



esade

# Oncampus Healthcare Esade

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 around the world



Over  
72,000 employees



Present in more than  
30 countries



+164 million  
plan members



## Cigna Healthcare in Spain



+250  
employees



Specialist in group  
health insurance



Over 240,000  
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 1,942 clinics and hospitals and 49,650 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 Healthcare Esade** 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.



**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.**

<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.

# 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 €20,000 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**

**+34 915 724 406**

Urgencies abroad

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

# Covers

Cigna C24 Plan		Medical Network
Emergencies	Ambulatory and hospital emergencies	No limit
Primary Care at the Doctor's office and at home Asistencia Primaria en consultorio y a domicilio	General Medicine	No limit
	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, with a limit of €50 per consultation and a maximum of 5 consultations per insured person and current insurance annuity
Nursing		No limit
Specialties	Gynaecology and Obstetrics	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
	Specialists consultation	No limit
<b>Complementary diagnostic resources</b>		
Fusion biopsy of prostate (I)		1 per insurance year
Digital dermatoscopy		1 per insurance year
High resolution ultrasound		1 per pregnancy
Polysomnography		1 per insurance year
Other complementary diagnostic resources		No limit
<b>Ambulatory therapeutic procedures</b>		
Psichiatric day-care centre (I)		Maximum 28 days per insurance year
Other ambulatory therapeutic procedures		No limit
Special treatments	Aerosol therapy/Ventilation therapy/Oxygen therapy	No limit
	Physiotherapy and Rehabilitation	No limit
	Pelvic floor rehabilitation	6 sessions per insurance year
	Musculoskeletal shock-wave lithotripsy (I)	3 sessions per process
	Phoniatics and speech therapy	Maximum 30 sessions per insurance year

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 of hospitalization per insurance year
Hospital medical services	No limit
Hospital therapeutic procedures	No limit
Neuronavigation	€1.200
Intra-operative electrophysiological monitoring	No limit
Day care hospitalization	No limit
Psychiatric hospitalization	Maximum 30 days of hospitalization per insurance year
Inter-consultation medical fees	No limit
Fees of physician, surgeon, assistants and anaesthetists (OMC groups)	No limit
<b>Surgical procedures (limits per complete process)*</b>	
Prostatic vaporization using laser (1)	No limit
Da Vinci robotic surgery for prostate cancer (2)	No limit
<b>Maternity</b>	
Preparation for childbirth (3)	No limit
Vaginal or caesarean delivery	No limit
New-born infants	No limit for the first 7 days of life while hospitalized in the same centre
<b>Other healthcare services</b>	
Podiatry: Consultations/Therapeutic procedures at a medical office	Maximum 6 sessions per insurance year
Psychology	10 psychology sessions (which can be extended to 20 sessions exclusively for eating disorder treatments – bulimia and anorexia nervosa only) + Psychological guidance by phone
Dental cover	First visits, simple extractions, peri-apical X rays, orthopantomography and one session of dental hygiene per year are covered when
Outpatient pharmacy	50% of pharmaceutical costs of generic products with a limit of € 100 per insured person and insurance annuity in progress
Ambulance	No limit
Transplants	€60.000 / claim

Cigna C24 Plan	Medical Network
Prophylactic mastectomy (I)	No limit
Cardiac prosthesis (valves)	€4.000
Coronary Stent	€1.800
Pacemaker (no type of defibrillator is included)	€6.000
Percutaneous occluder device	€7.500
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 precesses and only in the affected breast	€1.000 / unit
Meshes for breast coverage	€500
Abdominal meshes	€500
Reservoirs	€600
Hydrocephalus valve	€150
Testicular Prosthesis	€250
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
Medial guidance	Medical guidance by phone 24 hours a day, 365 days a year

### **Coberturas determinadas de acuerdo con los criterios de la Organización Médico Colegial (OMC).**

**Consulta en el portal del asegurado los Centros Médicos y Hospitales que han sido concertados para tu plan de salud.**

Find out which centres, doctors and hospitals have been agreed for your health plan on our website, at [servicio.cliente@cigna.com](mailto:servicio.cliente@cigna.com) or by calling +34 91 418 40 40 or +34 93 301 06 56.

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

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

(3) 1 course per insured and pregnancy.

