



CIGNA SALUD PLENA

The health plan for students enrolled
in IE



WHO ARE WE?

- › We are a global Health Insurance company dedicated to helping the people we serve improve their health, wellness and safety. We have a wide range of health plans and services, as well as health and wellness programs that have been developed to meet the needs of our clients, suppliers and partners.
- › As a health services company, we focus on our clients who choose Cigna for the experience, services and innovation that allow them to improve their health and wellness.

Cigna in the world



**Formed by more than
45,000 employees**



**Present in
30 countries**



**95 million insured
persons**



Cigna in Spain



**650
employees**



**Specialist in group
health insurance**



**150,000 insured
persons**

WHAT ARE THE BENEFITS OF HEALTH INSURANCE?

BENEFITS FOR EDUCATIONAL CENTERS

- › We take care of your international students: having the best health insurance is essential to cover the possible medical needs they may have during the training period in the country of destination.
- › We cover the legal requirements that some countries of origin demand for the management of visas.
- › We reduce administrative management - Ease in the management authorizations and cancellations, invoicing, etc.
- › We help improve the corporate image and social responsibility of training centers with international students by offering a high value benefit (the vast majority of international students do not have access to the public health system).

BENEFITS FOR STUDENTS

- › They will have Cigna, a multinational health insurance company that will help them improve their health.
- › All medical needs that may arise during their training in Spain shall be covered. The health insurance hired in the country of origin does not usually cover the medical contingencies that occur in other countries.
- › We speak the same language as international students:
 - Product and use guides in English.
 - We have a bilingual English / Spanish Customer Service inhouse team.
 - Possibility of selecting healthcare professionals depending on the language
- › Access to a high-quality medical network:
 - Ample of medical network. - More than 1,700 clinics and hospitals and 34,900 medical professionals.
 - Access to medical services in all specialties with practically no waiting lists.

WHO IS IT DESIGNED FOR?

- › **Non-resident international students enrolled in training centers in Spain.**



WHY CIGNA?

Cigna University covers the health needs of foreign students during their training period in Spain. We know their needs and we provide response:

- › 100% coverage of medical expenses within the Medical Network of Cigna, without limit:
- › **Free choice of doctor or specialist within the agreed medical network.**
- › Access to easy-to-use medical coverage; by presenting the insured card they shall have access to any coverage without requiring authorization ¹.
- › Extended hours of consultation.
- › **With no waiting periods**, you can enjoy your insurance from the beginning.
- › Reimbursement of part of the following expenses:
 - Pediatrics and Gynecology expenses for specialists outside the Medical Network.
 - Pharmaceutical expenses outside the hospital for generic products.
- › Psychology included in coverage.
- › Travel emergencies abroad. If the student moves to another country Cigna will cover urgent medical expenses up to a maximum of € 20,000 per claim, urgent dental expenses up to € 300 per claim.
- › **Repatriation of mortal remains to the country of origin of the insured person.**
- › Health and wellness assessment, in addition to personalized advice to improve day-to-day health.
- › Free dental services (consultations, simple extractions, periapical radiographs, annual oral cleaning, annual orthopantomography).
- › Free services included (Second Medical Opinion, 24 hour Telemedicine, Nutrition Service, Psychological Orientation, etc ...)
- › Access to Cigna + Salud services at special prices: laser refractive surgery, medical and sports check-ups, etc ...



We help our clients lead a healthy and safe life. We provide them the tools to take care of their health and achieve optimal results.

¹ Cigna does not require prior authorization from its insured persons, except in case of surgery, hospitalization and certain diagnostic tests. Some centers may request authorizations for certain tests and / or treatments, although Cigna does not require it.

OTHER BENEFITS INCLUDED



CIGNA 24 HOUR TELEMEDICINE

Our team of doctors solves medical doubts anytime 365 days a year. This service is especially useful for obtaining advice in situations, urgent or not, in which the support, advice and / or coordination of a doctor is required, always in simple and close language.



SECOND MEDICAL OPINION

In case of serious illness, it is highly convenient to have a second diagnosis and to know the most advanced therapeutic alternatives. Specialists of recognized international prestige will study each case in a customized way to give an answer without the need for travel.



EMERGENCY CARE DURING FOREIGN TRAVEL

No matter where they are, our insured persons receive, in case of emergency, medical assistance during their time abroad thanks to one of the highest coverage on the market. This coverage includes urgent medical expenses up to a maximum of € 20,000 per claim and insured person, urgent dental expenses up to € 300 (per claim and insured person), medical transfer or repatriation of mortal remains, return expenses of a companion and delivery of medication in case of emergency, among others.



PSYCHOLOGICAL ORIENTATION

This service allows psychological consultations (anxiety, emotional relations, depression, stress, etc.) by telephone. Our team of psychologists attend to you in a personalized way and with absolute confidentiality, in addition to following up on each query.



TELEPHONE NUTRITION ADVISER

Our nutrition specialists help our clients maintain a proper dietary balance by advising them to understand what foods are healthier and recommended.



