



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

For lifetime and up to 70 years old to join	Acceptance of the clinic history
The lowest copayment to Out-patient expenses	Top-tier reimbursements outside network
Car Accidents coverage	Cover abroad for trips up to 90 days
Palliative and rehabilitation care coverage, among others	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 for at least 1 year, on the 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/current policy, under Allianz own policy conditions.

OPTION LIGHT

Covers / Limits	Maximum Person / Year	Copayments (Allianz Network)	Refund (Outside Network)
In-patient Hospitalisation / Surgeries Oncology / Surgery / Hospitalisation Chemotherapy and Radiotherapy Psychiatric Hospitalisation	65 000€	15% (max. of 1.500€) 15% (max. of 10% of Capital) 15% 15% (max. 10% & up to 20 days)	70%
Childbirth	3 000€	Copays of 250€ for normal birth and 500€ for C-section	50%
Out-patient Consultation (GP and Specialists) Emergency Consultation Analysis X-ray Echography CAT scan MRI Other Exams Physiotherapy Mental Illness Psychology / Psychotherapy Psychiatry	1 000€	18,50€ 45€ 15% 15% 15% 15% 15% 15% 15% 15% 20 consult. (18,50€) 6 consult. (18,50€)	60% (max. 60€) 60% 60% 60% 60% 60% 60% 60% 60% 60%
Dentist	Discount Card		X
Travel Assistance Abroad Worldwide	✓		X
Daily Subsidy	75€ / 120 Days	4 days of excess	

✓ Included ✗ Not Included

Exclusive conditions of this Policy (Option Light):

- ④ **Premium settlement:** annually or quarterly;
- ④ **Subscription age:**
 - Open to individuals up to 65 years old;
 - No medical underwriting required if you subscribe before age 55, making the enrolment process very straightforward;
- ④ Once insured, coverage can be maintained without age limit (for a lifetime).

OPTION B

Covers / Limits	Maximum Person / Year	Copayments (Allianz Network)	Refund (Outside Network)
In-patient Hospitalisation / Surgeries Oncology Surgery / Hospitalisation Chemotherapy and Radiotherapy Psychiatric Hospitalisation	65 000€	15% (Max. of 1.500€) 15% (Max. of 10% of Capital) 15% 15% (Max. 10% & up to 20 days)	70% X
Out-patient - Medical Expenses / Consultations Consultation Home consultation Emergency consultation Annual excess Auxiliary means of diagnosis (MRI, CT Scan, X-ray, etc.) Treatments (physiotherapy, etc.) Mental Illness Psychology / Psychotherapy Psychiatry	2 000€	(your copayments) 18,50€ 18,50€ 45€ No excess 15% 15%	(Max. 60€ per consultation) 60% 60% X 60% 35€ 60% 60%
International medical coverage for serious illness	1 000 000€	0%	X
Dental Card	✓	Special Prices	X
Daily Subsidy in case of Hospitalisation	120 Days	75€ / day (excess of 4 days)	
Travel Assistance Abroad Worldwide	✓		X
Portugal Assistance	✓		X
Online Medical Assistance	✓		X

✓ Included X Not Included

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 (Outside Network)
In-patient Hospitalisation / Surgeries Oncology Surgery / Hospitalisation Chemotherapy and Radiotherapy Psychiatric Hospitalisation	150 000€	250 000€	15% (Max. of 2,500€) 15% (Max. of 10% of Capital) 15% 15% (Max. 10% & up to 20 days)	70% X
Worldwide Hospitalisation / Surgery	X	X	X	X
Childbirth	X	5 000€	10%	70%
Out-patient - Medical Expenses / Consultations Consultation Home consultation Emergency consultation Annual excess Auxiliary means of diagnosis (MRI, CT Scan, X-ray, etc.) Treatments (physiotherapy, etc.) Mental Illness Psychology / Psychotherapy Psychiatry	4 000€	5 000€	(your copayments) 18,50€ 18,50€ 45€ No excess 15% 15%	(Max. 60€ per consultation) 60% 60% X 60% No excess 60% 60% 60% 60%
Dental Treatment	300€	500€	20% each visit	60%
Prostheses and orthoses Ophthalmological orthoses	2 000€ 300€	2 500€ 500€	20%	60%
Medicines	200€ (5€ of excess per prescription)	500€ (2,5€ of excess per prescription)	X	60%
International medical coverage for serious illness	1 000 000€	1 000 000€	0%	X
Daily Subsidy in case of Hospitalisation	120 Days		75€ (excess of 4 days)	
Travel Assistance Abroad Worldwide	✓		X	
Portugal Assistance	✓		X	
Online Medical Assistance	✓		X	

✓ Included X Not Included

Note: Both Options A & A Plus must be analysed and accepted by Allianz medical department.

Dentist? Medicines? Ophthalmological orthoses, Prostheses and orthoses?

