



# Use guide, Oncampus Healthcare VG

The best health insurance for international students

# Who are we?

- We are a global health insurance company dedicated to **helping the people we serve improve their health, well-being and safety**. We have a wide range of health plans and services, in addition to health and wellness programmes that have been created to meet the needs of our customers, providers and partners.
- As a health service company, we focus on our customers who choose Cigna Healthcare for its experience, services and innovation to improve their health and well-being.

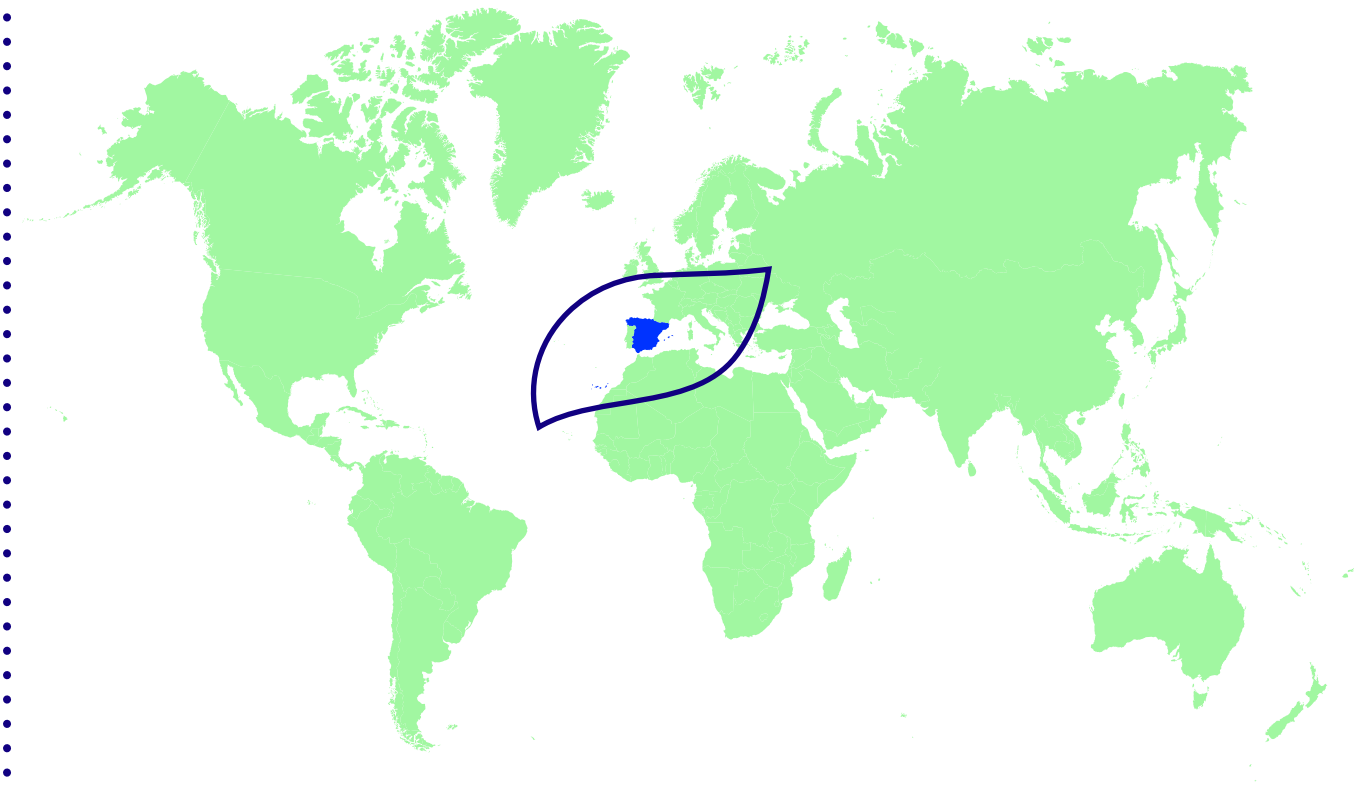
## Cigna Healthcare in Spain



Specialist in group  
health insurance



Over 250,000  
plan members



## Cigna Healthcare around the world



Present in more than  
30 countries



+164 million  
plan members



# What are the benefits of health insurance?

## Benefits for training centers

- We take care of your international students: having the best health insurance is essential to cover any medical needs they may have during their period of training in a host country.
- We meet the legal requirements set by some home countries for administering visas.
- We reduce administrative management - by making the management of registrations and cancellations, billing, etc. easy.
- We help improve the corporate image and social responsibility of training centres with international students by offering an important benefit (the vast majority of international students do not have access to the public health system).

