

HEALTH

DKV
MEDICAL INSURANCE



DKV Profesional

The unexpected no longer
worries me

Take good care of yourself

a member of **MUNICH HEALTH** 



Don't worry about the
unforeseen, with this policy
you will have it all worked out

DKV Profesional



The modular insurance policy with the widest range of coverage and services

With this policy you can combine all the coverage you want (health, income protection, accident, funeral) in one bill and at special rates.

Basic contracting modality:

If you are self-employed

- › You can take out the **Health module** (the others are optional and can be freely combined).
- › Or take out two compulsory modules from **Health, Income Protection, Accident and Funeral**.

If you are not self-employed

You must take out **two compulsory modules** from **Health, Income Protection, Accident and Funeral**.



Health module

Health care made to measure

With this module you have access to the best of private medicine, paying for only what you want, because you can choose the sub-modules that suit your needs and combine them.

A Primary Care

B Specialists and complementary means of diagnosis

C Hospital care & surgery

No long waiting lists, or complicated administration. Take advantage of over **1,200 associated clinics** and more than **19,000 professionals** throughout Spain.

Module A: 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

Module B: Specialists and complementary means of diagnosis

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

- > Angiology and cardiovascular surgery
- > Allergy and immunology
- > Brain surgery
- > Cardiology
- > Chiroprody
- > 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

Module C: 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:** intra operative 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.**
- > **Family planning techniques:** We cover tubal ligation, tubal occlusion hysteroscopy and vasectomy.



- › Stereotactic radio neurosurgery.
 - › Arthroscopic surgery.
 - › Turbinate surgery or turbinoplasty and adenoamigdaloplasty by radiofrequency.
 - › **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.
 - › **Surgical laser** in ophthalmology, proctology, peripheral vascular surgery and otorhinolaryngology in gynaecological and genital pathologies.
 - › **Holmium laser, green (KTP and HPS) diode and thulium** for the surgical treatment of benign prostatic hyperplasia.
 - › Percutaneous nucleotomy and Chemonucleolysis.
 - › Surgical prostheses.
 - › Daily compensation for hospital care.
- And covers:**
- › **Medical hospital care.**
 - › **Surgical hospital care.** Includes immediate post operative visits and treatment (up to 2 months after surgery).
 - › **Obstetric hospital care.** Includes cot and/or incubator for the new born baby during admission, up to a maximum of 28 days.
 - › **Paediatric hospital care** (For under 14 year olds).
 - › **Psychiatric hospital care.** For acute outbreaks. (maximum period of 60 days per natural year).
 - › **Hospital care in Intensive Care Unit.**
 - › **Hospital care for dialysis** and artificial kidney. For the treatment of acute renal inadequacies.



All the modules include worldwide care in case of an emergency

For stays of up to **180 days**:

- › 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 medical, surgical, pharmaceutical, hospital care and ambulance abroad (limit of **20.000 EUR**).
- › Emergency dental expenses (up to 150 EUR).
- › 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).

Everything that you need within your reach



The wide coverage of the policy includes among other things:

Psychology (Module B)

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

Specific programmes of preventive medicine

(Module B)

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. If you have taken out the Specialists module.

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 and health promotion programmes, 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.

In DKV, we think about you

Access to mammography without authorisation (Module B)

Family planning techniques (Module C)

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 (Module C)

With a maximum limit of 12.000 EUR per insured person, per year.

Breast reconstruction (Module C)

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.

Transplants of bone marrow, liver, kidney, cornea and heart (Module C)

If you take out all the modules, that is to say complete medical care, you can also take advantage of these other guarantees:

Refund for serious illnesses abroad.

If a serious illness has been previously **diagnosed in Spain** (heart attack, cancer, cerebrovascular illness, transplant of organs, paralysis / paraplegia) **medical and/or surgical treatment for these abroad through the refund of expenses** (80% of the total amount of the invoices paid) up a maximum limit of 16.000 EUR per insured person, per 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.

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**.

Rapid appointment administration service.

A telephone helpline to speed up your appointment for a diagnostic test or surgical admission, which has been authorised beforehand.

Online authorisations.

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

Discounts for family units in individual modality policies:

7% (4 insured persons)

12% (5 or more insured persons).

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

.....
24-HOUR DKV DOCTOR
.....

.....
**24-HOUR PAEDIATRICS MEDICAL
LINE**
.....

.....
**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**
.....

Modalities contributions

The insured person's participation in the cost of the services:

MEDICAL CONSULTATIONS (PER CONSULTATION)

Primary Care: general medicine and paediatrics consultations

Consultations of other specialties

Gynaecology consultations

Psychology consultations

MEDICAL AND SURGICAL HOSPITAL ADMISSIONS

Hospital admissions per day: the contribution exclusively includes the hospital stay per day and the surgical fees. Other medical acts and diagnostic tests will incur the contribution corresponding to their group.

