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## INSURANCE COVER TABLE

Nature of procedures	CASS + Mora Assegurances		
	Preferential medical procedures	Non-preferential medical procedures	Non-approved medical procedures

### Procedures approved by CASS

Doctor's appointments and visits	100% CASS rate	58% CASS rate	45% CASS rate
Medical procedures and medicines	100% CASS rate	85% CASS rate	45% CASS rate
Physiotherapy	The first €250 of the CASS rate at 100% and the remainder at 90%	85% CASS rate	45% CASS rate
Hospitalisation	100% CASS rate	100% CASS rate	45% CASS rate
Dental prostheses	100% CASS rate	58% CASS rate	45% CASS rate
Optician	100% CASS rate	58% CASS rate	45% CASS rate

### Waiting periods

Orthodontics, dental prostheses and orthopaedics	12 months
Pregnancy, delivery and maternity expenses	10 months
Other medical expenses	3 months

### Additional services and cover

Health and welfare management

**Other procedures:** all procedures approved by CASS, not expressly excluded from the 4Health Salut's General and Special Terms and Conditions that are not specified in this Insurance Cover Table are covered by up to 100% of the CASS liability rates if they are approved medical procedures, or by up to 58% of the CASS liability rates if they are non-approved medical procedures.

**Limits per procedure:** the maximum refund paid by Mora Assegurances SAU for each procedure will under no circumstances be more than 25% of the CASS rate, except in the case of physiotherapy treatments.

Further information on the **Telebanc** helpline on **884 884**, at **morabanc.ad**, from your personal manager or at any MoraBanc branch.