**\*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 80 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 49,650 specialists and 1,942 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



Dexus Institute

Barcelona



Quirón Hospital

Bilbao



9 de Octubre Hospital

Valencia



Vithas Sevilla-Aljarafe Hospital

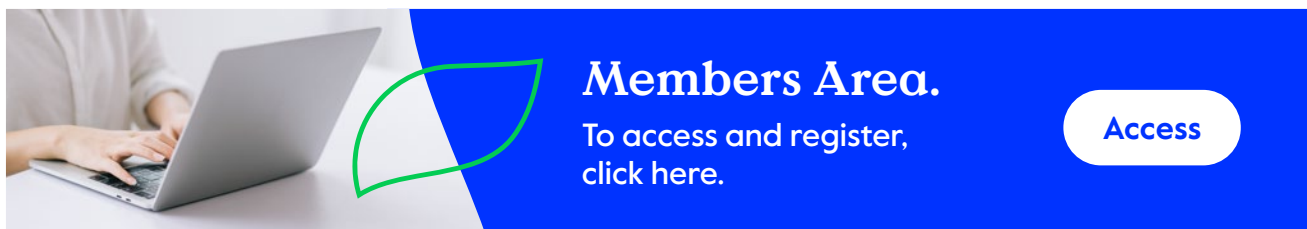
Sevilla

# 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.**



## 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](#)

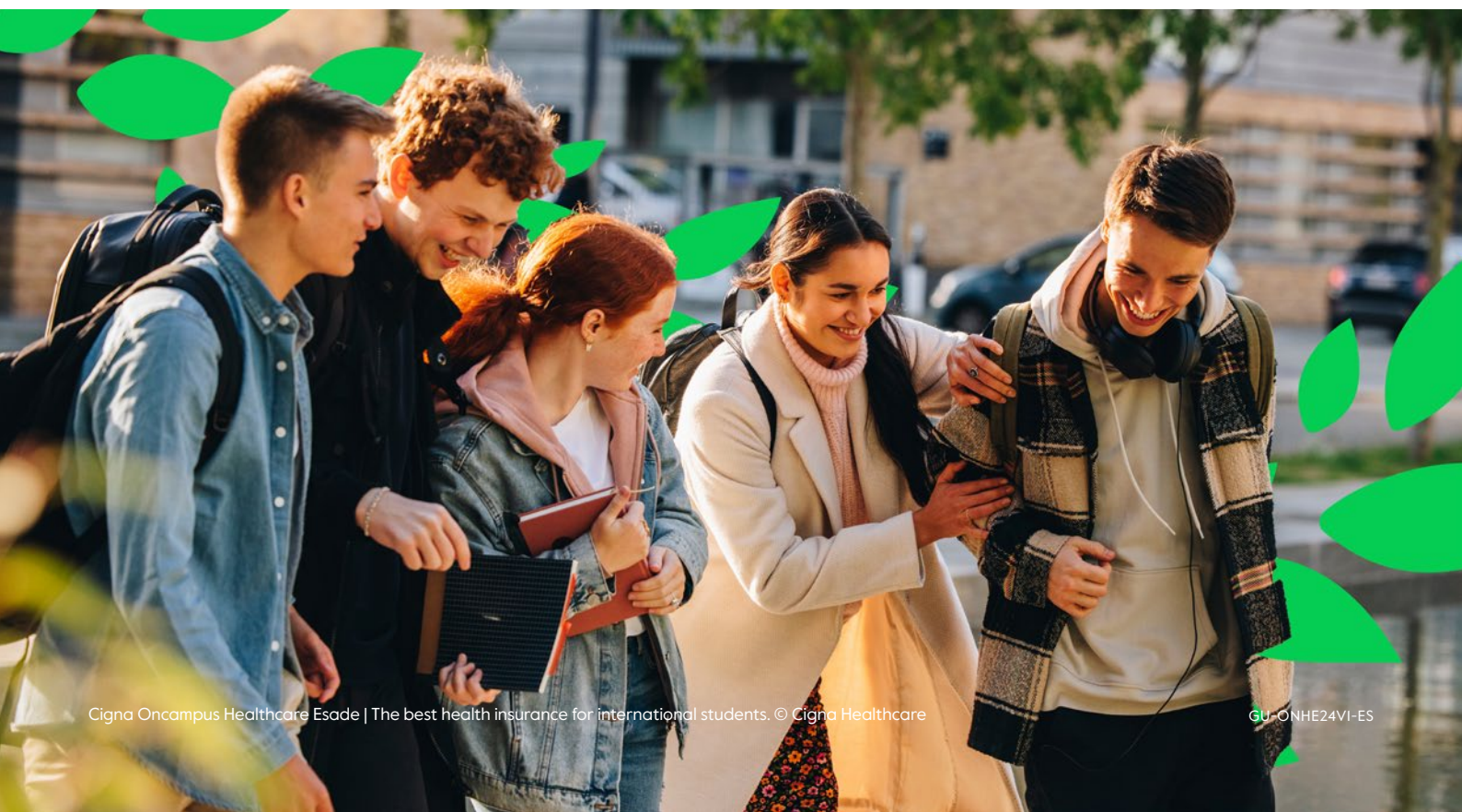
# Travel Assistance cover

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

| [informacion@oncampus.es](mailto:informacion@oncampus.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.