

Formulas and Coverage

Coverage	Formula S	Formula M	Formula L
Hospitalisation	■		
- Additional protection Oncology	-	■	■
- Birth (sub-ceiling)	-		
Outpatient (Consultations/Tests/Treatments)	Option		
- Physiotherapy, Speech Therapy and Kinesiotherapy		■	■
- Additional protection Oncology	-		
Mental Health			
- Psychiatric hospitalisation	■	■	■
- Psychiatry, psychology and psychotherapy consultations	□ (1)	■	■
Extension of provider network - inpatient	■	■	■
Extension of Provider Network - Outpatient	□ (1)	■	■
2nd International Medical Opinion	■	■	■
Medical Assistance	■(2)	See Medical Assistance coverage	
Well-Being Network	■	■	■
Online Medical Service			
- Online medical consultations (general medicine, paediatrics and travel)	■	■	■
- Psychology, psychiatry and nutrition consultations			
Dental Treatment and Dental Prostheses (Dentinet Network)	Option	■	■
Prostheses and Orthotics	-	-	■
Medications	-	-	■
Serious Illnesses - BESTDOCTORS	-	-	■
Daily Hospitalisation Allowance	Option	Option	Option

(1) If you choose the Outpatient option

(2) It only covers sending a doctor to the home and transportation in an ambulance.

Compensation Limits (€)

Coverage	Formula S	Formula M	Formula L
Hospitalisation	€20000	€75,000	€250,000
- Additional protection Oncology	-	€75,000	€250,000
- Birth (sub-ceiling)	-	€3,000	€5,000
Outpatient (Consultations/Tests/Treatments)	Network Access / €1,000 (option)	€2500	€5,000
- Physiotherapy, Speech Therapy and Kinesiotherapy			
- Additional protection Oncology	-	€2,500	€5,000
Mental Health			
- Psychiatric hospitalisation	15 days	15 days	15 days
- Psychiatric consultations	(2)(3)	(2)	(2)
- Psychology and psychotherapy consultations	20 sessions (3)	20 sessions	20 sessions
Extension of provider network - inpatient	(1)	(1)	(1)
Extension of Provider Network - Outpatient	(1) (3)	(1)	(1)
2nd International Medical Opinion	Not applicable		
Medical Assistance	See Medical Assistance coverage		
Well-Being Network	Unlimited network access		
Online Medical Service			
- Online medical consultations (general medicine, paediatrics and travel)	Not applicable		
- Psychiatry, psychology and nutrition consultations	20 sessions	20 sessions	20 sessions
Dental Treatment and Dental Prostheses (Dentinet Network)	Option		
	First annuity: €50		
	2nd annuity: €75	€500	€1,000
	3rd and subsequent annuities: €100		
Prostheses and Orthotics	-	-	€2,000
- Sub-ceilings Frames, Lenses and Contact Lenses	-	-	€200
Medications	-	-	€200
Serious Illnesses - BESTDOCTORS			€1,000,000
- Travel Insured Person and accompanying person (return trip by regular airline)	-	-	€3000
- Accommodation Expenses			€4000 (Max. €200/night)
- Transport and repatriation of deceased			€10000
Daily Hospitalisation Allowance	€75 /day Max. 75 days		

(1) Extension of Provider Network - Subject to the limit of Hospitalisation and Outpatient coverage, respectively;

(2) Subject to outpatient limit

(3) If you choose the Outpatient option;

Co-payments

Coverage		Formula S		Formula M		Formula L	
		Netw ork ¹	Outsi de Netw ork	Netw ork ¹	Outsi de Netw ork	Netw ork ¹	Outside Netw ork
Hospitalisation ²		100%	50%	100%	50%	100%	50%
Outpatient ²		100%	50%	100%	50%	100%	50%
Physiotherapy, Speech Therapy and Kinesiotherapy		100%	-	100%	-	100%	-
Mental Health	Psychiatric Hospitalisation	100%	-	100%	-	100%	-
	Psychiatry, psychology and psychotherapy consultations ²	100%	50%	100%	50%	100%	50%
Dental Treatment and Dental Prostheses		50%	-	70%	70%	70%	70%
Prostheses and Orthotics		-	-	-	-	70%	50%
Medications		-	-	-	-	-	100%
Extension of provider network - inpatient		70%	-	70%	-	70%	-
Extension of Provider Network - Outpatient		100% ³	-	100%	-	100%	-
Serious Illnesses - BESTDOCTORS		-	-	-	-	80% ⁴	-
Well-Being Network		Discounts in the network of providers (see www.advancecare.pt)					

1 After application of the deductibles and co-payments

2 Limits Out-of-network co-payments: €35 per Consultation; €7/K for Surgery.

3 If you choose the Outpatient option;

4 Co-payment of 20% subject to a maximum of €50,000 per insured person per year.

Grace Periods *

Coverage		Formula S	Formula M	Formula L
Hospitalisation		3 Months	3 Months	3 Months
Outpatient		2 Months	2 Months	2 Months
Mental Health	Psychiatric Hospitalisation	3 Months	3 Months	3 Months
	Psychiatry, psychology and psychotherapy consultations	2 Months	2 Months	2 Months
Medical Assistance		N/A	N/A	N/A
Dental Treatment and Dental Prostheses		N/A	2 Months	2 Months
Prostheses and Orthotics				2 Months
Medications				2 Months
Pregnancy			12 Months	12 Months
Extension of provider network - inpatient		3 Months	3 Months	3 Months
Extension of Provider Network - Outpatient		3 Months	3 Months	3 Months
2nd International Medical Opinion		N/A	N/A	N/A
Serious Illnesses BESTDOCTORS				12 Months
Well-Being Network		N/A	N/A	N/A
Daily Hospitalisation Allowance		3 Months	3 Months	3 Months

