



MEDAL

INSURANCE



Health Insurance

a name you can trust!

www.medal.pt

Health Insurance

In order to fulfil a growing need amongst our clients for private Health Care, we have another Special Health Insurance for members of afpop, that gives the opportunity to **benefit from a set of unique and exclusive conditions:**

- **No age limit** to join and stay insured;
- **Without exclusion of preexisting diseases (after one year of contract);**
- **Without exclusion of diseases due to congenital malformation (after one year of contract);**
- **No unilateral resolution of the contract by the insurer;**
- **No individual premium increase in case of a claim;**
- **No medical questionnaire on adherence.**

These benefits are based on the principles of mutuality and solidarity, that distinguish MGEN from the usual market policies. Medical expenses usually excluded by other insurers are covered by MGEN, such as:

- **Palliative and continuing care;**
- **Alternative medicines;**
- **Diseases pre-existing to the adhesion of insurance;**
- **Vaccines when prescribed by the doctor;**
- **Treatments and medical acts for HIV / AIDS infection or Morbid obesity.**

Aware of the importance of this insurance in daily life of our customers, and the importance in providing prompt and quality service, we provide through a team specifically and dedicated all the assistance and communication between the client, providers of clinical services and insurance company.



Summary of Covers

Covers	Essencial	Ideal	Total
In-Patient	60 000€	100 000€	500 000€
Childbirth	1 500€		
Out-Patient	1 000€	2 500€	5 000€
Dentist	Discount Card	500€	1 000€
Prosthesis and Orthosis Sub limits: - Frames - Lenses - Contact lenses - Hearing aids - Other Prosthesis	X	1 000€ 100€ 200€ 150€ 200€ 500€	2 000€ 200€ 200€ 200€ 400€ 1 000€
Medicines	X	200€	500€

✓ Included x Not Included

Who is the underwriter MGEN?

Mutuelle Générale de l'Éducation Nationale (MGEN) is a Mutual health insurance company from France.

What is the Advancecare?

Service provider company and claims management which, on behalf of MGEN, organises the Provider Network, deals with the management of benefits due by the Contract and organises the direct payment of medical expenses, whether to contracted service providers, namely doctors, hospitals and diagnostic centers, or to the Insured Persons.

For further details, you can consult their network on www.advancecare.com.

Are you covered abroad?

The Contract is valid abroad when the following conditions are met:

- In case of accident or sudden illness, when the Insured is abroad for a period of not more than 90 (ninety) days;
- In the case of any treatment abroad when a medical entity, designated by MGEN, acknowledges the impossibility of providing the proposed treatment in Portuguese territory.

Who helps with the claims process?

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.

IDEAL PLAN

Covers	Capital	MGEN's Contribution	
		Network	Outside Network Refund
In-patient - Hospitalisation, Surgery, Cancer - Minor Surgery - Childbirth (normal, C-section, invol. term. of preg.)	100 000€	100% (co-payment of 500€) (co-payment of 250€) (copays of 500€, 500€, 100€)	50%
Out-patient - Consultation - Video Consultation - Consultation at home - Emergency Consultation - Analysis - Pathology - X-ray - Echography - CAT scan - MRI - Other Exams - Alternative Medicines - Physiotherapy	2 500€ sub-limit: 150€ 400€	100% Co-payments: 22€ (3 free) 15€ 25€ 50€ 22€ 20€ 20€ 30€ 20€ 80€ 20€ 20€ (refund) 15€ (each sess.)	50% max. of 35€ X
Mental Health - Psychology / Psychotherapy - Psychiatry		4/12 consult. (22€) 6 consult. (22€)	50%
Dentist	500€ (annual excess 50€)	15€ each act <small>(50% of copay for braces, prosthetics, implants)</small>	50%
Medicines	200€ (3,5€ of excess p/ prescription)	SNS 100% No SNS 50%	
Intl. Medical Coverage for Serious Illness	1 000 000€ (Optional Cover)	0%	X
Prosthesis and Orthosis Sub limits: - Frames - Lenses - Contact Lenses - Hearing Aids - Other Prosthesis	1 000€ 100€ 200€ 150€ 200€ 500€	50% (annual excess 50€)	

✓ Included ✗ Not Included

Please note: On the 1st year of contract you will have a co-payment for hospitalization of 30% (minimum of 500€), except for childbirth.

