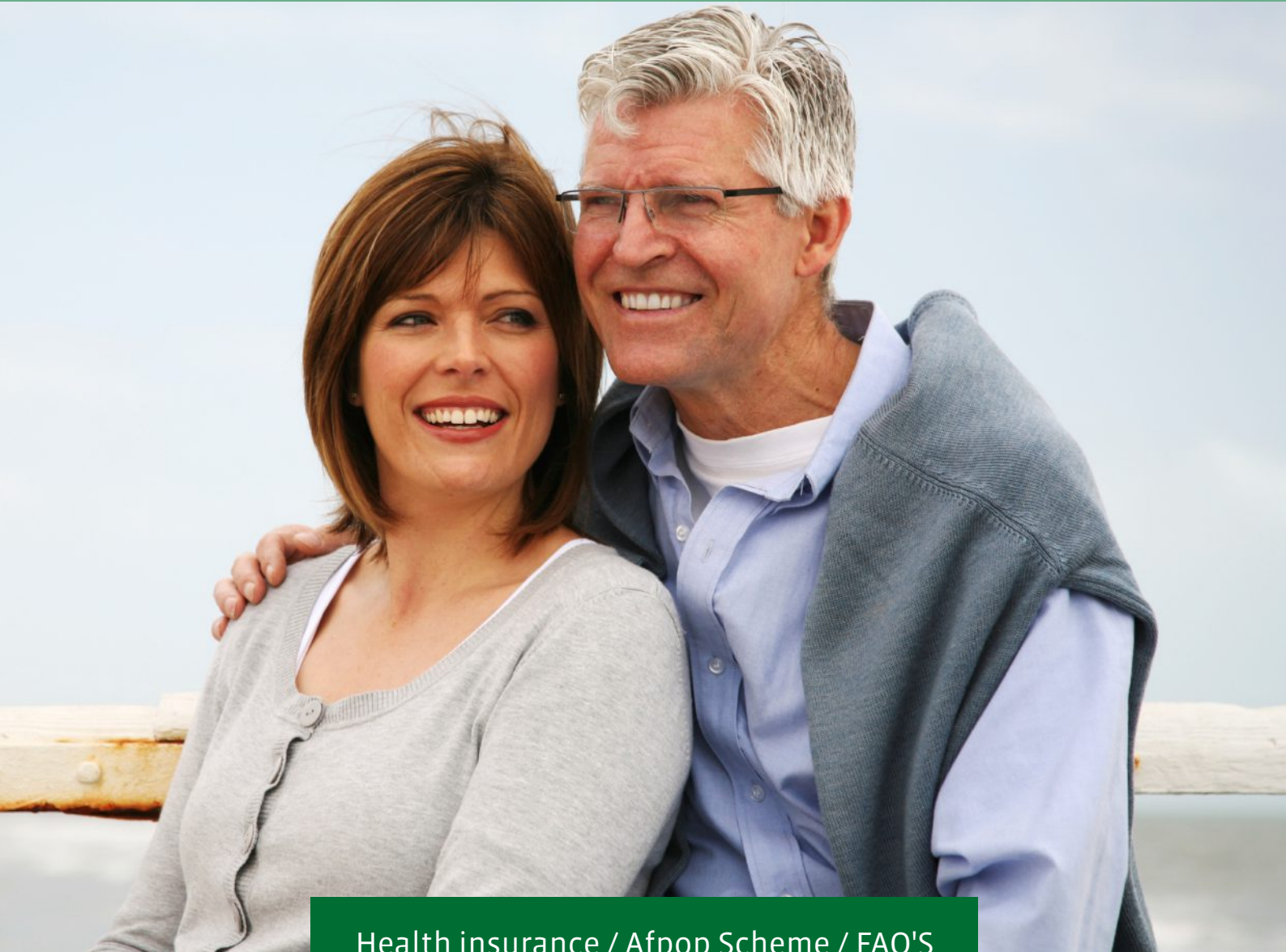


The logo for MEDAL INSURANCE features a stylized white 'M' inside a white circle, positioned above the word 'MEDAL' in a large, white, serif font. Below 'MEDAL' is a thin white horizontal line, and underneath that, the word 'INSURANCE' is written in a smaller, white, sans-serif font with wide letter spacing.

MEDAL
INSURANCE



Health insurance / Afpop Scheme / FAQ'S

a name you can trust!

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Intro

Since Medal was formed in 1996, our main aim has been to support afpop, by negotiating and providing competitive and exclusive products from high quality service providers, so that we can help afpop members to get the most out of living in Portugal and not pay the Earth for doing so.