* 12 MONTHS: Surgical Intervention and treatment of varicose veins; Surg. Intervention on hernias of any kind; Renal and vesicular lithotripsy; Proctological Treatments/Surgery; Surg. Intervention on gastroduodenal ulcer; Gynaecological Intervention for benign pathology; Breast surgery for benign pathology; Surg. intervention on ear, nose and throat for benign pathology; Thyroidectomy for benign pathology; Cholecystectomy; Arthroscopy or Arthrotomy; 2.13. Extraction of nevi, moles, dermal cysts and warts, and treatment of eczemas, by benign pathology; Consultations, Tests and Treatments relating to pregnancy, Refractive Treatment for myopia, astigmatism and hypermetropia; Interventional cardiology, namely Electrophysiological Study (with or without ablation), Cardiac Catheterisation, Angioplasties and Pacemaker implantation; Prostatectomy or resection for benign pathology; Surgery for urinary incontinence treatment.

Deductibles and Co-payments

Coverage		
Hospitalisation ¹		10% Min. €250 and Max. €500
- Normal childbirth		€250
- Caesarean section		€500
Medical consultations		€19
Home Consultations		€17
Emergency Consultations		€50
Mental Health	Psychiatric Hospitalisation	10% Min. €250 and Max. €500
	Psychiatry, psychology and psychotherapy consultations	€19
Online Doctor	Online medical consultations (general medicine, paediatrics and travel)	First 2 consultations: No co-payment 3rd and subsequent: €15
	Psychiatry, psychology and nutrition consultations	€15
Physiotherapy, Speech Therapy and Kinesiotherapy		Max. €15 per session
Medications (by prescription)		€3
Radiology	Ultrasound	€15
	X-ray	€10
	CAT	€30
	Magnetic Resonance	€70
Pathology	Clinical Analysis (per analysis)	€2
	Pathological Anatomy	€10
	Other pathologies	15%
Other Diagnostic Aids and Outpatient Treatments		15%
Serious illnesses		20% subject to a maximum of €50,000 per insured person per year

(1) Not applicable to coverage for Inpatient Extension of Provider Network

Advantages of Health Insurance

Simplicity

- Payment by Bank Transfer.
- No need for medical tests at time of subscription

Quality

- Pre-existing illness coverage.

High co-payments:

- Total freedom of choice of doctor/hospital, inside and outside the network;

Really significant coverage:

- Additional capital for oncological diseases
- Extension of the network to Spain for Hospitalisation and Outpatient treatment;
- 2nd international opinion, in the event of Serious Illness;
- International coverage for Serious Illness;
- Well-Being Network.

Transparency

- The Customer Dossier tells you everything about your Health Insurance;
- No age limit on insurance.

Promptness

- Customer Service Line 707 78 20 70* / (+351) 210 114 469** for personalised information.

*(Call cost of €0.09/min from a landline and €0.13/min from a mobile network, plus VAT at the prevailing rate).

** (Calls to the national landline)

Subscription age/Residence

Subscription Age Limit	60 years
Time limit	70 years if subscribed from the age of 55 (inclusive) No limit if subscribed up to and including the age of 54

Medical Assistance

Medical and Health Care at Home

Collateral	Formula S	Formula M	Formula L
Domiciliary Support	-	72 hours	
Television Costs	-	€75	
Transfer / Referral of Children under 16	-	Unlimited	
Transfer/Pet Welfare (Dogs and Cats)	-	Unlimited Transportation (up to 50 km from the Insured Person's home)	
Home Visit by Doctor	-	Unlimited	
Medical Information	-	Unlimited	
Ambulance Transport to Hospital and Return Home	-	Unlimited	
Private Clinic Reservation	-	Unlimited	
Accompanying of Hospitalised Insured Person	-	€60/day (Max. Compensation €600)	
Expenses from Nurses and Nursing	-	€250	
Home Delivery of Medications	-	Unlimited	
Transmission of urgent messages	-	Unlimited	

Medical Assistance to People

Medical Transportation or Repatriation of the Injured and Sick	-	Unlimited
--	---	-----------

Accompaniment during medical transportation or repatriation	-	Unlimited
Accompanying the Hospitalised Insured Person	-	€60/day (Max. Compensation €600)
Return Ticket for a family member and cost of their stay	-	Unlimited Transportation (€60/day Max. Compensation €600)
Extension of Hotel Stay	-	€60/day (Max. Compensation €600)
Location and Shipping of Emergency Medication	-	Unlimited
Medical Transportation or Repatriation of the Deceased and of Insured Persons	-	Unlimited Transportation (€60/day Max. Compensation €600)
Accompanying Persons - Early return	-	Unlimited
Responsibility for Children Abroad	-	Unlimited
Theft of Luggage Abroad	-	Unlimited
Addition of funds abroad	-	€750
Transmission of Messages	-	Unlimited
Legal Defence and Complaint Abroad	-	Defence of insured person: Unlimited Legal complaint: Unlimited Minimum to file legal action: €125
Addition for Bail Funds Abroad	-	Court Costs: €1000 Provisional Release: €3000

This document is available in Portuguese, French and in English. In the event of any inconsistencies, the Portuguese-language version shall apply.