



**Health.**  
Wellbeing.  
Happiness.

 Health

**4**health



# 4health



## **A GENERATION OF INSURANCE**

for those who know what  
is truly important

**+ DIGITAL**

**+ SIMPLE**

**+ PERSONALISED**

Live in the present without worrying about the future. Spend less time on paperwork and more time on your loved ones. Enjoy the peace of mind of knowing you will be well cared for if you have an illness.

**4Health** is a generation of insurance policies designed to make your life easier with the most complete cover.

**Here is your chance to find out  
about our different policies!**

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# Take care of your health, and that of your loved ones, without any complications.

Our HEALTH insurance offers **extensive medical cover with processing and contracting tools** to make it easier to take care of your health.



## Extensive cover

Up to 100% of health care expenses at medical centres affiliated with **Andorran Social Security (CASS)** through the preferential channel is covered and up to 58% of the CASS responsibility rate for expenses at non-affiliated medical centres and non-preferential procedures is covered.

**This includes a €15,000 lump sum in the event of death** whatever the cause. You can appoint and change your beneficiaries whenever you need to.



## Adapted to every moment of your life

If you want even more complete coverage, you can change it whenever you wish in **Premium Health**.



## Handle the paperwork online with our XatBot.

We provide you with a XatBot, a digital tool that enables you to handle your insurance paperwork more smoothly and conveniently.



XatBot   

You can **send the necessary documentation** for reimbursement of your medical expenses or register when you are off sick or back to work.

Simply **attach the documents or send a photo.**

Available **any time of the day or night**, 365 days a year.

**From any mobile device** without having to go to one of our branches.

You can access it through **[xatbotassegurances.morabanc.ad](https://xatbotassegurances.morabanc.ad)** or by clicking on the icon in our app.



## You will feel great with the Wellat app!

Enjoy the Wellat app's exclusive service to follow a healthy lifestyle.

### A comprehensive tool to take full care of yourself



#### Healthy eating

Access a tailored nutrition plan with more than 1,000 healthy recipes, weekly menu planning and monitoring of your daily diet progress.



#### Personalised physical activity

Answer the questionnaire on your physical condition and get a tailor-made training programme with tutorial videos. The system records your activities and integrates with exercise apps.



#### Active lifestyle and restful sleep

Track your steps and sleep hours through integration with apps such as Apple Health and Google Fit.



#### Mental and emotional wellbeing

There are also mindfulness sessions, yoga exercises and challenges to motivate you to look after your wellbeing.



**Sign up for free**

today through this link with the code below:

**Registration code:** AVANTSALUD-MORABANC25