As your Insurance broker, one of our main goals is to keep you correctly informed regarding your contracts and This booklet explain the main lines of our health insurance scheme available to the afpop members. If anything is unclear we kindly ask you to contact our health services on **282 430 800** or by email to **info@medal.pt**.

For any doubts or discrepancies please refer to the Portuguese version of your Policy Conditions, which will prevail in any legal disputes.

Summary of Covers

Covers / Limits	Option B	Option A	Option A Plus	Option Premium
In-patient Hospitalisation / Surgery	50.000,00€ 10% copayment	150.000,00€ 10% max. 1.500€ of copayment	250.000,00€ 10% max. 1.000€ of copayment	500.000,00€ 0% Copayment
Worldwide Hospitalisation / Surgery	X	X	X	100.000,00€
Childbirth	X	X	5.000,00€	5.000,00€ 0% Copayment
Out-patient Consultation / Exams Treatments / Physiotherapy	2.000,00€	4.000,00€	5.000,00€	10.000,00€ 0% Copayment
Dental Treatment	Dental Card	300,00€	500,00€	1.000,00€
Medicine	X	200,00€	500,00€	500,00€
Prostheses and orthoses Ophthalmological orthoses	X	2.000,00€ 300,00€	2.500,00€ 500,00€	2.500,00€ 500,00€
Daily Subsidy in case of Hospitalisation	120 Days 75,00€ day	120 Days 75,00€ day	120 Days 75,00€ day	120 Days 75,00€ day
International medical coverage for serious illness	1.000.000,00€	1.000.000,00€	1.000.000,00€	1.000.000,00€
Second Medical Opinion	✓	✓	✓	✓
Travel Assistance Abroad	✓	✓	✓	✓
Portugal Assistance	✓	✓	✓	✓
Online Medical Assistance	✓	✓	✓	✓

✓ Applicable X Not Applicable

Renewal Date and Payment?

Due to the unique conditions for afpop members the renewal date is always on 1st of January of each year, and the payment is annual. You will receive our renewal letter with the payment invoice attached in order you can pay by bank transfer, cheque or cash. We also have the direct debit option.

Premium Increase? Claims Ratio?

Bearing in mind that this policy was designed for a group, afpop members, with similar needs and benefiting from significant advantages, compared with the Portuguese market, the premium must have similarly increases.

In this way, we can ensure you that if you have a serious claim your policy premium will not be increased in equal proportions because the claims ratio refers to the whole Group, thus enabling small increases that are common to all members of afpop. Our experience also tells us that the policies premium should be annually updated to avoid huge increases in the future.

Changes of Coverage and Co-Payments?

As your broker and afpop partner since 1996 our main goal is to provide the best service at the right price for the members of afpop. Therefore, there will be no changes in your policy without being notified in advance and without our research for credible alternatives in the insurance market.

Consultations with Appointment and Emergency?

Consultations with appointment are previously scheduled appointments of any specialty. Emergency consultations are those that for some reason forced the insured person to move immediately to the hospital.

Consultations Inside or Outside the Network?

For this issue, your insurance allows you to have two options. Which means that you can choose a doctor with agreement and pay the agreed value or choose a doctor without agreement and pay the totally amount and ask the reimbursement with presentation of the receipt.

	Inside the Network		Outside the Network
	Option Premium	Option B, A , A Plus	
Consultations with appointment for any Specialty	0%	15,00€	Reimbursement of 80% with a limit of 60€ per consultation.
Emergency Consultations	0%	35,00€	
Consultations at home	20,00€		

For consultations at home you must contact the Allianz through the number of Assistance **213 108 321** (bilingual) and will cost € 20.

For the option B there is an annual deductible of € 35 for first expenses submitted for reimbursement.

For example, if your first expenses outside Allianz network are € 85 you receive the following amount:
 $€85 - €35 \text{ (annual deductible)} * 80\% = 40 \text{ €}$.

The following expenses, you will receive 80% of the presented value.

Note: We truly recommend the using of your Allianz card once that is easier and cheaper for the client and you does not need to send any documentation to reimbursement



What is a sudden illness or a Personal Accident?

Sudden illness is an illness that appears after the start of the Contract, which, from the moment it manifests itself for the first time, requires urgent care in a hospital or clinic, with outpatient treatment or hospitalization.

Personal Accident is an unexpected, sudden and abnormal occurrence caused by external and violent factors, not of the own free will of the Policyholder or Member and which causes corporal injury needing objective medical attention, e.g. drowning, inhalation of gasses or vapors and poisoning.



