

HEALTH

DKV
MEDICAL INSURANCE



DKV Integral

I like being looked after

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.

Everything is covered and 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 medical treatment**, when they 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.
- › High Therapeutic Technology: 3D Carto system for radiofrequency ablation and Corneal cross-linking and surgery assisted by intracranial and spinal tumour neuronavigators
- › Surgical laser in Ophthalmology, Proctology, Peripheral Vascular Surgery and Otorhinolaryngology in gynaecological and genital pathologies.
- › Holmium laser for the surgical treatment of benign prostatic hyperplasia and neurological pathology.
- › Percutaneous nucleotomy and Chemonucleolysis.
- › Surgical prostheses.
- › Shock wave therapy or muscular skeletal lithotripsy for pseudo arthrosis osteonecrosis and chronic tendonitis.



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 90 days per trip or journey).

Includes:

- › Transfer and health repatriation of injured and/or sick persons in the event of an illness or an accident.
- › 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 with a limit of 12.000 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

NEW FEATURE! WE HAVE RAISED THE CONTRACTING AGE TO 75 YEARS*

* In the individual modality

Free dental treatment 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 in Élite modality.

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
- > 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:** for the early diagnosis of melanoma in high risk population.
5. **Programme for the prevention of prostate cancer for men over 45.**
6. **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, 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.

In DKV, we think about you

Access to mammography without authorisation

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 plastic correction of the healthy breast, prosthesis and skin expanders.

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**.

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

TROPICAL MEDICAL LINE

SPORTS MEDICAL LINE

**SECOND MEDICAL OPINION FOR A
SERIOUS ILLNESS**

**SECOND BIOETHICAL OPINION
FOR A SERIOUS ILLNESS**

**DKV VIRTUAL DOCTOR AND DKV
VIRTUAL PAEDIATRICIAN:
DKVSEGUROS.COM**

We take an interest in you

Serviplus Salud 902 499 150

Refractive laser surgery

In our associated clinics.

Assisted reproduction

A network of associated clinics specialising in the latest treatment.

Subsidised service for the conservation of umbilical cord stem cells

To conserve, analyse and safeguard the child's umbilical stem cells at birth.

Giving up smoking

DEJALOATRÁS® is effective treatment to help you to stop smoking.

Biomechanic study of walking.

And design and production of made to measure insoles.

Medicine and aesthetics service.

Wellness

Hydrotherapy, spas and urban spas; back treatment and Pilates; anti-stress therapies (taichi and yoga).

Family care and care for dependence.

Social health care in the home; geriatric residences and day centres; fixed and mobile tele assistance and home adaptation service.

Opticians and orthopaedics shops

Network of shops with discounts when buying optical and orthopaedic material.

902 499 499

Dental service.

Unlimited dental cleans, some free dental treatment and other dental services at rates well below those of the market.

Modalities DKV Integral

Choose between 4 modalities that vary depending on the insured person's participation in the cost of the services:

DESCRIPTION CONSULTATIONS (PER CONSULTATION)	COMPLET	PLUS	CLASSIC	ÉLITE
Consultations for primary care, general medicine, paediatrics and nursing	12 EUR	6 EUR	1,95 EUR	0 EUR
Consultations for other specialties	20 EUR	10 EUR	2,95 EUR	0 EUR
Gynaecology consultations	20 EUR	6 EUR	2,95 EUR	0 EUR
Psychology consultations	20 EUR	10 EUR	9 EUR	0 EUR
DIAGNOSTIC TESTS (PER ACT)				
Clinical analysis	12 EUR	5 EUR	2,50 EUR	0 EUR
Conventional radiology	10 EUR	5 EUR	2,50 EUR	0 EUR
High-technology radiology	55 EUR	30 EUR	2,50 EUR	0 EUR
Vascular radiology	55 EUR	25 EUR	2,50 EUR	0 EUR
Tomography - TAC	100 EUR	50 EUR	2,50 EUR	0 EUR
Magnetic nuclear resonance	175 EUR	75 EUR	2,50 EUR	0 EUR
Positron emission tomography (PET)	300 EUR	100 EUR	2,50 EUR	0 EUR
Diagnosis services using endoscopy	45 EUR	25 EUR	2,50 EUR	0 EUR
Cytology	0 EUR	0 EUR	2,95 EUR	0 EUR
Ultrasound	25 EUR	12 EUR	2,95 EUR	0 EUR
Mammography	0 EUR	0 EUR	2,95 EUR	0 EUR
Pathologic anatomy	50 EUR	25 EUR	2,95 EUR	0 EUR
Amniocentesis	250 EUR	100 EUR	2,95 EUR	0 EUR
Sleep treatment study	275 EUR	100 EUR	2,95 EUR	0 EUR
PH-metry	200 EUR	100 EUR	2,95 EUR	0 EUR

