

HEALTH

DKV
MEDICAL INSURANCE



DKV Mundisalud

If I can choose, I feel free

Take good care of yourself

a member of **MUNICH HEALTH** 



Free choice of which doctor or hospital you want to go to without worrying if it's an associated centre or not

DKV Mundisalud guarantees you independence and flexibility. You only have to tell us what you need and we'll recommend the refund insurance policy that's best for you and your family.



You choose where to go

This mixed refund insurance policy offers you freedom, flexibility and a wide range of health coverage:

- › **If you use doctors or hospitals in our medical directory**, DKV covers all the costs, except for prosthesis, with an annual limit of 12.000 EUR.
- › **If you use doctors or hospitals that are not in the Company's medical directory**, we refund the expenses: 90% of expenses for acts carried out abroad and 80% (or 90% in the case of Élite) for treatment in Spain.

	SPAIN	ABROAD
Medical directory	100%	-
Refund Complet/Plus/Classic	80% Invoice	90% Invoice
Refund Élite	90% Invoice	90% Invoice
Worldwide travel assistance		100% Emergency*

* Up to a maximum of 20.000 EUR/ maximum 180 days abroad.

Choose the modality that best suits you

Take advantage of the DKV medical directory free of charge, and if you want to go to a specialist or hospital centre that is not included, we refund **80% of the invoice in Spain** (90% Élite modality) and **90% abroad**.

Comparative table of refund limits

	COMPLET	PLUS	CLASSIC	ÉLITE
DKV Health care network	100% Unlimited	100% Unlimited	100% Unlimited	100% Unlimited
Refund	80%	80%	80%	90%
Refund limits				
Annual global limit	62.000 EUR/year	100.000 EUR/year	217.000 EUR/year	300.000 EUR/year
Out-patient care	12.000 EUR/year	15.000 EUR/year	20.000 EUR/year	50.000 EUR/year
Primary Care Consultation	40 EUR/consultation	60 EUR/consultation	Unlimited	Unlimited
Specialist Consultation	80 EUR/consultation	120 EUR/consultation	Unlimited	Unlimited
Psychology	30 EUR/session	30 EUR/session	30 EUR/session	30 EUR/session
Medical Surgical fees	Sublimit Gen. Surg.Sublimit	Sublimit Gen. Surg.Sublimit	25.000 EUR/year	50.000 EUR/year
Hospital care	50.000 EUR/year	85.000 EUR/year	197.000 EUR/year	250.000 EUR/session
Prosthesis	12.000 EUR/year	12.000 EUR/year	12.000 EUR/year	15.000 EUR/year
General hospital care	300 EUR/day	400 EUR/day	900 EUR/day	1.200 EUR/day
Short stay hospital care	400 EUR/day	600 EUR/day	1.200 EUR/day	1.600 EUR/day
Hospital care with ICU	400 EUR/day	600 EUR/day	1.200 EUR/day	1.600 EUR/day

GROUPS	COMPLET	PLUS	CLASSIC	ÉLITE
Group 0 (eg. Ingrowing toe nail, vaginal warts)	Unlimited	Unlimited	Unlimited	Unlimited
Group 1 (lingual frenulum, benign lip tumour)	Unlimited	Unlimited	Unlimited	Unlimited
Group 2 (vasectomy, phimosis)	Unlimited	Unlimited	Unlimited	Unlimited
Group 3 (tubal ligature, mastectomy)	1.000 EUR	1.500 EUR	Unlimited	Unlimited
Group 4 (appendicectomy, surgery for a squint)	1.000 EUR	1.500 EUR	Unlimited	Unlimited
Group 5 (fitting a pacemaker, cataract)	2.000 EUR	3.000 EUR	Unlimited	Unlimited
Group 6 (tympanoplasty, hysterectomy)	2.000 EUR	3.000 EUR	Unlimited	Unlimited
Group 7 (gastrectomy, cochlear implant)	3.000 EUR	4.500 EUR	Unlimited	Unlimited
Group 8 (liver transplant, surgery for epilepsy)	3.000 EUR	4.500 EUR	Unlimited	Unlimited
Childbirth	2.000 EUR	3.000 EUR	Unlimited	Unlimited
Caesarean	2.500 EUR	3.600 EUR	Unlimited	Unlimited

Everything you need within your reach

No waiting lists or long waits. Take advantage of over **1.200 associated clinics** and more than **19.000 professionals** throughout Spain.

