEMENT: € 150,000 / YEAR					
1. OUTPATIENT CARE: € 20,000 / YEAR		INDIVIDUAL LIMIT	INDIVIDUAL LIMIT	GOLD 80%	GOLD 90%
EMERGENCIAS	Extra-hospital and in hospital	UNLIMITED	UNLIMITED	80%	90%
HEALTHCARE AT A CENTER AND AT HOME	General Medicine	UNLIMITED	€ 60 /CONSULT.	80%	90%
	Paediatrics and puericulture	UNLIMITED	€ 120/CONSULT.	80%	90%
NURSING		UNLIMITED	€ 60 / MEDICAL SERVICE	80%	90%
SPECIALITIES	Specialist' consultations	UNLIMITED	€ 120/CONSULT.	80%	90%
	Psychiatry	UNLIMITED	€ 120 / CONSULT MAX 20 CONSULTS / YEAR	80%	90%
DAY SURGERY		SURGERY LIMITS WILL BE APPLIED.		80%	90%
COMPLEMENTARY DIAGNOSTIC TESTS	Other complementary diagnostic tests	UNLIMITED	€ 600 / TEST	80%	90%
	Prostatic fusion biopsy (1)	1 PER INSURED / YEAR	-----	-----	-----
OUTPATIENT THERAPIES		UNLIMITED	€ 600	80%	90%
PHYSIOTHERAPY AND REHABILITATION		UNLIMITED	MAXIMUM 60 SESSIONS WITH ANNUAL LIMIT OF € 1,800	80%	90%
REHABILITATION OF THE PELVIC FLOOR		6 SESSIONS PER INSURED / YEAR	ANNUAL LIMIT PER INSURED / YEAR OF € 300	80%	90%
HOME REHABILITATION		-----	MAXIMUM 10 REHABILITATION SESSIONS WITH ANNUAL LIMIT OF € 400 PER INSURED	80%	90%
MUSCULOSKELETAL SHOCK-WAVE LITHOTRIPSY (1)		3 SESIONES POR PROCESO.	-----	-----	-----
PHONiatrics AND SPEECH THERAPY		UNLIMITED	€ 1,800 ANNUAL LIMIT	80%	90%
		MAX. 30 SESSIONS PER INSURED PARTY AND YEAR			
CHIROPODY		UNLIMITED	€ 60 / CONSULT MAX 4 CONSULTA / YEAR	80%	90%
PSICHOLOGY		PSYCHOLOGICAL ORIENTATION.	€ 40 / CONSULT MAX 6 CONSULT / YEAR BY PRESCRIPTION	80%	90%

The content of this product guide is strictly informative and, therefore, non-binding, lacking contractual value. The only documentation with contractual value and that contains the regulating conditions of your health insurance is your policy, for which reason you must ALWAYS know its general, particular and special conditions. Under no circumstance does this product guide form part of your policy, nor will it prevail over the general, particular and special conditions that do comprise it. Confidential information, owned by Cigna. Copying and distribution are prohibited. Use and distribution limited to authorized personnel. © Cigna



