## **MY CLUB**

### **MULTICARE SUBSCRIPTION**



THE LARGEST PRIVATE HEALTHCARE NETWORK IN PORTUGAL



HEALTH IS WHAT MATTERS THE MOST. EVERYTHING ELSE CAN WAIT.



## / My Club and Império Bonança Agreement

My Club has established an agreement with Império Bonança -Companhia de Seguros, S.A., in order to create a Multicare Health Insurance specifically designed to meet their members' needs, at an accessible cost.

## / Health Plans

Health Plans are structured not only to protect you through an insured amount that may be used in healthcare expenses, but they also allow you to access Multicare's Medical Network. They also give you access to Multicare's Additional Services which offer you countless benefits in the fields of health and welfare, as well as discounts in thermal spas, health clubs, opticians, beauty clinics, and others.

# / Subscription Conditions

There are two different plans for you to choose from, which operate under a refund and innetwork healthcare provision scheme.

We welcome you to get better acquainted with our insurance products.



#### Plans and Covers:

| Covers                                    | Plans      |            |
|---|------------|------------|
| Covers                                    | Option 1   | Option 2   |
| Hospitalization                           | EUR 50 000 | EUR 30 000 |
| Urgency Transport                         | V          | V          |
| Telephone Assistance in case of Emergency | V          | V          |
| Minor Surgery in Hospital Environment (1) | EUR 2 000  | EUR 1 500  |
| Ambulatory Care                           | EUR 2 000  | EUR 1 500  |
| Home Medical Care                         | V          | V          |
| Second Opinion - Best Doctors             | V          | ٧          |

Symbol: V Cover included

(1) Amount included in Hospitalization

#### Excess and Grace Periods (both Plans):

| Excess  | Network           | Off-Network                             | Grace periods<br>(days) |
|---|-------------------|---|-------------------------|
| Hospitalization<br>Hospital Expenses<br>Doctors' Fees<br>K Peak Value | EUR 250 per claim | 100 per cent<br>50 per cent<br>EUR 6.75 | 180                     |
| Minor Surgery<br>Hospital Expenses<br>Doctors' Fees<br>K Peak Value   | EUR 150 per claim | 100 per cent<br>50 per cent<br>EUR 6.75 | 180                     |
| Ambulatory Care (1)<br>Annual Excess                                  | 100 per cent (2)  | 30 per cent<br>EUR 35                   | 60                      |

(1) Maximum reimbursable amount per consultation: EUR 50

(2) Insured Persons may benefit from the prices of the Multicare Network and then send the expenses in order to be partially reimbursed accordingly to the Refund Healthcare Provision Scheme.

#### Premiums:

|     | Premium (EUR) * |          |
|-----|-----------------|----------|
| Age | Option<br>1     | Option 2 |

| until 5  | 35.63  | 33.23  |
|----------|--------|--------|
| 6 to 10  | 21.51  | 19.82  |
| 11 to 15 | 14.81  | 13.78  |
| 16 to 20 | 20.46  | 19.01  |
| 21 to 25 | 26.05  | 23.92  |
| 26 to 30 | 29.22  | 27.05  |
| 31 to 35 | 34.04  | 31.34  |
| 36 to 40 | 37.27  | 34.61  |
| 41 to 45 | 39.17  | 35.98  |
| 46 to 50 | 44.7   | 41.61  |
| 51 to 55 | 50.38  | 46.67  |
| 56 to 60 | 60.74  | 56.29  |
| 61 to 65 | 78.36  | 71.91  |
| 66       | 81.09  | 74.42  |
| 67       | 83.77  | 76.87  |
| 68       | 86.55  | 79.42  |
| 69       | 89.44  | 82.07  |
| 70       | 92.39  | 84.79  |
| 71       | 96.83  | 88.86  |
| 72       | 101.44 | 93.09  |
| 73       | 106.34 | 97.58  |
| 74       | 111.44 | 102.27 |
| 75       | 116.79 | 107.18 |

\* Monthly premium, by direct debit



# Contact an Office near you



This information does not dismiss the consultation of pre-contractual and contractual information legally required.

#### Caixa Geral de Depósitos Group

Império Bonança – Companhia de Seguros, S.A. - NIPC and Registration 500 069 468, at the CRO of Lisbon – Registered Office: Rua Alexandre Herculano, 53 1269-152 Lisbon – Portugal – Share Capital EUR 202,005,400 - www.imperiobonanca.pt

Costumer Support Service: Tel. 707 28 80 80 - Fax 21 323 78 80 - E-mail: <u>atendimento@multicare.pt</u> – Personalized Telephone Assistance during week days from 8 a.m. to 12 midnight and Saturdays from 8 a.m. to 2 p.m.. Assistance: everyday – 24/7 - <u>www.multicare.pt</u>