



FUTURE HEALTHCARE

Medical Services

Portfolio of Services

Future 
healthcare



**OUR MISSION IS TO
PROVIDE OUR
CUSTOMERS WITH
ACCESS TO THE BEST
CONDITIONS OF
HEALTH, LIFE AND
WELL-BEING.**



MEDICAL SERVICES

One of the key aspects in managing Health or Life Insurance has to do with providing medical care. With this in mind, Future Healthcare guarantees the management of a group of services that allows access to high quality health care and well-being for all of its customers, either through the development of coverages that allow enrichment of their benefit plans, or by developing medical networks that allow access to key healthcare providers.

One of the fundamental aspects of this service is the strong relationship that must be developed with healthcare providers, namely, Physicians, Clinics or large Hospital Groups. Thus, one of our main skills consists of establishing and managing large medical networks. The entire process of hiring, negotiation and maintaining financial relationships with healthcare providers is based on our technological platform, which

allows strict and transparent management of all processes, fostering a relationship of trust with all partners.

Portfolio of Services


▶ Home Doctor

▶ 2nd Medical Opinion

▶ Medical Network

▶ Travel for Treatment

▶ Psicology, Nutrition and Wellness Network



MEDICAL SERVICES

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HOME DOCTOR

Future Healthcare may incorporate in the benefit plans of its Beneficiaries a service that ensures access to home health care. This service gives the user access to medical assistance with travel to the home, available 365 days a year, 24 hours a day, 7 days a week, as follows:

Home Doctor


The customer may call a doctor from the general clinic request to come to his home, for only 15€ and with no use limit.

Emergency transport to the hospital

The customer also has the possibility of being transported by ambulance to the nearest Public Hospital, free of charge, as long as the transport request is made in the context of a home consultation.

Telemedicine

The customer may enjoy a telephone counselling service, available 24 hours a day, provided exclusively by a staff of doctors, to provide immediate resolution of cases that do not require home intervention. This service also operates following a request for medical assistance to the home, in the sense of performing a more effective triage, and a better evaluation of the various clinical situations, in order to prioritise requests for assistance.



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2ND MEDICAL OPINION

Future Healthcare may incorporate in the benefit plans of its Beneficiaries a service that offers customers the possibilities of consulting some of the best doctors, to obtain a second medical opinion for a certain illness, or an opinion by a specialist regarding a diagnosis or specific treatment. The purpose of this service is to help obtain all relevant medical information, namely review of the diagnosis and proposed therapy, identification of alternative treatments and specific recommendations on the associated pathology.

Illnesses covered

All illnesses that, following analysis by the Clinical Management of Future Healthcare, are considered eligible, namely:

- HIV (AIDS)
- Alzheimers
- Blindness
- Cancer
- Cardiovascular Illnesses
- Coma
- Deafness and Loss of Hearing
- Renal Insufficiency
- Loss of Speech
- Organ Transplant
- Neurological Illnesses
- Multiple Sclerosis
- Paralysis
- Parkinsons
- Serious Burns
- Stroke
- Terminal Illnesses
- Trauma



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MEDICAL NETWORK

In the context of Provider management, Future Healthcare's main objective is to ensure close follow-up of each of the agreed-upon entities, from contracting to follow-up to the level of use, with continuing negotiation on the amounts agreed. With this in mind, a set of procedures were implemented to allow continuous follow-up and monitoring of each of the providers in the Medical Network:

- **Continuing renegotiation of agreed prices;**
- **Managing Claims with the Providers of the Medical Network;**
- **Regular visits to the Main Providers of the Medical Network, thus creating a relationship of proximity with the same;**
- **Provider Service Line;**
- **Follow-up of the activity level of each of the Providers;**
- **Continuing training and communication on the main procedures.**



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TRAVEL FOR TREATMENT

Over the past few years, the change of paradigm of travel and personal communications has created significant opportunities for health services throughout the world. For some countries, there is limited access to health care, both in primary care and in acute care. In these cases, the ideal way to improve the health condition of the population is to travel to more developed countries, with more advanced health care systems.

For other countries, the greatest challenge is cost-related. Despite the fact that access to high quality health care services is not a problem, the cost of health care is increasingly higher. As a result, access by a great number of persons is limited.

We have developed a platform to provide access to our medical network in Portugal, which provides access to international customers at a very competitive cost. We have created partnerships with health care providers and hospital groups, to allow access to high quality medical services, including general surgery, vision and oral medicine. In addition, we work with two of the most well-known oncology centres for cancer treatment, with the most recent technologies and practices in the field of oncology.



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PSICOLOGY, NUTRITION AND WELLNESS NETWORK

In the context of the Provider Network, Future Healthcare has developed a Health and Well-Being Network whose main objective is to complement the traditional Medical Network, allowing the Customer to obtain treatment in the context of Alternative Medicines, Beauty and Leisure at very attractive prices.

The main advantages associated with the Health and Well-Being Network are:

- **Nutrition**
- **Psychology**
- **Acupuncture**
- **Homoeopathy**
- **Gymnasiums and Health Clubs**
- **Childbirth Preparation Courses and Cryopreservation of umbilical cord blood cells;**
- **Optics;**

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