COVERAGE

CIGNA C18 PLAN		MEDICAL NETWORK
EMERGENCIES	Out-of-hospital and Hospital without admission	Unlimited
PRIMARY ASSISTANCE AT THE DOCTOR'S OFFICE AND AT HOME	Medicina General	Unlimited
	Pediatrics and Childcare	Unlimited. A maximum of 80% shall be reimbursed in Pediatric and Child Care consultations outside the network of medical services arranged with Cigna, with a limit of €50 per consultation and a maximum of 5 consultations per insured person and current insurance annuity.
NURSING		Unlimited
MEDICAL SPECIALTIES	Gynecology and obstetrics	Unlimited. A maximum of 80% shall be reimbursed in Gynecology and obstetrics consultations outside the network of medical services arranged with Cigna, with a limit of €50 per consultation and a maximum of 5 consultations per insured person and current insurance annuity.
	Other Specialists Consultations	Unlimited
COMPLEMENTARY MEANS OF DIAGNOSIS	High Resolution Ultrasound	1 per pregnancy
	Polysomnography	1 per insurance annuity
	Other complementary means of diagnosis	Unlimited
SPECIAL TREATMENTS	Aerosol therapy / Ventilation therapy / Oxygen therapy	Unlimited
	Physiotherapy and Rehabilitation	Maximum 60 sessions per insured person and insurance annuity in progress
	Pelvic Floor Rehabilitation	6 sessions per insured person and year
	Phoniatrics and speech therapy	Maximum 30 sessions per insured person and insurance annuity in progress
HOSPITALIZATION AND / OR SURGERY	Stay in Standard Room	Unlimited
	Stay in ICU/ HCU	Maximum 90 sessions per insured person and insurance annuity in progress
	Hospital Medical Services	Unlimited
	Intraoperative electrophysiological monitoring	Unlimited

MEDICAL SPECIALTIES		MEDICAL NETWORK
HOSPITALIZATION AND / OR SURGERY	Neuronavigation device for intracranial surgery	€ 1,200
	Psychiatric Hospitalization	Maximum 30 sessions per insured person and insurance annuity in progress
	Hospital outpatient care	Unlimited
	Medical fees in non-surgical specialties during hospital admissions	Unlimited
	Doctor, surgeon, assistant and anesthetist fees (OMC groups)	
MATERNITY	Obstetrics	Unlimited
	Preparation for delivery	Unlimited
	Delivery or cesarean section	Unlimited
	Newborns	Unlimited for the first 7 days of life while still in the same hospital center.
PROSTHESIS	Cardiac prosthesis (valves)	€ 4,000
	Coronary Stent	€ 1,800
	Pacemaker (no type of defibrillator is included)	€ 6,000
	Joint prosthesis	€ 4,500
	Vascular prosthesis	€ 2,000
	Osteosynthesis material	€ 3,000
	Monofocal intraocular lenses for cataract surgery	€ 150 per eye
	Breast prostheses after mastectomy for cancer processes and only in the affected breast	€ 1,000 per unit
	Reservoirs	€ 500
	Testicular prosthesis	€ 600
	Hydrocephalus valve	€ 250
OTHER COVERAGE	Transplants	€ 150
	Chiropody	Maximum 6 sessions per insured person and insurance annuity in progress

MEDICAL SPECIALTIES		MEDICAL NETWORK
OTHER COVERAGE	Psychology	Maximum 10 sessions per insured person and insurance annuity in progress, within the network of medical services especially arranged with Cigna
	Ambulance	Unlimited
	AIDS	€ 6,100 for life of the insured person
	Dental Coverage	First visits, simple dental extractions, periapical radiographs, 1 orthopantomography and an annual oral cleaning are covered within the Cigna Medical Network
	Second Medical Opinion	Access to second diagnosis in case of serious illness
	Travel assistance abroad	Emergency Medical Coverage on trips up to € 20,000 per person and claim
	24 hour Telemedicine	Telephone medical guidance 24 hours a day, 365 days a year
	Outpatient Pharmacy	50% of pharmaceutical costs of generic products with a limit of € 100 per insured person and insurance annuity in progress

Coverage determined according to the criteria of the Collegiate Medical Organization (OMC)



CIGNA DENTAL (optional)

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 more than 60 free services such a

- › Oral hygiene education.
- › Annual dental cleaning.
- › Initial examination and diagnosis.
- › Periapical x-rays.
- › Consultations and check-ups.
- › Orthopantomogram.
- › Topical administration of fluoride.
- › 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.**



PRESTIGIOUS MEDICAL NETWORK

The value of having the best medical professionals

We take care of our medical providers as well as our insured persons.

Our insured persons have access to over 39,400 specialists and 1,700 private hospitals and clinics and more than 80% speak different languages to meet the needs of foreign students.



Hospital Quirón

Madrid



Clínica Virgen Blanca

Bilbao



Hospital Madrid Montepíncipe

Madrid



Hospital Madrid Norte Sanchinarro

Madrid



Hospital NISA Pardo de Aravaca

Madrid



Hospital Viamed Santa Ángela de la Cruz

Sevilla



Hospital Quirón

Barcelona



Clínica Corachán

Barcelona



Institut Dexeus

Barcelona



Hospital Quirón

Bilbao



Hospital 9 de octubre

Valencia



Hospital NISA Sevilla-Aljarafe

Sevilla

CONTACT

For more information, please contact us:



91 418 40 40 /93 301 06 56



ie@cigna.com

www.cigna.es

The content of this product guide is strictly informative and therefore not binding, lacking contractual value. The only documentation with contractual value and containing the regulatory conditions of your health insurance is your policy, so you should ALWAYS know the general, particular and special conditions of it. Under no circumstances shall this product guide be part of your policy, nor shall it prevail over the general, particular and special conditions that make up the same. Confidential information, property of Cigna. Copying and distribution prohibited. Use and distribution limited to authorized personnel.

1018/1E