ANTE-NATAL CLASSES	UNLIMITED	€ 120	80%	90%	
AMBULANCE	UNLIMITED	€ 350	80%	90%	
EXTENDED DENTAL COVERAGE	COVER INCLUDES FIRSTS VISITS, SIMPLE DENTAL EXTRACTIONS, PERIAPICAL X-RAY, ORTHOPANTOMOGRAMS AND ANNUAL HYGIENIST VISIT WITHIN MEDICAL NETWORK				
<b>2. INPATIENT CARE: € 80,000 € / YEAR</b>	<b>INDIVIDUAL LIMIT</b>	<b>INDIVIDUAL LIMIT</b>	<b>GOLD 80%</b>	<b>GOLD 90%</b>	
HOSPITAL STAY AND MEDICAL SERVICES	UNLIMITED	€ 200/DAY	80%	90%	
HOSPITAL STAY AND MEDICAL SERVICES AT INTENSIVE CARE UNIT	UNLIMITED	€ 350/DAY	80%	90%	
MEDICAL SERVICES	UNLIMITED	€ 250/DAY	80%	90%	
NEURONAVIGATOR FOR INTRACRANIAL SURGERY		€ 1,200	80%	90%	
INTRAOPERATIVE ELECTROPHYSIOLOGICAL MONITORING	UNLIMITED	€ 1,200 INSURED / YEAR	80%	90%	
INPATIENT THERAPEUTIC ACTIONS	UNLIMITED	€ 600	80%	90%	
PSYCHIATRIC HOSPITALIZATION	MAXIMUM 60 DAYS ADMISSIONS PER INSURED / YEAR.				
	SHOSPITALIZATION LIMITS AND PERCENTAGES WILL BE APPLIED				
MEDICAL APPOINTMENT FEES	UNLIMITED	€120 /CONSULT.	80%	90%	
FEES FOR DOCTORS, SURGEONS, ASSISTANCE AND ANAESTHETISTS	WTO Classification	UTILIZACIÓN CONJUNTA DE CUADRO MÉDICO Y REEMBOLSO O SÓLO REEMBOLSO. LÍMITES APLICABLES:			
	Minor surgery (Group 0)		€ 600	80%	90%
	Minor surgery (Group 1)		€ 1,200	80%	90%
	Minor surgery (Group 2)	UNLIMITED SI TODOS LOS GASTOS DENTRO DE CUADRO MÉDICO.	€ 1,500	80%	90%
	Moderate surgery (Group 3)		€ 2,500	80%	90%
	Moderate surgery (Group 4)		€ 3,000	80%	90%
	Mayor surgery (Group 5)		€ 4,000	80%	90%
	Mayor surgery (Group 6)		€ 4,750	80%	90%
	Mayor surgery (Group 7)		€ 6,000	80%	90%
	Grand surgery (Group 8)		€ 9,000	80%	90%
1. Prostate laser Vaporization (Group V)	UNLIMITED		-----	-----	-----
2. Prostate robotic surgery (Group VII)(Da Vinci)(2)	UNLIMITED	-----	-----	-----	
BIRTH OR CAESAREAN	UNLIMITED FOR CHILD BIRTH IN MEDICAL NETWORK. € 3,000 FOR CHILD BIRTH THROUGH REIMBURSEMENT OR MIXED		80%	90%	
COVERED PROSTHESIS	UNLIMITED	UNLIMITED	80%	90%	
PROGRESSIVE LENSES UPON MEDICAL DIAGNOSIS OF CATARACTS		€ 400	80%	90%	
NEWBORNS	UNLIMITED	€ 12,100			
		FIRST 7 DAYS OF LIFE WHILE REMAINING IN HOSPITAL	80%	90%	
<b>3. OTHER BENEFITS</b>	<b>INDIVIDUAL LIMIT</b>	<b>INDIVIDUAL LIMIT</b>	<b>GOLD 80%</b>	<b>GOLD 90%</b>	
AEROSOL / OXYGEN / VENILO THERAPY	UNLIMITED	-----	-----	-----	

TRANSPLANTS	€ 150,000	80%	90%
MASTECTOMÍA PROFILÁCTICA (1)	UNLIMITED	-----	-----
AIDS	€ 6,100 THROUGHOUT MEMBER'S LIFE		

#### 4. SECOND MEDICAL OPINION

ACCESS TO A SECOND OPINION SERVICE WHEN SUFFERING A CRITICAL ILLNESS.

#### 5. HEALTHCARE ABROAD

EMERGENCY MEDICAL COVER ON TRIPS ABROAD UP TO € 20,000 PER MEMBER AND CLAIM.