Primary care

- > 24 hour health care at home and emergency services at a hospital.
- > Nursing service (A.T.S./D.U.E.).
- > Basic annual cardiac check up.
- > Basic clinical analyses and standard X-rays (non contrast).
- > Ambulances.
- > Paediatrics and child care.
- > General medicine.

Specialists and complementary means of diagnosis

Includes the **medical and surgical specialties, means of diagnosis and treatment** that are given in consultations.

- > Angiology and cardiovascular surgery
- > Allergy and immunology
- > Brain surgery
- > Cardiology
- > Chiropody
- > Dermatology
- > Digestive apparatus
- > Endocrinology
- > General surgery
- > Geriatrics
- > Gynaecology
- > Haematology
- > Internal medicine
- > Logopaedics & Phoniatics
- > Nephrology

- > Neonatology
- > Obstetrics
- > Odontology
- > Oncology
- > Ophthalmology
- > Otorhinolaryngology
- > Plastic and repair surgery
- > Pneumology
- > Psychiatry
- > Rehabilitation and physiotherapy
- > Rheumatology
- > Surgery of the digestive apparatus
- > Thoracic surgery
- > Traumatology
- > Urology.

Hospital care

Includes the expenses arising from admission and the medical or surgical fees corresponding to the treatment received.

Includes:

- > **Oncology treatment:** radiotherapy, brachytherapy and chemotherapy.
- > **OSNA technique or method:** intraoperative molecular diagnosis of the sentinel node for breast cancer at an early stage, without lymphatic extension.
- > **Renal and vesicular lithotripsy.**
- > **Dialysis and haemodialysis.**
- > **Surgery of the Groups II to VIII of the OMC,** carried out exclusively in a hospital centre.
- > **Major out-patient surgery.**
- > **Surgical radiology or profound vascular exploration.**
- > **Stereotactic radio neurosurgery.**
- > **Family planning techniques:** We cover tubal ligation, tubal occlusion hysteroscopy and vasectomy.
- > **Arthroscopic surgery.**
- > **Turbinate surgery or turbinoplasty** and adenoamigdaloplasty by radiofrequency.
- > **Surgical laser** in Ophthalmology, Proctology, Peripheral Vascular Surgery and Otorhinolaryngology in gynaecological and genital pathologies.
- > **High Therapeutic Technology:** 3D Carto system for radiofrequency ablation and corneal cross-linking and surgery assisted by intracranial and spinal tumour neuronavigators and intraoperative neurophysiological monitoring of the nervous system in intracranial surgery and fusion or arthrodesis of 3 levels or more of the spine.
- > **Holmium laser, green (KTP and HPS) diode and thulium** for the surgical treatment of benign prostatic hyperplasia.
- > **Percutaneous nucleotomy and Chemonucleolysis.**

- > **Surgical prostheses:** Maximum limit of 12.00 EUR per insured person and year, except for the modality Élite which has a limit of 15.000 EUR.
- > **Daily compensation for hospital care.**
- > **Shock wave therapy** or muscular skeletal lithotripsy for pseudo arthrosis osteonecrosis and chronic tendonitis.

And covers:

1. **Medical hospital care**
(without surgery).
2. **Surgical hospital care.**
Includes immediate post operative visits and treatment (up to 2 months after surgery).
3. **Obstetric hospital care.**
Includes cot and/or incubator for the new born baby during admission, up to a maximum of 28 days.
4. **Paediatric hospital care**
(For under 14 year olds).
5. **Psychiatric hospital care.** For acute outbreaks. (maximum period of 60 days per natural year).
6. **Hospital care in Intensive Care Unit.**
7. **Hospital care for dialysis and artificial kidney** for the treatment of acute renal inadequacies.

Worldwide care in case of an emergency

Our health policies guarantee worldwide travel assistance in case of an emergency abroad (**for stays of up to 180 days**), with a maximum limit of **20.000 EUR**. Includes:

- > Transfer and health repatriation of injured and/or sick persons.
- > Return ticket and hotel expenses for a relative of an insured person who stays in hospital for over 5 days (up to 30 EUR /day) with a maximum limit of 300 EUR.
- > Premature return of the insured person because of a relative's death.
- > Premature return of the insured person due to a fire or problem in his home.
- > Expenses of an extended stay in a hotel (up to 30 EUR /day) with a maximum limit of 300 EUR.
- > Delivery of medication.
- > Telephone medical consultations.
- > Repatriation of the deceased and of accompanying insured persons.
- > Companion in case of death.
- > Assistance with locating and sending of luggage.
- > Delivery of documents.
- > Legal defence costs abroad (up to 1.500 EUR per claim).
- > Advance for bail abroad (up to 6.000 EUR per claim).

