



MEDAL

INSURANCE



Health Insurance

a name you can trust!

serving **afpop** members since 1996



www.medal.pt

HEALTH INSURANCE

In order to fulfil a growing need amongst our clients for private Health Care, we have designed a Special Health Insurance for members of **afpop**.

As result of our experience and deep knowledge of the Portuguese market we are able to provide a health insurance policy with unique conditions that offers a good value for money for all ages.

THE MAIN BENEFITS

No age limit to stay	Acceptance of the clinic history
The lowest copayment to Out-patient expenses	Reimbursement outside network of 80/90%
Car Accidents coverage	Join up to 70 years old
Cover abroad for trips up to 60 days (or more if required)	Worldwide Hospitalisation (Option Premium)

MEDAL has a dedicated Claims Department that is prepared to give you all the assistance you need for making a claim and will also manage your claim in order to help you deal with the insurance company and other providers.

Who is the underwriter?

To underwrite this coverage, we have chosen one of the biggest insurance groups in the world: Allianz.

When does coverage start?

Immediately (from the starting date of the policy) in case of a sudden illness or accident.

For illness and other health expenses the policy has a 60 days of waiting period.

For the International Medical Coverage for serious illness a waiting period of 180 days will be applied, as well 365 days for childbirth.

I have health insurance at the moment. Is it possible to request a policy transfer?

If you are insured by another health insurance, on presentation of an insurance certificate, Allianz will cancel the waiting period (grace period) and will accept your clinic history since the starting date of your actual/currently policy, under Allianz own policy conditions. For the International Medical Coverage for serious illness a waiting period of 180 days will be applied, as well 365 days for childbirth.

OPTION B

Covers / Limits	Maximum Person / Year	Copayments (Allianz Network)	Refund
In-patient Hospitalisation / Surgery / Oncology	50.000,00€	10%	80%
Worldwide Hospitalisation / Surgery	X		
Childbirth	X		
Out-patient - Medical Expenses / Consultations Consultation Home consultation Emergency consultation Annual excess Auxiliary means of diagnosis External hospital assistance Treatments	2.000,00€	15,00€ 20,00€ 35,00€ No excess 10% 10% 10%	80% 80% X 80% (Max. 60€ per consultation) 35,00 € 80% 80% 80%
International medical coverage for serious illness	1.000.000,00€	0%	X
Dental Card	✓	Special Prices	X
Daily Subsidy in case of Hospitalisation	120 Days	75,00€ / day (excess of 4days)	
Travel Assistance Abroad Worldwide	✓		X
Portugal Assistance	✓		X
Online Medical Assistance	✓		X

✓ Applicable X Not Applicable

Dental Card gives you the opportunity to have special prices, only in the Dentists of the Insurance Company Network (reimbursements are not possible) without any waiting period.

To find out more about Network of Dentists associated with this product, you should consult the Clinical Directory [here](#).

Free Online Medical Assistance in English (Telephone and Video Consultation)

A medical team is available 24/7 to clarify all your health concerns. 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.

OPTION A & OPTION A PLUS

OPTIONS	A	A PLUS		
Covers / Limits	Maximum Person / Year	Maximum Person / Year	Copayments (Allianz Network)	Refund
In-patient Hospitalisation / Surgery / Oncology	150.000,00€	250.000,00€	10% with a max. 1.500,00€ at option A and 1.000€ at option APlus	80%
Worldwide Hospitalisation / Surgery	X	X	X	X
Childbirth	X	5.000,00€	10%	10%
Out-patient - Medical Expenses / Consultations Consultation Home consultation Emergency consultation Auxiliary means of diagnosis External hospital assistance Treatments	4.000,00€	5.000,00€	15,00€ 20,00€ 35,00€ 10% 10% 10%	80% 80% X 80% Max. 60€ p/ consultation 80% 80% 80%
Dental Treatment	300,00€	500,00€	X	80% excess of 15€ p/ consultation at Option A. No excess at option APlus
Prostheses and orthoses Ophthalmological orthoses	2.000,00€ 300,00€	2.500,00€ 500,00€	20%	80%
Medicines	200,00€	500,00€	X	80% excess of 5€ p/ medicine at option A. excess of 2,5€ p/ medicines at option Aplus
International medical coverage for serious illness	1.000.000,00€	1.000.000,00€	0%	X
Daily Subsidy in case of Hospitalisation	120 Days		75,00€ (excess of 4 days)	
Travel Assistance Abroad Worldwide	✓		X	
Portugal Assistance	✓		X	
Online Medical Assistance	✓		X	

✓ Applicable X Not Applicable

Dentist? Medicines? Ophthalmological orthoses, Prostheses and orthoses?

These three covers, present in the option A an A Plus, only works by refund. This means that you can choose any provider you want and claim back the refund to Allianz.