MEDICAL AND SURGICAL HOSPITAL ADMISSIONS	COMPLET	PLUS	CLASSIC	ÉLITE
Hospital admissions per day: the contribution exclusively covers the daily stay in hospital and the surgical fees.				
Other medical acts and diagnostic tests require the corresponding contribution for their group.	25 EUR	15 EUR	0 EUR	0 EUR
Hospital activity: pre-operative care, resuscitation, day hospital, out-patient surgery, dialysis.	0 EUR	0 EUR	2,95 EUR	0 EUR
Surgical Group 0-1-2	0 EUR	0 EUR	2,95 EUR	0 EUR
Surgical Group 3-4-5	0 EUR	0 EUR	2,95 EUR	0 EUR
Surgical Group 6-7-8	0 EUR	0 EUR	2,95 EUR	0 EUR
Childbirth / Caesarean	0 EUR	0 EUR	2,95 EUR	0 EUR
Curettage	0 EUR	0 EUR	2,95 EUR	0 EUR
Cholangio-pancreatography retrogrades	0 EUR	0 EUR	2,50 EUR	0 EUR
Lithotripsy	0 EUR	0 EUR	2,95 EUR	0 EUR
THERAPEUTIC ACTS (PER ACT)				
Dental clean and extractions	6 EUR	3 EUR	2,95 EUR	0 EUR
Rehabilitation	8 EUR	5 EUR	2,50 EUR	0 EUR
Oxygen therapy	5 EUR	3 EUR	2,50 EUR	0 EUR
Photocoagulation	95 EUR	50 EUR	2,95 EUR	0 EUR
Nuclear medicine	150 EUR	75 EUR	2,95 EUR	0 EUR
Services for Diagnosis / Treatment of medical specialties	25 EUR	12 EUR	2,95 EUR	0 EUR
Services for Diagnosis / Treatment of surgical specialties	25 EUR	12 EUR	2,95 EUR	0 EUR
Services for Diagnosis / Obstetrics and gynaecology treatment	25 EUR	12 EUR	2,95 EUR	0 EUR
Services for Diagnosis / Cardiology treatment	75 EUR	40 EUR	2,95 EUR	0 EUR
Services for Diagnosis and oncology treatment	300 EUR	100 EUR	2,95 EUR	0 EUR
Radiotherapy therapy and chemotherapy treatments (per session)	50 EUR	25 EUR	2,95 EUR	0 EUR
Treatment for Pain	120 EUR	50 EUR	2,95 EUR	0 EUR

Ambulances	50 EUR	25 EUR	2,95 EUR	0 EUR
Hospital casualty services and Primary care in the home	60 EUR	30 EUR	2,95 EUR	0 EUR
Emergency out-patient services	30 EUR	15 EUR	2,95 EUR	0 EUR

Maximum contribution per insured person, per natural year: 600 EUR.

Contributions valid for 2014.

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.

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.

DKV Seguros y Reaseguros, S.A.E. Torre DKV, Avda. María Zambrano, 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

902 499 350
Call Centre staffed by:

DKV integralia 

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

 **Empresa Responsable**

Responsible with your health, society and the planet.



We are an excellent company.



Healthy company