



# Oncampus Healthcare Esade



## Cigna Healthcare, global leaders in healthcare insurance

We offer our plan members the best covers with high-quality Customer Service and personalised care.








Operating in Spain since  
**1991**

Present in  
**30 countries**

Specialising in health insurance for companies  
with more than  
**+164M Members**  
globally

Now, through **HOWDEN**, we offer you the best medical coverage to take care of you and your loved ones during your stay in Spain.

## The plan designed for you and your dependent family members:

-  100% coverage of medical expenses within Cigna's Medical Network, with no limit.
-  Free choice of physician or specialist within Cigna's Medical Network<sup>1</sup>.
-  Over 49,650 specialists and 1,942 hospitals and medical centres throughout Spain.
-  No health questionnaire, no waiting periods and no co-payments.
-  Pharmacy coverage and all our telemedicine services, second medical opinion, psychological counselling and 24h emergency service included.
-  Supplementary covers: repatriation to country of origin, personal liability, accidental death/disability indemnity, medical assistance for emergency abroad (up to €30,000 per claim) etc.
-  In addition, we answer your questions on medical information, we look for the best medical centres or doctors for you and we manage ambulance transfers, at any time.

<sup>1</sup> You can check your Medical Network at [www.cigna.es](http://www.cigna.es). Centers affiliated to the Public Health System are not subsidized.

**At Cigna Healthcare we work for you day by day because we are committed to you and your health. Get in touch and find out how we can take care of you and your family.**

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**esade**