## Benefits for students

- They will have Cigna Healthcare, a multinational health insurance company that will help them improve their health.
- Any medical needs that they may have during their training in Spain will be covered. Health insurance taken out in their home country does not usually cover medical incidents that occur in other countries.
- We speak the same language as international students:
  - › Product and user guides in English.
  - › We have an in-house, bilingual (English/Spanish) Customer Service team.
  - › Health care providers may be chosen on the basis of the language they speak.
- Access to a network of leading physicians:
  - › Scope of the Medical Network – more than 1,900 clinics and hospitals and 51,000 medical professionals.
  - › Access to medical services in all specialities with practically no waiting lists.

## Who is it designed for?

- **Non-resident international students enrolled in training centres in Spain.**



# Why Cigna Healthcare?

**Oncampus VG** covers the health needs of foreign students during their period of training in Spain. We know their needs and offer them the solution:

- 100% cover for medical expenses within Cigna's Medical Network, with no limit.
- **Free choice of physician or specialist within the agreed Medical Network. Consult your Medical Directory at [www.cigna.es](http://www.cigna.es).**
- Access to easy-to-use medical cover; by presenting their plan member card, they will be entitled to any cover without having to request authorisation.<sup>1</sup>
- Extended consultation hours.
- **No waiting periods.**
- Reimbursement of part of the costs<sup>2</sup> of generic outpatient pharmaceutical products.
- Psychology.
- Medical emergencies abroad<sup>3</sup>. If the student travels to another country, Cigna Healthcare will cover emergency medical expenses of up to €30,000 per claim and emergency dental expenses of up to €300 per claim.
- **Repatriation of mortal remains to the plan member's home country.**
- Complementary travel assistance cover: private civil liability, compensation for death/disability due to accident, etc.
- Health and well-being assessment, in addition to personalised advice to improve day-to-day health.
- Free dental services (consultations, simple extractions, periapical X-rays, annual teeth cleaning procedures, annual panoramic X-rays).
- Free services included (second medical opinion, 24-hour Global Telehealth service, nutritionist service, psychological counselling, etc.).
- Access to Cigna +Salud services at special rates: refractive laser surgery, medical and sports check-ups, etc.

<sup>1</sup> Cigna Healthcare plan members do not need prior authorisation, except in the case of surgery, inpatient treatment and certain diagnostic tests. Some centres may request authorisation for certain tests and/or treatments, even though not required by Cigna Healthcare. We recommend you to contact Cigna Healthcare at 914184040 or [servicio.cliente@cigna.com](mailto:servicio.cliente@cigna.com) to confirm the need for coverage of the prescribed test. <sup>2</sup> The costs of centres attached to the Public Health System are not reimbursed. <sup>3</sup> Emergencies in the country of origin are not covered.



**We help our customers lead a safe, healthy life. We provide them with the tools they need to take care of their health and achieve optimal results.**

# Other benefits included in your Cigna Insurance Plan

## Cigna Telemedicine 24 hours

Our team of doctors is at your disposal to answer your questions at any time, 365 days a year. This service is especially useful for obtaining advice in situations, urgent or not, in which you need support, advice and/or coordination from a doctor, always in a clear and friendly language.

## Emergencies when travelling abroad

Wherever you are<sup>4</sup>, in the event of an emergency, you will receive medical assistance on your travels thanks to one of the highest coverages on the market. This cover includes urgent medical expenses up to a maximum of €30,000 per claim and insured, urgent dental expenses up to €300 (per claim and insured), medical transfer or repatriation of mortal remains, return expenses for companions and dispatch of medicines in the event of an emergency, among others.

## Psychological counseling

This service allows you to make psychological consultations (anxiety, relationships, depression, stress, etc.) by telephone and through our website [www.cigna.es](http://www.cigna.es). Our team of psychologists will attend to you in a personalised way and with absolute confidentiality, as well as following up on each consultation.

## Second Medical Opinion

In case of serious illness, a second diagnosis and knowledge of the most advanced therapeutic alternatives is highly desirable. Specialists of recognised international prestige will make a personalised study of your case, without the need to travel.

## Nutritional advisor by phone

Our nutrition specialists work to help you maintain a proper dietary balance, advising you to understand what types of foods are healthiest and most recommended.

## 24-hour pregnancy helpline

Members who are pregnant have at their disposal a permanent 24-hour helpline, 365 days a year, where they can obtain information and advice on pregnancy or the postpartum period.

