

ONCAMPUS HEALTHCARE - ESADE

COVERAGE AND LIMITS:

GUARANTEES OF MEDICAL ASSISTANCE		
CIGNA PLAN		MEDICAL NETWORK
EMERGENCIES	Out-of-hospital and Hospital without admission	Unlimited
PRIMARY ASSISTANCE AT THE DOCTOR'S OFFICE AND AT HOME	General Medicine	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
	Musculoskeletal shock-wave	3 sessions per process

	lithotripsy (1)	
	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
	Neuronavigator	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)	Unlimited
	Prostate laser Vaporization (1)	Unlimited
	MATERNITY	Obstetrics
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.
PROSTHESES	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	1.000 € per unit
	Abdominal meshes	500 €
	Reservoirs	600 €
	Testicular prosthesis	250 €
	Hydrocephalus valve	150 €
OTHER COVERAGE	Transplants	60.000 € per sinister
	Profilactic Mastectomy (1)	Unlimited
	Chiropody	Maximum 6 sessions per insured person and insurance annuity in progress
	Psychology	Maximum 10 sessions per insured person and

		insurance annuity in progress, within the network of medical services especially arranged with Cigna (extendable up to 20, exclusively for treatment of food conducts' disorders (only bulimia and nervous anorexy)
	Ambulance	Unlimited
	Psychiatry day center (1)	Max. 28 days per insured/year
	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	Emergency medical cover on trips abroad up to €20,000 per member and claim.
	Medical orientation	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)

Consult CIGNA's website to get information about the Centers, Hospitals & Specialists that have been arranged for your health plan.

(1) Covered at Centers and / or Specialists arranged by Cigna for this coverage and previous authorization of the Company. Always consult coverage requirements.

GUARANTEES OF REPATRIATION
Health transport or medical repatriation
Transportation or repatriation of mortal remains

	GUARANTEES OF TRAVEL ASSISTANCE	MAXIMUM LIMITS IN €
	GUARANTEES OF MEDICAL ASSISTANCE	
1	Extension of stay	100 € per day max. 20 days
	GUARANTEES OF TRAVEL ASSISTANCE	
2	Travel expenses of a companion	Unlimited
3	Expenses for the stay of a hospitalized insured companion	100 € per day max. 10 days
4	Transfer or repatriation of personal belongings in case of death	500 €
5	Travel expenses of the companion of the deceased	Unlimited
6	Accommodation expenses of the companion of the deceased	100 € per day max. 10 days
7	Loss or theft of personal documents abroad	200 €
8	Bail and procedural expenses abroad	10.000 €
9	Legal assistance abroad Legal assistance - Basic legal guidance - Connection with the International Network of Lawyers Claims for personal injuries caused by third parties Criminal defence abroad	Included 10.000 € 10.000 €
	GUARANTEES FOR INCIDENTS TRAVEL OR IN-FLIGHT	
10	Loss or theft of luggage	900 €
11	Delay in the delivery of checked baggage on public transport	+ 6 horas, 300 €
12	Travel delay	+ 6 horas, 150 € + 12 horas, 300 €
13	Missed connections	150 €
14	Travel delay of more than 6 hours due to overselling	150 €
15	Travel cancellation	150 €
16	Cancellation of means of transport due to strike	150 €
17	Early return of the insured due to the death of a relative	Unlimited
18	Early return due to Extraordinary Risks	Unlimited
	GUARANTEES OF TRAVEL ASSISTANCE SERVICE	
19	Remote medical advice or consultation	Included
20	Second medical opinion for displaced persons	2.500 €
21	Transmission of urgent messages	Included
22	Assistance information service	Included
23	Location of lost luggage and personal belongings	Included
	ADDITIONAL GUARANTEES	
24	Private Civil Liability abroad ⁽¹⁾ - Civil liability sub-limit for students on work experience	1.000.000 € 200.000 €
25	Accidents during the trip – Death/Disability	50.000 €

(1) The Private Civil Liability guarantee will be provided by International SOS up to a limit of € 60,000. The excess up to the limit of € 1.000,000 is covered by Markel International Insurance Company Limited, Spanish Branch. A compensation sublimit of €200,000.00 per claim and insurance period is established for the coverage granted to the students during the “work experience”.