And much more coverage for you to enjoy

The wide coverage of the policy includes the following:

Free dental treatment service

Extractions, dental cleans, stomatological cures, and associated dental x-rays.

Network of clinics in the USA

For programmed medical-surgical admissions (prior application and authorisation), you will not have to pay the invoices in full: only the proportion not covered by the policy, we will pay the rest. In addition, we can take care of the travel arrangements and transfer to hospital for you.

Psychotherapy

Maximum of **20 sessions/year**, except for eating disorders with a limit of **40 sessions/year**.

Specific programmes of preventive medicine

Take advantage of the specific preventive medicine programmes:

1. Programme of infant health

- › Exercise classes for preparation for birth.

- › Check up of new born baby .
- › Preventive rehabilitation of the pelvic floor after birth (max 3 sessions).
- › Child vaccination programme .
- › Health controls.

2. Programme for the advance detection of gynaecological cancer in women.

Annual gynaecological check up.

3. Programme for the prevention of heart disease

Complete cardiac check up every three years with clinical history, physical cardiac exploration, specific and preventive analysis of the atheromatous, rest and stress electrocardiogram and an echocardiogram.

4. Programme for the prevention of skin cancer.

5. Programme for the prevention of colorectal cancer, in people with a medical history of such trouble

6. Programme for the prevention of prostate cancer for men over 45

7. Dental health programme

Fissure sealers and obturations (fillings). Up to 14 years of age.



Healthy living plan “Vive la salud”

Consult the web programas.vivelasalud.com or telephone 902 499 499 | 913 438 596 | 934 797 539, and take advantage of our prevention programmes and health promotion, such as:

1. Prevention of work related stress.

When work can affect the different aspects of a person's life (family, social, work)

2. Preventing a stroke.

Aimed at the adult population, especially those who show risk factors or a background of cardiovascular illness.

3. Child obesity prevention programme.

Education for the acquisition of healthy eating habits through educational material aimed at children.

Access to mammography without authorisation.

Transplants of bone marrow, liver, kidney, cornea and heart.

Family planning techniques. We cover tubal ligation, tubal occlusion hysteroscopy, vasectomy and the fitting of the I.U.D. (The cost of the intrauterine device is not included) through associated centres.

Prosthesis.

With a maximum limit of 12.000 EUR per insured person, per year except in the Élite modality up to 15.000 EUR.

Breast reconstruction

After radical surgery, and if required, during the same operation the reconstruction of the healthy contralateral breast (maximum limit of one year after the oncology surgery) Includes the breast prosthesis, skin expanders and coated breast meshes.

Refund for vaccines

Recommended by the Spanish Association of Paediatrics, not covered in the mandatory child vaccination programme: pneumococcus, **rotavirus** and **varicella in risk groups** (max 50 EUR / vaccine, limit 150 EUR per client, per year.

In DKV, we think about you

With the **individual modality** you can also take advantage of these other guarantees:

Refund for homeopathy and acupuncture consultations

Provided that they are given by a doctor, with a limit of 50 EUR / consultation, and in acupuncture a maximum of 30 sessions / year.

Coverage in the event of Dependence grade 3 (levels 1 and 2) due to an accident.

Refund for family care and/or care for dependence services up to a **maximum limit of 10.000 EUR**. Includes care services in the home, fixed and portable tele-assistance and home adaptation service.

In addition with the individual modality of the DKV Mundisalud Classic and Elite:

Coverage of the costs of medicines

Reimbursement of 50% in invoices for medicines, included in the Vademecum, prescribed by a doctor and purchased in a pharmacy, up to an annual limit of **100 EUR**.



We stand out

Promise of non-cancellation of the policy by DKV.

We will not cancel the policy of any client provided that he has completed **three full years** with us, except for breach of contract.

Daily compensation for hospital care.

DKV Seguros pays **50 EUR/day** in compensation from the third day following admission up to a **maximum of 1.500 EUR** per insured person/year, provided the expenses derived from this hospital care have not been paid by the company.

Without limits for hospital care.

Except for psychiatry, which has a limit of **60 days/year**.

DKV Mundisalud Classic & Élite

Maximum annual excess for refund **25.000 EUR**. After that amount 100% refund, except for coverage with limits.

Coverage of accidents at work and traffic accidents

Rapid refund

We process and refund your invoices in a **maximum period of 7 days** by means of a bank transfer.