## Dental programme for pregnant women

We offer this dental programme completely free of charge for pregnant policyholders. It complements the health policy and includes different coverages within the Cigna Dental Network, such as the planning of a diet to control caries, oral cleanings and the application of desensitizing fluoride, among others.



## Useful phone numbers

**911 791 487 - 932 593 414**

Cigna Telemedicine 24 HRS.  
Psychological counseling  
Nutritional advisor by phone  
Pregnant women hotline 24 HRS.

**914 184 040 - 933 010 656**

Dental programme for pregnant women.  
Second medical opinion.

**+34 915 724 406**

Urgencies abroad

<sup>4</sup> Emergencies in the country of origin are not covered.

# Covers

Cigna C24 Plan		Medical Network
Emergency assistance	Ambulatory and hospital emergencies	No limit
Primary medical assistance at a medical office or at home	General medicine, Family and Community	No limit
Primary medical assistance at a medical office or at home	Paediatrics 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 Healthcare with a limit of €50 per consultation and a maximum of 5 consultations per insured person and current
Nursing		No limit
Specialities	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 Healthcare, with a limit of €50 per consultation and a maximum of 5 consultations per insured person and current
Specialities	Specialists consultation	No limit
Complementary diagnostic resources		
Digital dermatoscopy (6)		1 per insurance year
High Resolution Ultrasound		1 per pregnancy
CT coronary angiography (6)		1 per insurance year
Polysomnography		1 per insurance year
Fusion biopsy of prostate (3)		1 per insurance year
Other complementary diagnostic resources		No limit
Ambulatory therapeutic procedures		
Psychiatric Day-care Centre (3)		Maximum 28 days per insurance year
Other ambulatory therapeutic procedures		No limit
Special treatments	Aerosol therapy / Ventilation therapy / Oxygen therapy	No limit
Special treatments	Physiotherapy and rehabilitation	No limit
Special treatments	Pelvic floor rehabilitation	6 session per insurance year
Special treatments	Musculoskeletal shock-wave lithotripsy (6)	3 sessions per process
Special treatments	Phoniatry and speech therapy	Maximum 30 sessions per insurance year
Special treatments	Hyperbaric oxygen therapy	Maximum 15 sessions per process

Cigna C24 Plan		Medical Network
<b>Hospitalization and/or surgery</b>		
Stay in a standard room		No limit
Stay in an ICU		Maximum 90 days per insurance year
Hospital medical services		No limit
Hospital therapeutic procedures		No limit
Neuronavigation		No limit
Intra-operative electrophysiological monitoring		No limit
Day care hospitalization		No limit
Psychiatric hospitalization		Maximum 30 days per insurance year
Inter-consultation medical fees		No limit
Fees of physician, surgeon, assistants and anaesthetists (OMC Classification)		No limit
<b>Surgical procedures (limits per complete process) (I6)</b>		
Da Vinci robotic surgery for prostate cancer (I3)		No limit
Da Vinci Kidney oncologic robotic surgery (I3)		No limit
Prostatic vaporization and enucleation using laser (3)		No limit
<b>Maternity</b>		
Preparation for childbirth (9)		No limit
Vaginal or caesarean delivery		No limit
New-born infants First 7 days of life if still hospitalized		No limit
<b>Other healthcare services</b>		
Podiatry	Consultations / therapeutic procedures at a medical office	Maximum 6 sessions per insurance year
Psychology		20 psychology sessions (which can be extended to 40 sessions exclusively for eating disorder treatments –bulimia and anorexia nervosa only)
Dental cover		First visits, simple extractions, peri-apical X rays, orthopantomography and an annual oral cleaning within the Dental Chart are covered.
Outpatient Pharmacy		50% of pharmaceutical expenses for generic products with a limit of €100 per insurance year
Ambulance		No limit
Transplants		€60,000 / sinister

Cigna C24 Plan		Medical Network
Prophylactic mastectomy (3)		No limit
Prostheses	Cardiac prosthesis (valves)	€4,000
Prostheses	Coronary stent	€1,800
Prostheses	Pacemakers (no kind of defibrillator is included)	€6,000
Prostheses	Percutaneous occluder device	€7,500
Prostheses	Articular prosthesis	€4,500
Prostheses	Vascular prosthesis	€2,000
Prostheses	Osteosynthesis material	€3,000
Prostheses	Multifocal intraocular lenses in case of cataract	€150 / each eye
Prostheses	Breast prostheses	€1,000 / unit
Prostheses	Meshes for breast coverage	€500
Prostheses	Abdominal meshes	€500
Prostheses	Reservoir	€600
Prostheses	Hydrocephalus valve	€150
Prostheses	Testicular prosthesis	€250
Prostheses	Biological implant	€700
Prostheses	Ear prosthesis in Surgery for cholesteatoma	€300
AIDS		€6,100 for the whole life of the insured
Second medical opinion		Access to a second diagnosis in cases of serious illness
Healthcare assistance while travelling abroad		Cover of medical emergencies abroad up to €30,000 per insured and claim
Medical guidance		Medical guidance by phone 24 hours a day, 365 days a year
Psychological guidance		Psychological guidance via the telephone number and via on-line consultations

