

Since 1996



M E D A L  
I N S U R A N C E

*a name you can trust!*



# about us



Family business founded in 1996,  
to support foreign community

*afpop* Partner  
since 1996

Team of 27 employees  
committed to our client needs

Portugal Leading  
Insurance Broker for Expats

+700  
Businesses Clients

+12.000  
Private Clients

4 offices spread across the  
country

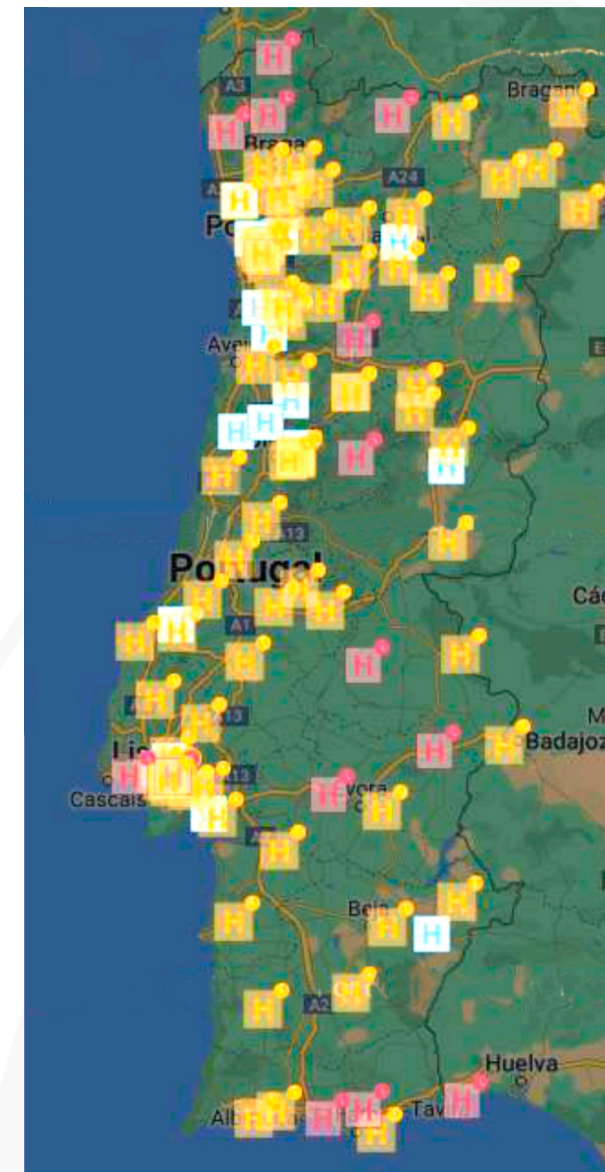


# Healthcare in Portugal

Portugal has around 240 hospitals, half of which are private and the other half public, mainly along the coast in areas such as Lisbon, Porto and the Algarve.

Doctors	Nurses	Dentists	Pharmacies
58.000	75.000	10.000	3.000

## Main Private Hospitals in Portugal



# Healthcare in Portugal

## Public Vs Private System

Public System	Vs	Private System
Universal and virtually free for all residents		Optional and Paid for
Includes Inpatient and Outpatient expenses		Includes Inpatient and Outpatient expenses, as well Dentist, Medicines, Frames/ Lenses, Prostheses and Orthotics (Hearing aids, CPAP machine...)
Pre-existing conditions are always included		Pre-existing conditions are normally an exclusion but can be included
National Emergency Service (ambulances)		Additional Services like Online consultations
Cannot choose your Doctor		Freedom of choice of Hospital/Doctors
Long Waiting times		Much Faster Service (incl. in English)

# Healthcare in Portugal

## How much does private medical care cost in Portugal?

Covers / Limits	Private Individual Cost	Copayment (cost for the client with insurance)
Hospitalization	€600 - €700	0% / 15% / €250 / €500
Intensive Care	€1200 - €1300	0% / 15% / €250 / €500
Oncology Treatments	€50.000 - €200.000	0% / 15% / €250 / €500
GP and Specialist Consultations	€75 - €100	€18,50 - €22
Physio Session	€50	€0 - €15
Dentist (Implant)	€2.500	20% - 40%
MRI	€400 - €1.280	15% / €65

# Healthcare Insurance Options

*afpop* members



Special designed with Unique:

- 5 Options
- Conditions
- Policy terms
- Copayments
- Refunds
- Price



GRUPE **vyv**

The standard product from MGEN with a discount at the cost for their 3 levels of coverage.