What happens in case of operation, if the Hospital and Medical has agreed? If the Hospital has agreement and the Doctor not? If neither have?

If the Hospital and the **Doctor have agreement with Allianz**, your doctor must to fill the pre-authorization form and the hospital, itself, sends to the Insurance Company for it to be analyzed by the clinical department of the same, and will respond usually within 3-5 working days.

Sometimes, it may happen that **the doctor does not have an agreement with Allianz and the Hospital does**. In that case, the Hospital must request authorization to Allianz so that they can support 90% (or 100% on the Premium option) of the costs for the hospital charges (operating room, bedroom, exams...). Therefore, the costs for the doctor fees must be totally paid by you and required for reimbursement with the presentation of a medical report, the original receipts and exams.

If the **Hospital and the Doctor have no agreement with Allianz**, which rarely happens, you must pay the full amount and request the reimbursement to us with all the supporting documentation to be analyzed by the insurance company and, if approved, they will pay you into your bank account.

Our health insurance department is always available to help you and contact directly the insurance company and help you with the authorization process.

Authorizations? Exams? Surgeries? Treatments?

All health care, made within the insurance company network, guaranteed under the Hospitalization and Surgery coverage must be pre-authorized by Allianz Portugal. Normally, after sending all the necessary documentation for proper clinical analyses by the Insurance company medical department are approved within 3-5 working days. After the authorization you must pay you 10% under option B, A, A Plus or 0% if you have option Premium.

In a situation of an accident or sudden illness, such authorization is not possible because of the urgency of the situation, however the hospital must apply as soon as possible in order to Allianz Medical Department have knowledge of the situation and analyze the entire claims process. In these cases, the hospitals request payment of a deposit or advance payment of some value, and after the Allianz approval is normally carried out the balance between the value already paid and the value that really you should pay.

If the hospital does not receive the approval on time, the customer must pay the full cost of medical care and seek reimbursement later with all supporting documentation (receipts, examinations, medical reports, high note...).

For that urgent cases you should always contact our health services. As your broker, we will do our best to seek a quick decision from the insurance company about your claim process.

It is necessary pre-authorization by Allianz Portugal, for some particular treatments and exams as follows:

Treatments	Diagnostic auxiliary elements
<p>Physiotherapy Speech Therapy Valvuloplasty Lithotripsy Radiotherapy Treatment of chronic pain Laser therapy Chemootherapy</p>	<p>Medical genetics MRI Arteriography / Angiography Polysomnography Arterial embolization Amniocentesis Nuclear medicine Tests using sedation and analgesia / anesthesia</p>

And if the exam is prescribed by a doctor outside Allianz network?

The client must provide the pre-authorization form of Allianz to be completed by the doctor and delivered it in the clinic or hospital with agreement that it may request the authorization of the examination and the insured person can pay only 10% under option B, A, A Plus or 0% if you have option Premium.

If the clinic or the hospital does not have agreement to the necessary exams you must pay the full amount and request a refund with the supporting documents, including the prescription and the original receipt in order you can get 80% refund. You can obtain the Claim Form on our website (www.medal.pt) or by clicking here.

Physiotherapy in network or outside network?

Physiotherapy in the network must be pre-authorized by Allianz. The Hospital / Clinic must submit an application form indicating the required treatment supported by medical reports and exams. In this case, after Allianz's approval the client will only pay 10% under option B, A, APlus or 0% if you have option Premium.

In case of **Physiotherapy outside the network**, the client must pay the sessions and request a refund. In this situation you must present the original of the receipts with the medical reports, citing the diagnosis, the starting date of symptoms and exams performed in order to be reimbursed in 80%.

When is an accident you should make a brief description of how, where, when and why it is happens. Check our claim form!

Dentist? Medicines? Ophthalmological orthoses, Prostheses and orthoses?

These three covers, present in the option A, only works by refund. This means that you should present the costs with original receipts. If you have Option B, you have a Dental card that gives you access to special prices on dentists that belongs to Allianz network.

How to submit expenses for reimbursement?

The medical expenses should always be sent within a maximum of 120 days to Medal, towards our health department analyze and verify if it is missing any important document that is necessary to submit the expenses.

For easier and faster procedure, we have a list of procedures and a Claim form to guide you. The refund will be made to your bank account within 2 weeks. The amount not reimbursed, will be declared on a statement, which will be sent to you for tax purposes (IRS) at the beginning of each year.



Cancer? Biological treatments?