Hospital activity: preoperative care, resuscitation, day hospital, out-patient surgery, dialysis

Surgical Group 0-1-2

Surgical Group 3-4-5

Surgical Group 6-7-8

Childbirth / Caesarean operation

Legrado

Retrograd Colagio Pancreatography / Cholangiography

Lithotripsy

COMPLET	PLUS	CLASSIC	ÉLITE
12 EUR	6 EUR	1,95 EUR	0 EUR
20 EUR	10 EUR	2,95 EUR	0 EUR
20 EUR	6 EUR	2,95 EUR	0 EUR
20 EUR	10 EUR	9 EUR	0 EUR
COMPLET	PLUS	CLASSIC	ÉLITE
25 EUR	15 EUR	0 EUR	0 EUR
0 EUR	0 EUR	2,95 EUR	0 EUR
0 EUR	0 EUR	2,95 EUR	0 EUR
0 EUR	0 EUR	2,95 EUR	0 EUR
0 EUR	0 EUR	2,95 EUR	0 EUR
0 EUR	0 EUR	2,95 EUR	0 EUR
0 EUR	0 EUR	2,95 EUR	0 EUR
0 EUR	0 EUR	2,50 EUR	0 EUR
0 EUR	0 EUR	2,95 EUR	0 EUR

DIAGNOSTIC TESTS (PER ACT)

Clinical Analysis

Conventional Radiology

High Technology Radiology

Vascular Radiology

Tomography - TAC

Magnetic Nuclear Resonance

Tomography for Emission of Positrones (PET)

Diagnosis Services for Endoscopy

Cytology

Ultra sound

Mammography

Pathological Anatomy

Amniocentesis

Polysomnography

PH-Metry

COMPLET	PLUS	CLASSIC	ÉLITE
12 EUR	5 EUR	2,50 EUR	0 EUR
10 EUR	5 EUR	2,50 EUR	0 EUR
55 EUR	30 EUR	2,50 EUR	0 EUR
55 EUR	25 EUR	2,50 EUR	0 EUR
100 EUR	50 EUR	2,50 EUR	0 EUR
175 EUR	73 EUR	2,50 EUR	0 EUR
300 EUR	100 EUR	2,50 EUR	0 EUR
45 EUR	25 EUR	2,50 EUR	0 EUR
0 EUR	0 EUR	2,95 EUR	0 EUR
25 EUR	12 EUR	2,95 EUR	0 EUR
0 EUR	0 EUR	2,95 EUR	0 EUR
50 EUR	25 EUR	2,95 EUR	0 EUR
250 EUR	100 EUR	2,95 EUR	0 EUR
275 EUR	100 EUR	2,95 EUR	0 EUR
200 EUR	100 EUR	2,95 EUR	0 EUR

THERAPEUTIC ACTS (PER ACT)

Dental cleans and extractions

Rehabilitation

Oxygen therapy

Photocoagulation

Nuclear Medicine

Services for Diagnosis / Treatments of Medical Specialties

Services for Diagnosis / Treatments of Surgical Specialties

Services for Diagnosis / Treatments of Obstetrics Diagnosis and Gynaecology

Treatments / Services for Cardiology Diagnosis

Services for Diagnosis / Treatments of Oncology

Radiotherapy and Chemotherapy Treatments (per session)

Treatment for Pain

Ambulances

Hospital Emergency Service and Primary Care in the home

Out-patient Emergency Service

Maximum limit of contributions per insured person and natural year: 600 Eur.

Contributions valid for 2016

COMPLET	PLUS	CLASSIC	ÉLITE
6 EUR	3 EUR	2,95 EUR	o EUR
8 EUR	5 EUR	2,50 EUR	o EUR
5 EUR	3 EUR	2,50 EUR	o EUR
95 EUR	50 EUR	2,95 EUR	o EUR
150 EUR	75 EUR	2,95 EUR	o EUR
25 EUR	12 EUR	2,95 EUR	o EUR
25 EUR	12 EUR	2,95 EUR	o EUR
25 EUR	12 EUR	2,95 EUR	o EUR
75 EUR	40 EUR	2,95 EUR	o EUR
300 EUR	100 EUR	2,95 EUR	o EUR
50 EUR	25 EUR	2,95 EUR	o EUR
120 EUR	50 EUR	2,95 EUR	o EUR
50 EUR	25 EUR	2,95 EUR	o EUR
60 EUR	30 EUR	2,95 EUR	o EUR
30 EUR	15 EUR	2,95 EUR	o EUR

PERIODS OF GRACE

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

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

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.