# Healthcare Insurance Comparison

Covers and conditions	ALLIANZ (AFPOP)	MGEN (AFPOP)	STANDARD (MARKET)
Age Limit to join	70 years	unlimited	60/65/70 years
Coverage Abroad for Sudden Illnesses and Personal Accidents	90 days	90 days	30 days
Territorial Scope	Portugal and Spain	Portugal	Portugal
Travel Assistance (with repatriation)	✓	X	X
Car and Motorcycle Accidents	✓	X	X
Palliative and Rehabilitation Care	✓	Included with a limit of 10% of inpatient capital	X
Nurse Care and Physiotherapy at home	✓	X	X
Robotic Devices	✓	Included with a limit of 2 500€	Included with a limit
Underwritment Politics in case of Transfer inside portuguese companies	Waiting Period waived for all covers, except for Childbirth and Intl. Medical Coverage	The waiting period is waived for identical coverage - exclusive for afpop. First-year includes a 30% copayment for hospitalisation and surgeries.	Must be analysed and accepted by the medical department, which can lead to exclusions or rate adjustments.
Acceptance of Pre-existing conditions	Accepted since the effective date of your oldest uninterrupted insurance, even from policies abroad	Accepted after 1 year of contract	

<b>+ Pros</b>	+ Inpatient refunds   Outpatient Copayments and Refunds   1 000 000€ for Serious Illness   Daily subsidy	+ Copayment for Inpatient   All the Pre-existing conditions are covered after one year of contract	+ In the event of an oncological diagnosis, the insured capital is doubled for inpatient and outpatient care
<b>- Cons.</b>	- Inpatient Copayments	- Low Capital insured for Outpatient   Consultation costs   Refund %   Sublimit for Physiotherapy   maximum of 35€ per consultation refund   First-year 30% copay.	- Outpatient Copayments (around 25%)   Refund of 35%   Many conditions restrictions   Age limit and pre-existing conditions are not accepted   Must be analysed and accepted by the medical department.

# Healthcare in Portugal

## Case Study: Estimate Cost of a Health Insurance

Covers	ALLIANZ LIGHT	MGEN ESSENTIAL	STANDARD MÉDIS - OPTION 2
In-patient - Hospitalisation / Surgery	€65.000	€60.000	€50.000
Out-patient - Medical Expenses/Consultations	€1.000	€1.000	€2.500
Dental treatment	Discount Card	Discount Card	N.A.
Medicine	N.A.	N.A.	N.A.
Prostheses and Orthoses Ophthalmological Orthoses	N.A.	N.A.	N.A.
Average Cost / Premium per Person 2026	ALLIANZ LIGHT	MGEN ESSENTIAL	STANDARD MÉDIS
Age -40	€722,19	€853,57	€987,97
Age -55	€1.041,60	€1.084,22	€1.442,40
Age -65	€1.786,36	€1.552,40	€2.564,48
Age -70	€2.156,84	€2.074,63	€3.210,02
Age -80	€2.713,92	€3.188,69	N.A.

# Healthcare in Portugal

## Case Study: Estimate Cost of a Health Insurance

Covers	ALLIANZ OPTION A	MGEN IDEAL	STANDARD MÉDIS - OPTION 2
In-patient - Hospitalisation / Surgery	€150.000	€100.000	€50.000
Out-patient - Medical Expenses/Consultations	€4.000	€2.500	€2.500
Dental treatment	€300	€500	€250
Medicine	€ 200 (€5 of excess per prescription)	€ 200 (€3,5 of excess per prescription)	N.A.
Prostheses and Orthoses Ophthalmological Orthoses	€2.000	€1.000	N.A.

Average Cost / Premium per Person 2026	ALLIANZ OPTION A	MGEN IDEAL	STANDARD MÉDIS - OPTION 2
Age -40	€1.351,17	€1.545,62	€987,97
Age -55	€1.834,44	€2.032,74	€1.662,68
Age -65	€3.239,80	€2.984,34	€2.839,14
Age -70	€4.565,91	€3.728,61	€3.518,67
Age -80	€5.745,97	€5.579,79	N.A.

# Healthcare in Portugal

## Case Study: Estimate Cost of a Health Insurance

Covers	ALLIANZ OPTION PREMIUM	MGEN TOTAL	STANDARD MÉDIS - OPTION 3
In-patient - Hospitalisation / Surgery	€500.000	€500.000	€1.000.000
Worldwide Hospitalisation / Surgery	€100.000	N.A.	N.A.
Out-patient - Medical Expenses/Consultations	€10.000	€5.000	€5.000
Dentist	€1.000	€1.000	€1.000
Medicine	€500 (€2.5 of excess per prescription)	€500 (€3 of excess per prescription)	N.A.
Prostheses and Orthoses Ophthalmological Orthoses	€2.500	€2.000	N.A.
Average Cost / Premium per Person 2026	ALLIANZ OPTION PREMIUM	MGEN TOTAL	STANDARD MÉDIS - OPTION 3
Age -40	€2.184,00	€2.715,58	€1.788,12
Age -55	€2.818,19	€3.674,22	€2.323,78
Age -65	€5.041,85	€5.797,15	€3.649,31
Age -70	€6.582,59	€7.280,71	€4.514,70
Age -80	€10.843,24	€8.536,74	N/A

# Healthcare in Portugal

## Details to considerer **when choosing a Health Insurance?**

### Capitals Insured and Coverages

Copayments: % you have to pay

Age-Limit to enter and stay

Refunds: % you will get if you use  
Doctors outside the network

Complementary covers like Dentist,  
Medicines, Daily Allowance, Online Services...

Pre-existing conditions

Coverage abroad

Territorial Scope

Car, Motorcycle and Sports Accidents

### Insurance broker service and knowledge

Thank you and feel free to contact us to find out more about our unique products for *afpop* members

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# MEDAL

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I N S U R A N C E

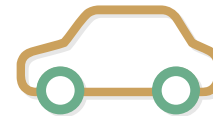
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HOUSEHOLD



HEALTH



MOTOR



TRAVEL