The chemotherapy and radiotherapy treatments are included in hospitalization and surgery coverage to the limits specified in the particular conditions by each option, and they must be pre-authorized by Allianz.

It should be noted that even for the treatments that are carried out as outpatient the insurance company will consider those treatments on the hospitalization and surgery coverage. The Biological treatments are not guaranteed on this contract.

International Medical Cover - International Health Insurance for Serious Illness?

The international medical coverage ensures access to the best network specialists and hospitals abroad to a capital of € 1,000,000.00, in case of diagnosis of one of the 5 covered serious illnesses or medical conditions, set out below and in the sequence feature prior to the second medical opinion service:

- Cancer;
- Neurosurgery;
- Coronary Disease - "by-pass";
- Stroke;
- Major Organ Transplantation (Heart, Lung, Liver, Kidney, Pancreas and bone marrow).

Are specifically excluded from coverage, the following expenses, among others:

- Expenditures in Portugal;
- Expenditure incurred outside the framework of international medical providers contracted and recommended by Allianz Portugal;
- not approved expenses and pre-authorization of Allianz Portugal even if they are medically necessary and considerable eligible for compensation under this condition;
- Costs incurred prior to obtaining the Second Medical Opinion.

To activate this coverage you must call **215 650 891**.

Wellness Network?

The Wellness Network offers special discounts and prices for various health services, particularly for optical, nutrition, beauty, psychology, acupuncture, osteopathy, speech therapy and many more. See our services to find clinics to benefit from these agreements.



Daily Subsidy in case of hospitalization?

Daily Subsidy is paid from the fourth day, in case of hospitalization longer than 24 hours, whether it takes place in a hospital or clinic network of providers or even outside the network. Daily subsidy is paid until the maximum of 120 days per episode of hospitalization (with 4 days of excess).

Date for pre-existing? Medical conditions before the policy?

The target date for pre-existing effect is the starting date of your policy. The date considered for pre-existing conditions is extremely important, because all medical conditions previous to this date, or related to them, are automatically excluded from your policy.

However, if you have been insured by another health insurance policy is possible that Allianz recognize, with an insurance certificate, the starting date of the previous policy for pre-existing conditions. This means that Allianz will transfer your clinical history for the new policy. The waiting period of 60 days will be also cancelled (except for Childbirth - 1 year - and IHISI).

The main exclusions?

- Podiatry;
- Alternative Medicine (Hosteopatia, acupuncture, homeopathy, holistic treatments, etc.);
- Situations disease/accident originating before the date considered for pre-existing cond.;
- Check-Up;
- Plastic Surgery (except in case of an accident/malignant diseases covered by insurance);
- Correcting anomalies or birth defects;
- Organized sports activities;
- HIV or sexually transmitted diseases;
- Childbirth (covered only on Option A Plus and Premium);
- Psychological treatments, work accidents and occupational diseases.

Ambulance Transport? Hospitals transfer? Transport to rehabilitation?

Allianz Portugal, through the Assistance Service (tel: 213 108 321), organize and bear the costs, in emergency situations, displacement by ambulance, the insured rugged or suddenly ill, to the hospital or the nearest clinic.

Allianz only supports the transfer of the insured to other health care facilities, including hospitals or diagnostic centers, in case of lack of diagnostic and therapeutic resources in the unit you are hospitalized.

We also inform that transportation to the insured person do rehabilitation is not guaranteed.



Advantages to use the network of Allianz providers?

Using the network providers you can benefit from easier and beneficial procedure because the insured person only have to pay the amount to the Provider, and all the other bureaucracy will be between Allianz and the provider. Once the prices paid by Allianz are more advantageous, it is beneficial in terms of claims ratio at the end of the year.

Cover abroad? Is possible to extend?

The territorial scope of the policy is Portugal and Spain. Outside of Portugal and Spain you are only covered in case of sudden illness or accident for trips up to 90 days. It is very important to note that no country is excluded and that you can request to extend the period of 90 days before you leave Portugal or Spain; if accepted, Allianz will issue an additional invoice.

To make the extension you should send an email (before your departure) to us with day-trip and destination countries.

What is Travel Assistance Abroad?

This policy includes assistance coverage journey that guarantees you some benefits in the event of sudden illness or accident such as:

- Transportation or repatriation. The organization and the cost of transportation by the most appropriate means will be in charge of Allianz Portugal;
- In case of hospitalization of any person insured and when their condition not advise repatriation or immediate return to Portugal, Allianz will pay the cost of accommodation in the hotel by a family member or partner, who is already there;
- If the hospitalization exceeds 5 days, Allianz, bears the cost of the plane ticket departing from Portugal to a family member, as well as accommodation costs up to € 40 per day, to stay with the insured person.