Income protection module

The insurance policy that works for you

Avoid the pressure of time off work. This module can include daily compensation for hospital care.

Guarantee yourself a daily income

1. Temporary disability

Compensation for every day that you have to temporarily interrupt your professional activity, or work, in a temporary way due to an illness or an accident that occurred either at work or in your free time. You can select coverage of 1 year, 18 months or 2 years.

Benefit for childbirth

For each new born baby or adoption if the mother has been insured for at least 8 months, she will receive a one off payment equivalent to 20 times the guaranteed daily income for being off work in the first period.

2. Hospital Care

Compensation for every day that you have to spend in hospital as the result of an illness or accident. Coverage of up to 365 days, from the second day of admission onwards.



Scaled income protection module

The convenience of a fixed scale

In the case of time off work, this module guarantees you a set compensation payment according to a scale, which doesn't depend on the real length of the temporary disability.

Advantages

So easy to use

For each type of claim or pathology, we will pay the amount set in the scale.

The compensation will be paid immediately

At the start of your time off work, without having to wait to go back to work.

The widest coverage on the market

This module covers pathologies that other companies don't contemplate.

Fiscality

If you are not contributing through the module system, that is to say through Direct Estimation, you can deduct the cost in your income tax declaration.

The private solution for the general regime of self employed workers (RETA)

If you want, include more

Compensation for hospital care

Income protection with a 90 day excess.

If the time off work is longer than that set in the scale, we will continue paying you until return to work, since the guarantee of the regular income protection policy will then be applicable.

Accident Module

The solution to face the unforeseen

You have guaranteed compensation for those unexpected things that you or your family may suffer due to an accident

Advantages

Generous compensation payments

24 hour Call centre

902 499 499 | 913 438 596 |
934 797 539

To request information, authorisations, suggestion...

Optional coverage of private health care coverage in the event of an accident:

Treatment given in our associated centres or, if you select treatment with non associated doctors and centres, we will pay up to 1.800 EUR.

Everything that you need within your reach

Death due to an accident

Compensation paid to a beneficiary according to the capital stipulated in the particular conditions.

Basic permanent disability

If the accident results in the total permanent disability of the insured person, duly checked and determined within the period of one year of the accident occurring, we will pay the capital stipulated for this coverage.

In the case of partial permanent disability the compensation will be determined according to a scale.

Women's accident module

A very personal insurance policy that's made to measure

Don't let an accident affect your family's finances. With this module you are guaranteed compensation and you can adapt the premium to your needs. In addition, all the modalities include a free annual gynaecological check up.

MODALITY 1

Death	12.020,24 EUR
Permanent disability up to	24.040,48 EUR
Health care*	included
Aesthetic surgical repair expenses	6.010,12 EUR
Annual gynaecological revision included**	included

MODALITY 2

Death	18.030,36 EUR
Permanent disability up to	36.060,72 EUR
Health care*	included
Aesthetic surgical repair expenses	6.010,12 EUR
Annual gynaecological revision included**	included

MODALITY 3

Death	30.050,61 EUR
Permanent disability up to	60,101,21 EUR
Health care*	included
Aesthetic surgical repair expenses	6.010,12 EUR
Annual gynaecological revision included**	included

* Health care is unlimited with the company's resources and up to 1.803,04 EUR with external means. In all modalities coverage is in case of an accident.

** Annual gynaecological check up consists of medical consultation and vaginal cytology, carried out by doctors and centres indicated by DKV Seguros. Contact your branch for further details.

Funeral module

Protect the future of your family

In the event of the insured person's death, we guarantee either the payment of compensation to cover the costs of the burial or the provision of a funeral service as requested by the relatives.

Advantages

Renewable annual premium

For insured persons aged up to **70 years old**, this is a temporary, **annually renewable insurance policy**, with an annual revaluation both for the level of benefit and for the premiums, applying every year the rate for their present age and sex.

The coverage of funeral **insurance in DKV Profesional will finish when the insured person reaches 70 years of age.**

At that point the coverage is indefinitely extended through an **individual Funeral policy**, which DKV Seguros offers through a levelled premium modality.

Lifelong policy

The decision to continue with the policy depends on the insured person alone.

Insure all your family for a small sum.

We will take care of everything.





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

*Consult the services included according to the module contracted

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 Wellbeing 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



CIF: A-50004209, January 2016

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-15,152.

Follow us at:



902 499 350
dkvseguros.com

Cód. 2SRsz.PY/14_v1oi

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.