#### 6. 24 HOUR TELEMEDICINE

MEDICAL ORIENTATION BY TELEPHONE 24 HOURS A DAY, 365 DAYS A YEAR

#### 7. ACCESS TO THE CIGNA HOSPITAL NETWORK IN THE USA

LIMIT OF € 120,205 PER INSURED PARTY AND YEAR. 80% OF THE COVERED MEDICAL EXPENSES WILL BE AT THE EXPENSE OF CIGNA AND THE REMAINING 20% AT THE EXPENSE OF THE INSURED PARTY. COVERS SERIOUS DIAGNOSED ILLNESSES AND ACCESS MUST BE MANAGED AND AUTHORISED BY CIGNA IN SPAIN.

**COVERAGE DETERMINED IN ACCORDANCE WITH THE CRITERIA OF THE ORGANIZACIÓN MÉDICO COLEGIAL (COLLEGE OF PHYSICIANS ORGANIZATION).**

- (1) Covered at Centers and / or Specialists arranged by Cigna for this coverage and previous authorization of the Company. Always consult coverage requirements.
- (2) Surgery performed prior authorization from Cigna and payment of € 7,000 at the hospital designated by the Company.

Enjoy them without additional costs with your policy Cigna Salud Plena

## OTHER BENEFITS INCLUDED IN YOUR INSURANCE



### 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 telephones **91 418 40 40** or **93 301 06 56**.



### 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.



### 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**.



### Travel assistance

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 **€ 20,000 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.



### 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.

The complement for a complete dental health included

## **CIGNA DENTAL**

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 84 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.**



## Health and well-being supplementary programs

# CIGNA +SALUD AT SPECIAL PRICES

Cigna +Salud is our prevention and wellness program that gives you access to services, not included in the policy, with special discounts and in Centers and top quality professionals, whether you are a client or not.

The professional team of Cigna +Salud will advise you in a personalized way on different alternatives that we put at your disposal providing a continuous monitoring of the program you choose.

### With Cigna +Salud you will have access to the following services:



#### Health Checks

Early diagnosis of diseases and modifiable risk factors.



#### Fertility and Maternity

Fertility treatments and other services: conservation of the umbilical cord, cryopreservation of oocytes, etc



#### Nutrition

Comprehensive advice, with programs such as private consultation, food intolerance tests...



#### Aesthetics



#### Vision

Specialists and reference centres with the latest technological innovations.



#### Rehabilitation and Recovery



#### Genetics



#### Sport

Sports check-ups of the musculoskeletal and cardiovascular system, general health status..



#### Mental Health

Treatment of pathologies associated with psychological health. Individual, couple, family...



#### Covid 19

Reactivate Test and post-Covid19 check-ups to detect possible consequences.



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

**91 418 40 50 | 93 317 24 12**  
**cigna.mas-salud@cigna.com**

# CONTRACT CONDITIONS

## Condiciones de contratación

- › Be a resident in Spain.
- › Medical underwriting: Pre-existing pathologies must be evaluated by Cigna's medical department through a health questionnaire, which will determine the conditions for subscription
- › A minimum of two insured persons per payroll
- › Contract age range:
  - Insured party and spouse: between 18 and 64 years of age, inclusive
  - Dependent family members of the insured party: up until 29 years of age.
- › Renewal date of the policy: 1 year from the start of the policy.
- › Invoicing: monthly.
- › Payment method: direct debit

## Waiting periods

You will have access to all the benefits of your plan from day one with the exception of:

- › Maternity, birth and caesarean: 8 months
- › Hospitalization and Surgery: 6 months
- › Transplants: 12 months
- › Access to Cigna hospital network in the US: 12 months

Vital emergencies are covered from the first day.

If you have had health insurance with another company in Spain during the last twelve months, you may be able to eliminate waiting periods except for childbirth or cesarean section and access to the Cigna hospital network in the US.

**For more details, consult the Medical Network in  
our website**

**[www.cigna.es](http://www.cigna.es)**