To Activate this coverage is mandatory to contact your assistance line:

+351 210 049 378.



DISCOVER ALLIANZ FREE ONLINE MEDICAL SERVICES



Allianz Saúde
Taking care of you

24h Telephone and Online Medical Guidance

A medical team is available 24/7 to clarify all your health concerns and, in case of need, refer you to a hospital or send a doctor to your home. Through this service you can ask questions and consult a specialized team of General Practitioners. Specialist doctors can prescribe drugs and exams or schedule a traveller health appointment, and you don't even have to leave your home.

Video appointments

If you prefer to have a more interactive connection with one of our medical professionals, you can book a video appointment to do so. These are available through our online services website or alternatively through the Saúde Online app.

As it also happens with 24h phone guidance you can share images and exams for medical evaluation and get prescriptions sent to your email or phone.

Healthy Lifestyle Assessment

This Assessment was designed by a medical team specialized in prevention and provides all the information about your cardiovascular risk and health status.

Nutritional Advice

With this service you can answer all your questions about food and diet. This service can help you to acquire healthy eating habits, and get recommendations for specific situations: weight loss, food intolerances or allergies, adequate nutrition for specific diseases, (cholesterol, hypertension, diabetes, etc.), sports or infants nutrition, among many others.

Second Medical Opinion

The purpose of this service is to help you make the best decision regarding the appropriate treatment to follow. Your diagnosis and treatment are analyzed, alternative treatments are identified and you'll be given specific advice about your case.

Contact Allianz team of experts (available 24/7)

www.allianz-advance-medical.pt

Tel. +351 215 560 891

And assistance in Portugal?

This coverage, through the assistance service, has numerous advantages for the insured, namely:

- Medical Send (Allianz Network) at home;
- Nursing home care, by prescription, with a co-payment of € 2.50 per visit and € 1,000.00 capital limit. The guaranteed services are:
 - nursing fees, injections intravenous,
 - intradermal, intramuscular or subcutaneous.
 - Gastric aspiration, clean Intermittent Catherisation or removal of the catheter with bladder washing
 - Blood pressure control

Allianz Portugal, organize and pay the costs in emergency situations, the movement in ambulance or if the urgency and the gravity of the situation so require, in sanitary plane suitable for the transport of injured and sick in Portugal.

Policy Cancellation?

If for some reason you don't want to renew your policy, you should contact our services, in Portimão, Almancil or Estoril, or don't pay the same and it will be canceled from the date of renewal. If there is a force majeure that make you want to cancel the policy during the annuity must apply the same to the Medal for us to intercede with Allianz to issue a chargeback and cancel the policy.

How is MEDAL different from other brokers?

Beside this unique product we also assure you a personalized service and an expertise staff to help you with any queries and bureaucracy between the Hospital/Clinics and the Insurance Company. To provide this service we had a specialized Health insurance claims department to help you with authorizations, reimbursements, claims documents or any other problem that could happen.



Since 1996



MEDAL

INSURANCE

a name you can trust!



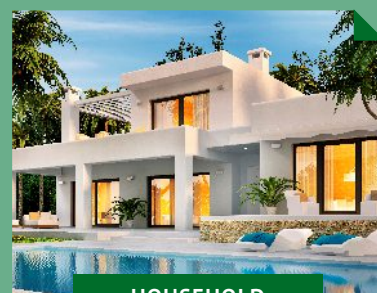
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Beside Health Insurance
we have other
Exclusive Products
for afpop Members



HOUSEHOLD



MOTOR



TRAVEL

This document is a summary of covers of the policy conditions (Companhia de Seguros Allianz Portugal SA), and does not substitute the reading of the general and particular conditions applicable to this policy.

MEDAL – Gestão e Mediação de Seguros, Lda. Mediador de Seguros registado em 27.01.2007 na ASF-Autoridade de Supervisão de Seguros e Fundos de Pensões com a categoria de Agente de Seguros, sob nº 407154810/3, nos ramos Vida e Não Vida verificável em www.asf.com.pt.

Em caso de litígios o reclamante pode recorrer ao Centro de Informação, Mediação e Provedoria de Seguros (CIMPAS), enquanto Entidade de Resolução Alternativa de Litígios (ERAL). Mais informações em www.cimpas.pt ou no Portal do Consumidor em www.consumidor.pt

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ASK US FOR A QUOTE AT
www.medal.pt

