

HEALTH

DKV
MEDICAL INSURANCE



DKV Integral

I like to take care of myself

Take good care of yourself

a member of **MUNICH HEALTH** 



The best care designed for you

DKV Integral

Primary care, specialists, diagnostic aids, emergency care, hospital care and surgery. Includes additional worldwide emergency care insurance.

You decide which doctor or which hospital in our health care network to go to.



Everything you need within your reach

Coverage

No long waiting lists, nor complicated administration. 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 different 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:** 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.**
- > **Stereotactic radio neurosurgery.**
- > **Arthroscopic surgery.**
- > **Turbinate surgery or turbinoplasty and adenoamigdaloplasty by radiofrequency.**
- > **Family planning techniques:** tubal ligation, vasectomy and hysteroscopic tubal occlusion.
- > **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 chemonucleosis.**
- › **Surgical prostheses:** With a maximum limit of 12.000 EUR per insured person, per year.
- › **Shock wave therapy** or muscular skeletal lithotripsy for pseudo arthrosis osteonecrosis and chronic tendonitis.

Free choice of gynaecology and paediatrics (optional module in individual modality)

With reimbursement of 80% of costs in Spain and 90% abroad.

Includes sub-limits for consultations and detailed intraconsulta diagnostics, neonatal hospital care up to **6.000 EUR/year.**

With a maximum total annual reimbursement limit of **20.000 EUR.**

And the policy 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**). 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 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).

And much more coverage for you to enjoy

Contract up to 75 years of age*

*for Individual modality policies

Free Dental service

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

Psychotherapy

Maximum of **20 sessions per year**, except for eating disorders with a limit of **40 sessions/year** and without contribution for Élite modality.

Free 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 colorectal cancer, in people with a medical history of such trouble.

5. Programme for the prevention of skin cancer: for the early diagnosis of melanoma in high risk population.

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 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.

Access to mammography without authorisation

In DKV, we think about you

Family planning techniques

We cover tubal ligation, tubal occlusion hysteroscopy (Essure System), 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.

Breast reconstruction

After radical surgery and if required plastic correction of the healthy breast during the same operation (maximum limit: one year after oncology surgery) to maintain symmetry, includes skin expanders, prosthesis and mesh.

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

With the **individual modality** 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/ 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/ 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

Wherever you are, you can deal with your authorisations in a rapid, effective way through our web. Enter your personal client area and deal with all your administration on-line.

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

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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**
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PREGNANCY MEDICAL LINE
.....

WOMEN'S MEDICAL LINE
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NUTRITIONAL MEDICAL LINE
.....

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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.
- › Conservation of umbilical cord stem cells.
- › Cryopreservation in bank of mesenchymal stem cells from adipose tissue.
- › 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 the conditions of the policy and the limits in the general conditions.