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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/treatments approved by CASS

Doctor's appointments and visits	100% of actual expenses	100% of actual expenses	100% of actual expenses
Medical procedures and medicines ⁽²⁾	100% of actual expenses	100% of actual expenses	100% of actual expenses
Physiotherapy	100% of actual expenses	100% of actual expenses	100% of actual expenses
Hospitalisation ^{(2) (3)}	100% of actual expenses	95% of hospital expenses	95% of hospital expenses
Dental prostheses, orthodontics and orthopaedics ⁽¹⁾	Up to 400% of the CASS rate	Up to 400% of the CASS rate	Up to 400% of the CASS rate
Optician - frames	Up to €200	Up to €200	Up to €200
Optician - lenses	Up to 300% of the CASS rate	Up to 300% of the CASS rate	Up to 300% of the CASS rate

Procedures not covered by CASS

Optician (frames, lenses and/or contact lenses)	Annual lump sum of up to €200 per policy, per beneficiary
Dental prostheses and orthodontics	Annual lump sum of up to €200 per policy, per beneficiary
Private room expenses insurance	Up to €60 per day and 30 days annually per policy
Room expenses for caregiver	Up to €30 per day and 30 days annually per policy
Chiropractic, osteopathy and/or acupuncture sessions	Annual lump sum of up to €300 per policy, per beneficiary
Pelvic floor rehabilitation	Annual lump sum of up to €300 per policy, per beneficiary

Waiting periods

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

Special limits

⁽¹⁾ Maximum amount for every year a policy is held per beneficiary for dental prostheses and orthodontics	€1,200
⁽²⁾ Maximum amount for every year a policy is held per beneficiary for congenital diseases	€30,000
⁽³⁾ Maternity and neonatal care	€3,000 per newborn child
Maximum total payment for every year a policy is held	€1,200,000



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Additional services and cover

Mandatory extra-curricular insurance

Health and welfare management

International second medical opinion

Medical provider network

Other procedures: all procedures covered by CASS, not expressly excluded from the 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.

Hospital expenses: this means all medical and hospital expenses incurred in treating a patient's illness. It does not include extra expenses such as a private room, extra bed, telephone, television, etc., some of which are expressly covered in another section.

Congenital diseases: these diseases result from structural anomalies that develop during the prenatal stage and affect normal function. These diseases may be detected during pregnancy or after birth.