**Benefits determined in accordance with the criteria of the Spanish Organization of Regional Medical Associations (Organización Médica Colegial, OMC).**

**Visit the Insured portal to see the Healthcare Centres and Hospitals that have been contracted for your health plan.**

(3) Covered at the Centres and/or Specialists contracted by Cigna Healthcare for this benefit and with prior authorization from the Company. Always consult the requirements of the benefit in question.

(6) Always consult the requirements of the benefit in question.

(9) 1 course per insured and pregnancy.

(13) Surgery Da Vinci performed with prior authorization from Cigna Healthcare and following payment of €7,000 to the Hospital designated by the Company.

(16) DEFINITION OF SURGICAL PROCESS: A surgical process is the process established after a clinical diagnosis within a surgical treatment plan, which starts on the date of admission to receive such treatment and terminates on the date of hospital discharge. It includes all expenses required to perform it: hospital stays, whether in a room and/or an ICU, day hospital, sitting room, operating room, recovery room, material, medication, instrumentation, prosthesis and implants, diagnosis tests, therapeutic acts and fees of all healthcare professionals and specialists involved in the process during the hospital stay.



# Cigna Salud Dental (optional)

At Cigna Healthcare we are aware of the importance of maintaining excellent oral health, which is why we offer our dental health insurance to supplement your health insurance to a tee. We offer you this cover so that you have access to **a network of highly qualified dentists** all over Spain. With Cigna Dental cover, you are entitled to **more than 85 services free-of-charge**, such as:

- Oral hygiene education.
- Initial and diagnostic examination.
- Consultations and check-ups.
- Topical administration of fluoride.
- Annual teeth cleaning procedure.
- Periapical X-rays.
- Panoramic X-rays.
- Simple and complex extractions.

And you can also benefit from other treatments included with our excess cover, **offered under very favourable terms at rates well below the market average.**

In addition to the following benefits:

- **Leading dentists** through the Cigna Dental network.
- **Cover from the first day** without waiting periods.
- **No pre-existing conditions.**



# Prestigious Medical Network

## The importance of having the best medical professionals

We take care of our health care providers and our plan members. Our plan members have access to **over 51,000 specialists and 1,900 private hospitals and clinics** and more than 80% speak different languages to meet the needs of foreign students.

### Hospitals and Clinics in Spain



Quirón Hospital

Madrid



Virgen Blanca Clinic

Bilbao



Madrid Montepíncipe Hospital

Madrid



Madrid Norte Sanchinarro Hospital

Madrid



Vithas Pardo de Aravaca Hospital

Madrid



Viamed Santa Ángela de la Cruz Hospital

Sevilla



Quirón Hospital

Barcelona



Corachán Clinic

Barcelona



Dexeus Institute

Barcelona



Quirón Hospital

Bilbao



Vithas 9 de Octubre Hospital

Valencia



Vithas Sevilla-Aljarafe Hospital

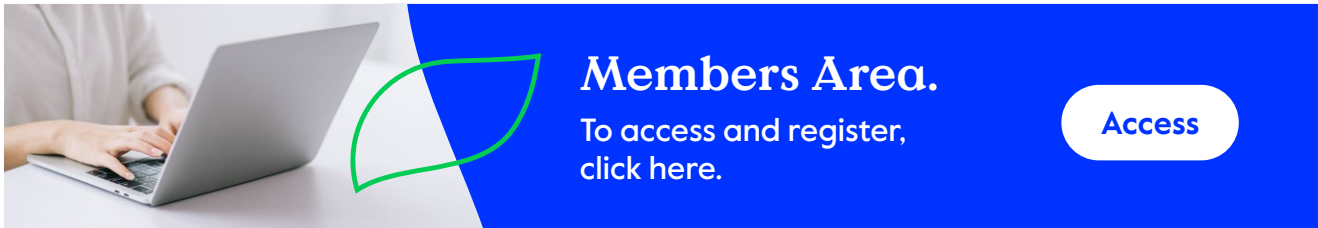
Sevilla

# Private Area Registration

## Register to access your private area

Your Private Area is an exclusive space for you, where you will be able to:

- Manage your plan:
  - › Update your personal information.
  - › Request a duplicate of your insurance card.
- Access information about your coverage.
- Submit claims fully online and check their status in real time.
- Request and check the status of authorizations.
- Access a record of in-network services you have used with Cigna Healthcare .
- Check your health and well-being through a personalized test.