These three covers are included in the option A an A Plus, however Medicines only work 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 (Outside Network)
In-patient Hospitalisation / Surgeries Oncology Surgery / Hospitalisation Chemotherapy and Radiotherapy Psychiatric Hospitalisation	500 000€	0% 20 days	90% X
Worldwide Hospitalisation / Surgery	100 000€	X	70%
Childbirth	5 000€	0%	90%
Out-patient - Medical Expenses / Consultations Consultation Home consultation Emergency consultation Annual excess Auxiliary means of diagnosis (MRI, CT Scan, X-ray, etc.) Treatments (physiotherapy, etc.) Mental Illness Psychology / Psychotherapy Psychiatry	10 000€	(your copayments) 0€ 15€ 0% 0% 0% 0% 20 consult. 6 consult.	80%
Dental Treatment	1 000€	0% each visit	80%
Prostheses and orthoses Ophthalmological orthoses	2 500€ 500€	20%	80%
Medicines	500€ (2,5€ of excess per prescription)	X	80%
International medical coverage for serious illness	1 000 000€	0%	X
Daily Subsidy in case of Hospitalisation	120 Days	75€ / day (excess of 4 days)	
Travel Assistance Abroad Worldwide		✓	X
Portugal Assistance		✓	X
Online Medical Assistance		✓	X

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, in the cover "Hospitalisation / Surgeries", 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 - [here](#)).

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 analyse 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; 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€, 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 or visit us in **Portimão, Almancil, Estoril** and soon also in **Lagos**, to clarify any matter and benefit from all advantages we have to offer!

Health Insurance | Options for 2025

Covers / Limits	Option Light **	Option B	Option A	Option A Plus	Option Premium
In-patient Hospitalisation / Surgery / Oncology	65 000€ 15% copayment with max. of 1 500€*	65 000€ 15% copayment with max. of 1 500€*	150 000€ 15% max. 2 500€ of copayment*	250 000€ 15% max. 2 500€ of copayment *	500 000€ 0% Copayment
Worldwide Hospitalisation / Surgery	X	X	X	X	100 000€
Childbirth	3 000€	X	X	5 000€	5 000€ 0% Copayment
Out-patient Consultation / Exams Treatments / Physiotherapy	1 000€	2 000€	4 000€	5 000€	10 000€ 0% Copayment
Dental Treatment	Dental Card	Dental Card	300€	500€	1 000€ 0% Copayment
Medicines	X	X	200€	500€	500€
Prostheses and orthoses Ophthalmological orthoses	X	X	2 000€ 300€	2 500€ 500€	2 500€ 500€
Daily Subsidy in case of Hospitalisation	120 Days 75€ day	120 Days 75€ day	120 Days 75€ day	120 Days 75€ day	120 Days 75€ day
International medical coverage for serious illness	X	1 000 000€	1 000 000€	1 000 000€	1 000 000€
Second Medical Opinion	✓	✓	✓	✓	✓
Travel Assistance Abroad	✓	✓	✓	✓	✓
Portugal Assistance	✓	✓	✓	✓	✓
Online Medical Assistance	✓	✓	✓	✓	✓

✓ Included ✗ Not Included * 15% with a max. of 10% of the sum insured for oncology surgery / hospitalization, and 15% for chemotherapy and radiotherapy. ** Subscription age limited to 65 years old.

PREMIUMS PER PERSON / YEAR 2025

Age Groups	Option Light	Option B	Option A	Option A Plus	Option Premium
0-15	333,93€	417,60€	792€	972€	1 274,40€
16-25	371,03€	464€	881€	1 081€	1 417€
26-30	576,74€	888,81€	1 624€	1 824€	2 000€
31-35	710,71€	888,81€	1 624€	1 824€	2 000€
36-45	746,45€	933,51€	1 688,96€	1 896,96€	2 080€
46-50	816,60€	1 211,74€	1 930,98€	2 213,95€	2 562€
51-55	968,93€	1 211,74€	1 930,98€	2 213,95€	2 562€
56-60	1 347,99€	1 685,79€	2 699,18€	2 992,08€	3 415,61€
61-65	1 444,98€	1 807,09€	2 817,22€	3 230,54€	4 384,22€
66-70	-	2 090,96€	3 652,72€	4 082,72€	5 266,08€
71 - 75	-	2 168,05€	3 766,60€	4 681,60€	6 244,37€
76-80	-	2 207,85€	3 830,66€	5 376,76€	7 228,83€
> 81	-	2 222,21€	3 855,66€	5 411,60€	7 276,30€

Since 1996



a name you can trust!



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MEDAL TARGET

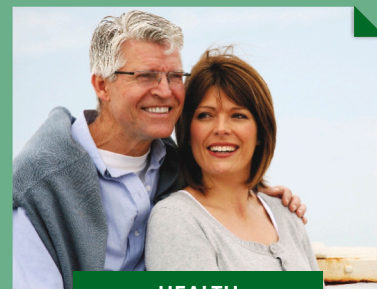
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EXCLUSIVE PRODUCTS
FOR AFPOP MEMBERS



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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