Main differences between option A and A PLUS:

Option A Plus capitals are higher for all covers. Childbirth is included on option A Plus

OPTION PREMIUM

Covers / Limits	Maximum Person / Year	Copayments (Allianz Network)	Refund
In-patient Hospitalisation / Surgery / Oncology	500.000,00€	0%	90%
Worldwide Hospitalisation / Surgery	100.000,00€	X	70%
Childbirth	5.000,00€	0%	90%
Out-patient - Medical Expenses / Consultations Consultation Home consultation Emergency consultation Auxiliary means of diagnosis External hospital assistance Treatments	10.000,00€	0% 0% 0% 0% 0% 0%	80% 80% X 80% (Max. 60€ per consultation) 80% 80% 80%
Dental Treatment	1.000,00€	20%	80%
Prostheses and orthoses Ophthalmological orthoses	2.500,00€ 500,00€	20%	80%
Medicines	500,00€	X	80% (excess of 2,5€ per medicine)
International medical coverage for serious illness	1.000.000,00€	0%	X
Daily Subsidy in case of Hospitalisation	120 Days	75,00€ (excess of 4 days)	
Travel Assistance Abroad Worldwide	✓		X
Portugal Assistance	✓		X
Online Medical Assistance	✓		X

✓ Applicable X Not Applicable

Note: This Option Premium must be analysed and accepted by Allianz medical department.

Worldwide Hospitalisation (Extension abroad):

This coverage guarantees the extension of Hospitalization and Surgery cover to outside of Portugal and Spain, ensuring (after Allianz approval) the reimbursement of medical expenses.

In addition to the exclusions provided in the General Conditions of your policy, this coverage does not guarantee travel and subsistence expenses.

This cover only works by refund, reimbursing 70% of Hospitalisation and Surgery up to € 100,000 per year / insured person.

With this cover, you are entitled to be treated abroad as you are in Portugal.

How can I use my insurance?

You are free to choose any doctor, clinic or hospital in Portugal, as follows:

INSIDE ALLIANZ NETWORK - Copayment

Allianz Card gives you access to a comprehensive network of medical services providers (Doctors, Clinics and Hospitals).

Inside Allianz Network you just have to present your card and the provider will only charge the copayment accordingly to your policy conditions.

OUTSIDE ALLIANZ NETWORK - Refund

When the doctor, Clinic or Hospital you choose don't belong to Allianz Network you have to pay the full amount in advance and send to MEDAL the mandatory documentation so a refund can be asked to Allianz.

After Allianz analyses the claim and if the expense is covered, then you will be refunded accordingly to your policy conditions.

What are the main exclusions?

Pre-existing medical conditions; check-ups; alternative healthcare (acupuncture; homeopathy; etc.); plastic surgery for aesthetic purposes; organised sports activities; treatments in spas or related establishments not considered clinics or hospitals; HIV, hepatitis, infertility treatments; psychology treatments; childbirth (included on Option A Plus and Premium); professional illness, pandemics, congenital problems.

How does the daily subsidy coverage work?

The insurance company guarantees a daily subsidy of €75 per day from the 4th day of hospitalisation, up to the maximum of 120 days per year.

International medical coverage for serious illness?

An international network of medical cover for up to €1,000,000.00, which includes the following serious illnesses: cancer, neurosurgery, coronary diseases requiring bypass surgery, stroke and organ transplant. All expenses for inpatient, treatments, surgeries, doctors' fees, other hospital services, travel of the insured person and a companion are covered. To access this cover, if covered, you must have a second medical opinion from Allianz confirming one of the above diagnoses and recommending Hospitals and Clinics for the treatment abroad.

Does the policy cover me abroad?

You are covered abroad (worldwide) for sudden illness or accident for trips up to 90 days. Repatriation to Portugal is also covered.

Feel free to contact us in **Portimão, Almancil or Estoril** and benefit from all advantages of joining this scheme!

Health Insurance | Options to 2023

Covers / Limts	Option B	Option A	Option A Plus	Option Premium
In-patient Hospitalisation / Surgery / Oncology	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€
Medicines	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

The policy payment is Annual. The renewal date is on 1st January each year which means the first receipt is the pro rata.

Since 1996



a name you can trust!



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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. NIF 503 550 035 | Capital Social 500.000,00€
Mediador de seguros inscrito, em 27/01/2007, no registo da ASF-Autoridade de Supervisão de Seguros e Fundos de Pensões com a categoria de Agente de Seguros, sob o N° 407154810/3, com autorização para os ramos VIDA e NÃO VIDA verificável em www.asf.com.pt.

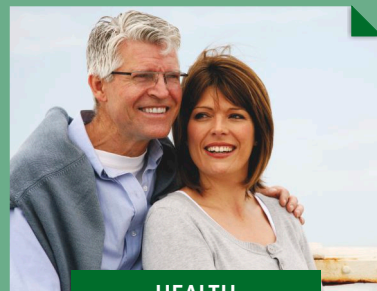
MEDAL TARGET – Mediação de Seguros, Lda. NIF 514 942 517 | Capital Social 60.000,00€
Mediador de seguros inscrito, em 08/02/2022, no registo da ASF-Autoridade de Supervisão de Seguros e Fundos de Pensões com a categoria de Agente de Seguros, sob o N° 422572641/3, com autorização para os ramos VIDA e 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

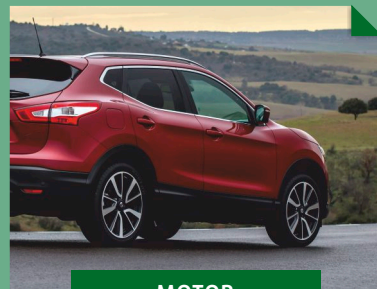
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