

Contributing to greater health protection for the Portuguese

Multicare strengthens protection for Neurodegenerative Disease

Lisbon, September 18th, 2024. Multicare, the Fidelidade Group's health insurer and market leader, continues to innovate in healthcare in Portugal, strengthening the protection of its customers in neurodegenerative diseases.

Neurodegenerative diseases have been increasing at an exponential rate, are highly disabling and require a multidisciplinary approach, and there are still no therapies that effectively cure them.

Portugal is already the 4th OECD country with the most people with dementia per 1,000 inhabitants, with an estimated 19.9 versus 14.8 for the OECD average. Among the most prevalent neurodegenerative diseases, it is estimated that Alzheimer's disease affects more than 180,000 people in Portugal, and Parkinson's disease affects approximately 20,000 people in our country.

The predicted evolution of the Portuguese age pyramid suggests that the number of cases will rise by 60% by 2037. The main risk factor in the development of these diseases is ageing. It is known that the risk increases significantly from the age of 65, and that by the age of 85 the risk of developing the disease is around 30-40%. We also know that genetic and lifestyle factors also contribute to the development of these diseases.

Multicare could not remain indifferent to this reality and, for this reason, has developed a set of solutions specially designed to respond to the prevention, early diagnosis and treatment of neurodegenerative diseases.

In the field of prevention, the focus will be on providing **literacy** content developed by specialists, and financing **digital solutions for cognitive stimulation** (Lumosity APP and Peak APP).

Concerning early **diagnosis**, indicators to assess the risk of cognitive decline will be introduced into the screening programme and we will test a Brain on Track[®] digital solution to monitor any cognitive changes

And because Multicare stands by its customers when they need it most, we want to fund the **treatment** of these diseases through face-to-face and/or digital **cognitive therapy** (COGWEB[®] Solution), as well as innovative surgeries for **Parkinson's and Essential Tremor**. **Neurodegenerative disease** is characterised, among other things, by dependence on others in the moderate and advanced stages, which is why Multicare has extended protection to those who care for them by providing a **consultation totally geared towards supporting the carer**, within the scope of online medicine, which aims to answer carers' questions about the disease and symptom management.

Ana Rita Gomes, a member of Multicare's Executive Committee, said: *'After having launched comprehensive and innovative coverage in Portugal for psychological mental illness in 2021, we are now also strengthening the protection of our customers for degenerative mental illness, so that we can be*

with our customers at all stages of their lives and actively contribute to longevity with a higher quality of life, promoting prevention and access to innovative treatments.'

Reinforcing the need to promote prevention and literacy on this and other issues, Multicare has a blog available on its website where these and other topics can be consulted. Click [here](#) .

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About Multicare

With over 1.2 million customers, Multicare, the health insurance company of the Fidelidade Group, is the undisputed market leader with a 36% market share in 2023.

Multicare stands out for its pioneering spirit and continuous commitment to innovation, examples of which are the regular check-ups at no additional cost that it has integrated into its offer since 2009, the first insurance company with specific cancer coverage, worth one million euros, launched in 2015 and the first telemedicine platform, [Online Medicine](#), made available to all its clients, since 2016, and which currently has a large number of medical specialities and services to promote healthy living.

In 2020, Multicare was once again innovative, launching the [Multicare Vitality](#) programme, which encourages and rewards the adoption of healthy lifestyles and, in 2021, launching the pioneering and innovative [Mental Health](#) coverage which, among other care, includes psychiatric hospitalisation and reimburses Apps within the scope of prevention, clinically validated by the Portuguese Psychologists' Association.

Multicare is proud to have been re-elected this year as the most reputable health insurance company in Portugal, as a Trusted Brand, as a Superbrand and as Consumer Choice.

Since 2011, Multicare has been the only health insurance company with ISO 9001 Quality Management System certification, having in 2021 been distinguished with the "Committed to Excellence" recognition by the Portuguese Association for Quality (APQ).

About Fidelidade

Founded in 1808, Fidelidade is the leading life and non-life insurer in Portugal, with a 30% share by 2023. Fidelidade is present in 14 countries, on 4 continents, and has forecast global premium growth of 1.7% in 2023, to 5.2 billion euros.

The Fitch rating agency classified Fidelidade with an "A stable (IFS)" and "A-stable (IDR)" rating, one of the highest on the national business scene, highlighting the company's high capitalisation, namely its solvency ratio and the solidity of its investment portfolio.

With 2.3 million customers in Portugal and more than 8,5 million worldwide, Fidelidade conducts its business with a "Customer Centric Approach" strategy and, through a distribution network and channels of great size and capillarity, guarantees consumers an integrated and personalised experience, regardless of the channel used.

Fidelidade is guided by values that have always defined it: experience, innovation, overcoming obstacles and proximity, and this year it was re-elected Consumer Choice in the category of "Insurance Company", "Trusted Brand" and Most Reputed Insurance company in Portugal.

www.fidelidade.pt