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.

RENTA

DKV
MEDICAL INSURANCE

CIF: A-50004209. February 2015

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.° Z-15.152.

Follow us at:

902 499 350
dkvseguros.com

Cód.2SRC2.FL/08_V12i

902 499 350
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.

EXCELENCIA EUROPEA 500+ PUNTOS EFQM
We are an excellent company

AENOR conform
Healthy Company.

When I'm off work I can count on DKV

DKV Renta

Take good care of yourself

a member of MUNICH HEALTH

When I'm off work I can count on DKV

DKV Renta

What does DKV cover?

- Temporary disability due to an illness or an accident
- Benefit for childbirth
- Hospital care for an illness and/or an accident:
- Coverage for diagnostic tests for extended waiting times
- 24 hour DKV Medical Line

Add anything you want

- Medical care for accidents.
- Total and permanent disability.
- Surgery.

Medical Services

- Refractive Laser Surgery.
- Assisted reproduction.
- Second Medical Opinion.
- Giving Up Smoking.

Espacio de **Salud** DKV

Visit our medical and dental centres

Consult the web:
espaciosdesalud.dkvseguros.com

What does the Social Security cover?

Contributions base 2015* 884,40 EUR

75% of the base (1)
663,30 EUR (min.)

Monthly quota 29,90%(2)
*29,30% if you have taken out termination of activity

264,44 EUR

1st month 3 day excess and subsequent	**2nd month** and subsequent
521,80 EUR	663,30 EUR
-264,44 EUR (monthly premium)	-264,44 EUR (monthly premium)
Effective income 257,36 EUR	**Effective income 398,86 EUR**

Fiscality

Self-employed workers that are contributing through Direct Estimation (not the module system) are able to deduct the cost in their income tax declaration.

(1) From 4th to 20th day 60% will be paid, the rest 75% (new regulation 11/2013)
As of January 1st, 2015 self employed who are 47 years of age and whose base is lower than 1.926,60 EUR/month, cannot select a base higher than 1.945,80 EUR/month

***minimum annual base 2015 and 3.606,00 EUR maximum base, provided they are under 47.**

Another base exists for over 47 year olds (minimum 953,70 EUR/month – limit 1.945,80 EUR/month)

(2) When the AT and EP haven't been taken out an **additional contribution of 0,10%** for pregnancy and maternity risks.