Total premiums per insured person and age (2026)

Age	1	2-4	5-14	15	16	17	18	19	20	21	22	23	24
Annual Prem.	726,28€	611,03€	605,03€	608,90€	657,51€	655,98€	680,44€	699,37€	718,31€	920,07€	928,97€	937,96€	956,12€
Age	25	26	27	28	29	30	31	32	33	34	35	36	37
Annual Prem.	992,88€	1 151,72€	1 200,69€	1 224,06€	1 264,24€	1 309,98€	1 387,56€	1 410,45€	1 431,71€	1 439,29€	1 476,81€	1 501,22€	1 511,84€
Age	38	39	40	41	42	43	44	45	46	47	48	49	50
Annual Prem.	1 522,47€	1 526,00€	1 545,62€	1 556,15€	1 566,66€	1 577,19€	1 587,70€	1 609,03€	1 619,56€	1 630,08€	1 651,11€	1 689,58€	1 720,74€
Age	51	52	53	54	55	56	57	58	59	60	61	62	63
Annual Prem.	1 819,91€	1 853,04€	1 908,97€	1 950,92€	2 032,74€	2 095,00€	2 140,26€	2 170,44€	2 245,86€	2 331,29€	2 487,79€	2 623,91€	2 714,21€
Age	64	65	66	67	68	69	70	71	72	73	74	75	76
Annual Prem.	2 819,88€	2 984,34€	3 143,20€	3 246,17€	3 367,84€	3 492,64€	3 728,61€	3 957,01€	4 075,68€	4 260,17€	4 444,68€	4 697,58€	4 928,72€
Age	77	78	79	80	81	82	83	84	85>				
Annual Prem.	5 123,49€	5 274,09€	5 424,68€	5 579,79€	5 684,28€	5 790,32€	5 897,92€	6 007,13€	6 226,56€				

Additionally there is a 2,5% discount for when there are two people and 5% when there are three or more. These premiums are exclusive for afpop members.

Waiting Period

The entry into force of coverage, in relation to the Insured Persons, will occur after the grace period for each cover and pathology indicated:

Covers	Days
Hospitalization, Surgery	90
Out- Patient	
Dentist	
Prosthesis and Orthosis	
Medicines	
Childbirth	

Pathology	Days
Kidney lithotripsy	365
Gynaecological surgery for benign conditions	
Haemorrhoidectomy	
Mastectomy for benign conditions	
Rhinoplasty and septoplasty	
Tonsillectomy, adenoidectomy and myringotomy - Arthroscopic Surgery	
Hernia surgery - Surgical or non-surgical vascular treatment	
Roncopathy, sleep apnea and sleep therapy	
Refractive eye treatments and corrective eye surgery	
Serious diseases	

The waiting period indicate above will not be applied, in case of:

- Accident requiring emergency treatment in hospital, whether as inpatient or outpatient;
- Sudden illness after the start of the guarantees requiring emergency hospital treatment;
- Transfer of a previous insurance policy (with Portuguese scope and at least 1 year). MGEN will request a proof of cancellation and copy of the Specific Conditions along the respective previous receipt;
- For the spouse for reasons of marriage, or for dependents by birth or adoption, if the rest of the family unit has been previous included in the Contract. Communication to MGEN must be made within 30 (thirty) days.

The waiting period will be applied in the medical situations referred below, except when the Insured has been covered by a previous insurance (with portuguese scope and at least 1 year) that guarantees the pathologies indicated in same. **For members aged 65 or over**, it will always be subject to waiting periods (normal and extended), regardless of whether it is a new or transferred insurance policy.

Pathology	Days
Pre-existing illness	365
Chronic disease	
Disorder or pathology caused by birth defect	
Treatments for HIV/AIDS virus infection	
Liver disease, haemodialysis	
Long-term and palliative care	
Officially declared epidemic diseases	
Surgery and medical procedures for treatment of morbid obesity and lesions resulting from natural disasters.	

Feel free to contact or visit us in **Portimão, Almancil, Estoril** and **Lagos**, to clarify any matter and benefit from all advantages we have to offer!

This document is a summary of covers of the policy conditions, and does not substitute the reading of the general and particular conditions applicable to this policy.

Summary of Covers

Covers	Essencial	Ideal	Total
In-Patient	60 000€	100 000€	500 000€
Childbirth	1 500€		
Out-Patient	1 000€	2 500€	5 000€
Dentist	Discount Card	500€	1 000€
Prosthesis and Orthosis	X	1 000€	2 000€
Sub limits:			
- Frames		100€	200€
- Lenses		200€	200€
- Contact lenses		150€	200€
- Hearing aids	200€	400€	
- Other Prosthesis	500€	1 000€	
Medicines	X	200€	500€

✓ Included X Not Included

ESSENCIAL	Age	< 1	2	3-4	5	6	7-12	13	14	15-16	17	18	19	20
	Annual Prem.		550,15€	402,61€	398,18€	388,87€	388,86€	312,35€	327,93€	339,33€	348,75€	364,29€	379,01€	391,64€
Age		21	22	23	24	25	26	27	28	29	30	31	32	33
Annual Prem.		514,86€	519,97€	525,13€	535,53€	551,49€	640,68€	647,04€	653,47€	666,46€	686,31€	770,41€	780,03€	784,08€
Age		34	35	36	37	38	39	40	41	42	43	44	45	46
Annual Prem.		789,64€	809,43€	825,87€	832,80€	839,71€	846,64€	853,57€	860,48€	867,41€	874,33€	881,25€	888,18€	895,09€
Age		47	48	49	50	51	52	53	54	55	56	57	58	59
Annual Prem.		902,02€	920,32€	942,62€	972,37€	1 002,37€	1 017,60€	1 040,45€	1 063,29€	1 084,22€	1 092,17€	1 100,11€	1 122,93€	1 167,20€
Age		60	61	62	63	64	65	66	67	68	69	70	71	72
Annual Prem.		1 212,12€	1 281,56€	1 340,69€	1 393,55€	1 465,47€	1 552,40€	1 674,42€	1 870,15€	1 875,55€	1 975,42€	2 074,63€	2 175,35€	2 256,90€
Age		73	74	75	76	77	78	79	80	81	82	83	84	85 >
Annual Prem.		2 358,50€	2 442,55€	2 564,17€	2 661,93€	2 792,23€	2 922,55€	3 052,86€	3 188,69€	3 317,59€	3 449,16€	3 580,71€	3 712,23€	3 772,82€

