

## Product

The health insurance that offers you world wide coverage as well as a free choice of doctor and hospital. Mundisalud is a mixed product which means that it includes all kinds of health care provided by the members of our associated list of medical experts (principle of benefit in kind). Moreover, DKV Mundisalud offers you the possibility of choosing doctors and hospitals freely, up to certain limits (principle of reimbursement).

## Coverage

1. Using the associated list of medical experts:  
**Principle of benefit in kind 100%.**
2. Free choice of doctor or hospital in Spain as well as abroad:  
**Principle of reimbursement:**
  - a) Mundisalud Complet, Plus, Classic  
 80% reimbursement within Spain, 90% reimbursement abroad.
  - b) Mundisalud Elite  
 90% reimbursement within Spain as well as abroad.

## Services

### 1. Primary care

- General medicine (GP)
- paediatrics
- Emergency medical aid
- Clinical Analyses
- Transfer of patient by ambulance
- Preventive medical check ups
- Clinical analyses
- Periodic check-ups
- Child care, GP, paediatrician, general practitioner, medical secretary...
- Clinical and biological examinations
- Radiography, Tomography and Urography

### 2. Medical care provided by medical specialists and surgeons

- Specialist medical care, including outpatient surgery
- Additional methods of diagnoses
- All medical specializations
- Radiology, CT scanner, electrocardiogram
- Ultrasound, allergy test
- Functional tests
- Cobalt therapy, chemotherapy, rehabilitation

### 3. Hospital care

- Hospitalisation
- Surgical intervention
- Intensive Care Unit
- Childbirth
- Clinical Psychology
- Single room with bathroom as well as all the expenses arising from hospitalisation: Accommodation, meals, medication
- Bed for companion
- For all specialities: medical fees, costs arising from surgery

### 4. Dental care

Includes an annual dental check up at the dentist and necessary extractions. Additional dental services: Dental care offer (Dental treatment at special prices).

Paediatric Dentistry (children under 14): Inclusion of fillings and sealings.

## Reimbursement

1. Within the associated list: principle of benefit in kind 100%
2. Free choice of doctors and hospitals (Principle of reimbursement)

	COMPLET   PLUS  CLASSIC	ELITE
WITHIN SPAIN	80%	90%
ABROAD	90%	90%

<b>Reimbursement</b>	For reimbursements (free choice of doctor and/or hospital) the following limits exist (per insured person):	<b>COMPLET</b>	<b>PLUS</b>	<b>CLASSIC</b>	<b>ELITE</b>
	Consultations, additional diagnostic aids and treatment (EUR/annually)	12.000	15.000	20.000	50.000
	Maximal guaranteed capital for hospitalisation overall (EUR/annually)	50.000	85.000	185.000	250.000
	Maximal daily expenses in a hospital (EUR/daily)	200	300	650	900
	Doctor's fees including surgery (EUR/annually)	Vgl. Gruppe	Vgl. Gruppe	13.000	50.000
	Costs for intensive care (EUR/daily)	300	450	900	1.300
<b>Exclusions (main)</b>	(e.g.) Acts of war, publicly declared epidemics, natural catastrophes, nuclear events, aesthetic surgery, practising sports on a professional level as well as the exercise of higher risk leisure activities, fraud, alcohol and drug abuse, <b>any pre-existing illnesses (unless they are included by the payment of an extra premium)</b> , psychoanalysis.				
<b>Limitations</b>	1. Maximum of 60 days/ year for hospitalisation in case of psychological diseases. 2. Prosthesis up to 12.000 EUR per insured person/ year (Complet/Plus/Classic), respectively 15.000 EUR (Elite) 3. Travel insurance abroad up to 12.000 EUR.				
<b>Territorial Scope</b>	- Coverage in Spain. - Emergency cover abroad through EUROPEA for a maximum stay of 90 days.				
<b>Accidents at work</b>	Yes, included.				
<b>Age limit for contracting</b>	70 years.				
<b>Insurable persons</b>	People with permanent residence in Spain				
<b>Periods of grace</b>	Hospitalisation Childbirth Surgical intervention (including surgical prostheses) Transplants				
				6 months (*)	
				8 months	
				6 months (*)	
				12 months	
	(*) There are no periods of grace in the case of an emergency or accident.				
<b>Premium adjustment</b>	Yes, annually				
<b>Extras</b>	<b>DKV Seguros cannot cancel the policy after three successive annuities;</b> account through DKV Medicard or reimbursement (also online); discounts for family policies; dental care service; paediatric medical hotline; 24 hour emergency-hotline; special telephone service: for pregnant women, for gynaecological care by gynaecologist, for nutritional as well as dietary advice; refractive laser surgery; assisted reproduction and fertility service; second international medical opinion; programme in order to give up smoking; bio-ethics forum; medical consultation by DKV Seguros via internet; wellness-services; special service for senior citizens as well as reimbursement of expenditure for people who require a high level of individual care; services for the withdrawal of cord blood as well as the storage of stem cells (with an extra payment), associated clinics in the USA, mammography (without authorization), hearing tests for newborn babies (screening), programme "Viva la salud!", new diagnostic and treatment techniques, e.g. Holmium-Laser, Intensity Modulated Radiotherapy (IMRT), Surgical suburethale networks (TVT / TOT).				
<b>Extended coverage</b>	1. Transplants for bone marrow, liver, kidney and heart. 2. Laser surgery for myopia, but only within the associated list and with a contribution of 850 EUR per eye from the insured person. 3. Breast reconstruction after oncologic surgery. 4. Extended scope in the fields of Vascular Surgery, Otolaryngology, transfer of patient, prostheses and gynaecology.				
<b>Special features</b>	Regional tariffs (5 areas): 1. Barcelona; 2. Balearic Islands; 3. La Rioja, Madrid, San Sebastian, Valencia and Zaragoza; 4. Canary Islands; 5. Rest of Spain				