**Members Area.**  
To access and register,  
click here.

[Access](#)

## Using Cigna's medical services



**Find out if your test, treatment, or visit is covered by your Plan.** To do so, please contact our Customer Service Team by calling **91 418 40 40 / 93 301 06 56 / 900 101 348** or emailing **servicio.cliente@cigna.com**.



**Select a specialist or hospital.** For in-network providers, please check our online listing. You may also call **91 418 40 40 / 93 301 06 56 / 900 101 348** and we will help you find the professional you need. Our Customer Service Department will text or email you your provider details.



**Make an appointment with your selected in-network provider.** It is important that you identify yourself as a Cigna member, so you don't have to pay anything. Simply present your Cigna Healthcare card.



**Identify yourself.** To receive care, remember to identify yourself by using **your Cigna member card** and your ID or residence card.

# Cigna Well-being App

## (features and registration guide)

Below we detail the main functionalities that you can manage from the Cigna Well-being App:



**Remote consultation services** (phone and video consultation).



Access personalised advice and online programmes focused on improving the four **fundamental pillars of comprehensive health**: nutrition, sleep, physical activity and managing emotions.



Consult our **Health Library**, where you'll find articles written by medical specialists.



**Assess your health and track your well-being** using a variety of online resources.



**Online coaching programs** to encourage habit change and the adoption of a healthy lifestyle.



**Note:** Remember you must wait a minimum of two hours between first accessing your Private Member Area and using the Cigna Well-being App.

### Cigna Well-being App

Accede y gestiona las principales funcionalidades a través de la App. Descárgala de manera gratuita en la App Store y Google Play Store.



In the following link, you will access a tutorial for register and use the Cigna Well-being App.

[Cigna Well-being App Tutorial](#)



# Travel Assistance cover

Cover (*)	Maximum limits
Dispatch of medication	Included
Extension of stay	€100/day, max. 20 days
Medical transfer or medical repatriation	No limit
Travel expenses of a companion	No limit
Subsistence expenses for the hospitalised plan member's companion	€100/day, max. 10 days
Transfer or repatriation of mortal remains	No limit
Repatriation of belongings due to death	€500
Travel expenses of the person accompanying the mortal remains	No limit
Subsistence expenses of the person accompanying the mortal remains	€100/day, max. 10 days
Loss or robbery of personal documents	€200
Bail and procedural expenses	€10.000
Legal assistance: - Basic legal advice - Connection with the international network of lawyers	Included
Claims for personal injuries caused by third parties	€10.000
Criminal defence	€10.000
Loss or theft of luggage	€900
Delay in the delivery of checked baggage on public TRANSPORT	+ 6 hours, €300
Travel delay	+ 6 hours, € 150 + 12 hours, €300
Missed connections	€150
Overbooked travel delay of more than 6 hours	€150
Travel cancellation	€150
Cancellation of the departure of the means of transport due to strike	€150
Early return of the plan member due to the death of a RELATIVE	No limit
Early return due to extraordinary risks	No limit

# Travel Assistance cover

Cover (*)	Maximum limits
Remote medical advice or consultation	Included
Second medical opinion for long stays abroad	€2.500
Forwarding of urgent messages	Included
Assistance information service	Included
Location of lost baggage and personal belongings	Included
Interpreting service	€300
Private liability (Including civil liability for students on work experience))	€60.000
Accidents during the trip - Death/disability	€50.000
Compensation for classes missed due to accident	€1.200
Compensation for loss of enrolment fee	€1.800
Family accident	€2.000

(\*) The cover applies in Spain and abroad (except in the plan member's home country).





For more information, please contact us:

**+34 981 55 36 14** | **infoVG@oncampus.es**

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**cigna.es**

The content of this product guide is for information purposes only and is therefore non-binding and non-contractual. The only contractual document, which contains the regulatory conditions of your health insurance, is your policy, so you should **always** be familiar with the general, specific and special terms and conditions therein. Under no circumstances shall this product guide form part of your policy, or prevail over the general, specific and special terms and conditions therein. Confidential information, property of Cigna Healthcare. Copying and distribution prohibited. Use and distribution limited to authorised personnel. © Cigna Healthcare.