IDEAL	Age	1	2-4	5-14	15	16	17	18	19	20	21	22	23	24
	Annual Prem.		726,28€	611,03€	605,03€	608,90€	657,51€	655,98€	680,44€	699,37€	718,31€	920,07€	928,97€	937,96€
Age		25	26	27	28	29	30	31	32	33	34	35	36	37
Annual Prem.		992,88€	1 151,72€	1 200,69€	1 224,06€	1 264,24€	1 309,98€	1 387,56€	1 410,45€	1 431,71€	1 439,29€	1 476,81€	1 501,22€	1 511,84€
Age		38	39	40	41	42	43	44	45	46	47	48	49	50
Annual Prem.		1 522,47€	1 526,00€	1 545,62€	1 556,15€	1 566,66€	1 577,19€	1 587,70€	1 609,03€	1 619,56€	1 630,08€	1 651,11€	1 689,58€	1 720,74€
Age		51	52	53	54	55	56	57	58	59	60	61	62	63
Annual Prem.		1 819,91€	1 853,04€	1 908,97€	1 950,92€	2 032,74€	2 095,00€	2 140,26€	2 170,44€	2 245,86€	2 331,29€	2 487,79€	2 623,91€	2 714,21€
Age		64	65	66	67	68	69	70	71	72	73	74	75	76
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Annual Prem.		5 123,49€	5 274,09€	5 424,68€	5 579,79€	5 684,28€	5 790,32€	5 897,92€	6 007,13€	6 226,56€				

TOTAL	Age	1	2-18	19	20	21	22	23	24	25	26	27	28	29
	Annual Prem.		1 390,23€	1 227,83€	1 274,00€	1 297,08€	1 630,32€	1 662,84€	1 679,11€	1 727,89€	1 792,93€	2 237,37€	2 282,02€	2 304,35€
Age		30	31	32	33-34	35	36-39	40	41	42-43	44	45	46	47
Annual Prem.		2 416,01€	2 416,01€	2 612,55€	2 638,11€	2 663,69€	2 689,77€	2 715,58€	2 740,4€	2 767,22€	2 820,88€	2 847,70€	3 048,15€	3 077,41€
Age		48	49	50	51	52	53	54	55	56	57	58	59	60
Annual Prem.		3 106,69€	3 135,95€	3 223,75€	3 412,09€	3 510,39€	3 477,61€	3 543,16€	3 674,22€	4 126,33€	4 208,78€	4 332,43€	4 414,87€	4 538,54€
Age		61	62	63	64	65	66	67	68	69	70	71	72	73
Annual Prem.		4 756,32€	5 001,92€	5 208,00€	5 520,28€	5 797,15€	6 396,83€	6 612,42€	6 890,65€	7 032,25€	7 280,71€	7 416,03€	7 645,26€	7 802,02€
Age		74	75	76	77	78	79	80	81	82	83	84	85 >	
Annual Prem.		8 040,71€	8 121,08€	8 167,88€	8 250,33€	8 333,64€	8 416,93€	8 536,74€	8 575,52€	9 616,83€	9 707,75€	9 790,29€	9 872,67€	

Additionally there is a 2,5% discount for when there are two people and 5% when there are three or more. These premiums are exclusive for *afpop* members.

Since 1996



a name you can trust!



MEDAL

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MEDAL TARGET

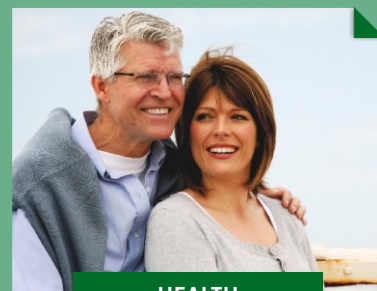
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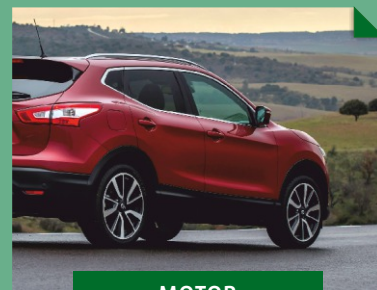
**EXCLUSIVE PRODUCTS
FOR AFPOP MEMBERS**



HOUSEHOLD



HEALTH



MOTOR



TRAVEL

This document is a summary of covers of the above policies' conditions, it does not substitute the reading of the general and particular conditions applicable to these policies.

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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