Rapid appointment administration service.

We speed up your appointment for a **diagnostic test or surgery**, authorised beforehand.

Discounts for family units in individual modality policies:

7% (4 insured persons)

12% (5 or more insured persons).

Online authorisations.

We deal with your authorisations in a rapid, effective way through our web.

DKV Medi-Card®

Identifies you as a DKV client, avoids the use of medical cheques and gives you access to our associated network.

Call Centre.

For authorisations, information, suggestions: **902 499 499 | 913 438 596 | 934 797 539.**

e-salud services available: 902 499 799

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24-HOUR DKV DOCTOR
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**24-HOUR PAEDIATRICS MEDICAL
LINE**
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**CHILDHOOD OBESITY MEDICAL
LINE**
.....

PREGNANCY MEDICAL LINE
.....

WOMEN'S MEDICAL LINE
.....

.....
NUTRITIONAL MEDICAL LINE
.....

PSYCHOEMOTIONAL HELPLINE
.....

TROPICAL MEDICAL LINE
.....

SPORTS MEDICAL LINE
.....

**SECOND MEDICAL OPINION FOR A
SERIOUS ILLNESS**
.....

**SECOND BIOETHICAL OPINION
FOR A SERIOUS ILLNESS**
.....



Health and wellness services offered by selected professionals with the guarantee of DKV.

Take care of yourself at the best price

With DKV Health and Wellness Club you have full access to your catalogue of health and well-being services at rates well below those of the market.

Access to information about prices and discounts at any time of the day through the web:
dkvclubdesalud.com

Services included

- › Acupuncture
- › Audiology
- › Surgery for the myopia and presbyopia
- › Medicine and aesthetic surgery
- › Cryopreservation in bank of mesenchymal stem cells from adipose tissue
- › Conservation of umbilical cord stem cells
- › Giving up smoking
- › Dietary
- › Biomechanical study of walking
- › Predictive genetics and risk maps
- › Gym / fitness
- › Homeopathy
- › Retraining of speech and language dysfunctions
- › Optics
- › Orthopaedics
- › Osteopathy
- › Retraining of the pelvic floor
- › Assisted reproduction
- › Obstructive sleep apnea therapies
- › Wellness / spas
- › Capillary implants
- › Online parapharmacy



Quick and easy access to the service

- > There are two ways of using the service: direct or with a voucher, a prepayment is never required.
- > Get your voucher or make your appointment directly with the professional and pay for the service after the consultation.
- > You can request the vouchers and get information about the services, discounts and professionals through:

 dkvclubdesalud.com

 902 499 150

 Our branches

You have a great variety of direct services available

Acupuncture, homeopathy, psychology, dietetics, osteopathy logopaedics, maintenance physiotherapy,...and much more!

And also by using the voucher access to

Assisted reproduction, predictive genetics and risk maps, capillary implants, giving up smoking, biomechanical study of walking, sleep disorders, orthopaedics, hearing aids, optics, gyms and fitness, spas, urban spas, etc.

With DKV Health and Wellness Club you can select the best services so that you can take care of your health at the best price:

Surgery for myopia



Assisted reproduction



Healthy hearing



Conservation of umbilical cord



Biomechanical study of walking



Healthy hair



PERIODS OF GRACE

All the services included in the policy can be used from the first day, except:

Hospital Care (*) and Surgery: **6 months**
(including surgical prostheses)

Childbirth (except premature births): **8 months**

Transplants: **12 months**

* Hospital care for a life threatening emergency or for an accident has no period of grace. Any type of pathologies existent before contracting the policy are excluded from the coverage of the insurance policy and should be reflected in the health declaration. Consult policy conditions and limits in the general conditions.

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DKV | ERGO is a team of specialists that works for your peace of mind and reassurance. DKV advises you on Health, Income Protection and Accidents while ERGO focuses on the areas of Life, Home and Funeral insurance.



Download the App

DKV Seguros y Reaseguros, S.A.E., Torre DKV, Avda. María Zambriano, 31, 50018 Zaragoza, recorded in the Trade Register of the Province of Zaragoza, volume 1.711, sheet 214, page n.º Z-15152.

Follow us at:



902 499 350
dkvseguros.com

Cód. 2SRC2.PY/02_v13j

Call Centre staffed by:

DKV integralia 

Fundación para la integración laboral
de personas con **discapacidad**

 **360° Responsible company**

Responsible with your health,
society and the planet.



Sustainable
company



Healthy
company.