

HEALTH

**DKV**  
HEALTH AND MEDICAL INSURANCE



DKV Integral

I like taking care of myself

*Take good care of yourself*

An ERGO Insurance  
Group company



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Avoid the crowds and ensure the fastest, most convenient and efficient healthcare, when you most need it.

## The peace of mind of having everything covered

No waiting lists or lengthy paperwork. You have more than **1,000 associated centres** and more than 19,000 professionals across the whole of Spain.



### General medicine

ER, paediatrics, ambulances, check-ups, analysis, etc. (Annex 1)



### With all specialities

Cardiovascular, oncology, digestive system, traumatology, etc.

Free choice of gynaecologist and paediatrician from outside our medical team! (Annex 2)



### Surgery and hospitalisation

Cancer (OSNA technique included) and kidney treatments, among others; surgery; hospitalisation (ICU and pregnancy-related included); therapies; prostheses; and much more! (Annex 1 and 2)



### Also when travelling (basic module)

It includes an annual basic health and cardiology check-up in addition to various services at special rates: Cryopreservation of stem cells, genetic studies, non-prescription medicine service and much more!

Medical, hospitalisation, surgical, pharmaceutical and ambulance expenses for stays under 6 months with a limit of 20,000 euros. Medical repatriation and much further coverage. (Anexo 3)

**Protect your health and that of your loved ones as you should and with the prestige and quality provided by the European leader in medical insurance**

## Why DKV Integral?

**Entrust your health to the company with the highest ratings from its customers.**

### **Commitment**

Lifetime policy, as of the third year, we will not cancel your insurance due to a high number of claims.

### **Fidelity**

Receive 80 EUR/day from the third day of hospitalisation, if you choose a hospital not included on the medical directory.

### **Loyalty**

Additionally, we will help you with work-related and traffic accidents.

### **Convenience**

Manage your authorisations quickly and easily through our website.

### **Savings**

For family policies, discount of up to 12%. Discounts for different payment methods.

### **You only have to smile**

Free dental service.

## **And so you that you have total peace of mind:**

- > Reimbursement of your bills abroad in the event of severe illness, prior diagnosis in Spain (individual modality).
- > **Psychotherapy:**  
20 sessions/year  
40 sessions/year for dietary disorders (without co-payment in the Élite category)
- > **Mammograms without authorisation**
- > **Breast reconstructive surgery after oncological surgery**
- > **Transplants of cornea, bone marrow, kidney, liver and heart**
- > **Coverage for family assistance services in cases of dependency level 3 due to an accident covered by the insurance policy (individual modality)**
- > **Second medical and bioethical opinion in cases of severe illness**
- > **Family planning techniques**
- > **Highest age for taking out insurance on the market: up to the age of 75, in an individual policy**

## Why DKV Seguros?

### **Analyse all the advantages and conditions of taking out your health insurance with DKV Seguros. You'll be rewarded!**

#### **We work with the best**

Highly renowned health centres, such as the Teknon and Ruber clinics, or the Quirón Hospital Group, among others, at your service.

#### **We are constantly innovating**

We are at the forefront offering you the best and most efficient health resources.

#### **We create social and environmental value**

From the DKV Integralia Foundation, we participate in the labour integration of people with disabilities and degenerative diseases.

We are a Zero CO2 Company since 2007.

#### **We are close to you**

DKV Health Spaces, the first chain of health care clinics with dual certification ISO 9001 and UNE-179001.

#### **We are upright, transparent and excellent**

SGE 21 Ethics and Social Responsibility Management certificate.

Clear Language Certificate.

Prestigious European recognition of excellence. EFQM 500+ certificate with more than 600 points.

Not only do we help you take care of your health, we also offer you:

### **Free and remote preventive medicine plans and programmes**

- > Child programmes from pregnancy to adolescence
- > Obesity programme
- > Oral health
- > Workplace stress prevention
- > Colorectal cancer prevention
- > Prevention of skin cancer
- > Cardiovascular and coronary risk prevention programme
- > Breast cancer prevention
- > Cervical cancer prevention
- > Prostate cancer prevention

Consult the [programas.vivelasalud.com](http://programas.vivelasalud.com) website or call 902 499 499 and access all the programmes.



HEALTH AND WELL-BEING CLUB

## Health and wellness services

### Take care of yourself, at the best price

With DKV Health and Well-being Club, you can access your catalogue of health and wellness services at lower-than-market prices.

Access the information about prices and discounts via the following website at any given time:

[dkvclubdesalud.com](http://dkvclubdesalud.com)

### Enjoy the best services

- > Acupuncture
- > Hearing aids
- > Surgery for nearsightedness and presbyopia
- > Medicine and plastic surgery
- > Umbilical cord blood banking
- > Quitting smoking
- > Dietetics
- > Biomechanical study of walking
- > Gym/fitness
- > Homeopathy

- > Optics
- > Orthopaedics
- > Osteopathy
- > Pelvic floor rehabilitation
- > Assisted reproduction
- > Wellness/spas
- > Online parapharmacy.

And much more...

-  [dkvclubdesalud.com](http://dkvclubdesalud.com)
-  902 499 150
-  Our branches

## Annex 1: Your needs always well covered

### General medicine

- > Primary care
- > Annual basic cardiology check-up
- > Basic clinical analyses and conventional X-rays
- > Ambulances
- > Paediatrics\* and children's health
- > 24-hour home medical care and in-clinic medical emergency service
- > Nursing service (registered/qualified)

- > Hospitalisation in an Intensive Care Unit ICU
  - > Hospitalisation for dialysis and artificial kidney. For the treatment of acute renal failure
- It includes check-ups, diagnosis, surgery and treatments at the clinic.**

### Hospitalisation

- > Medical hospitalisation (without surgical procedure)
- > **Surgical hospitalisation.** It includes immediate post-operative cures and visits (up to two months after surgery)
- > **Obstetrical hospitalisation.** Includes cot and/or incubator for the newborn baby up to a maximum of 28 days
- > **Paediatric hospitalisation** (patients under 14 years old)
- > **Psychiatric hospitalisation.** For acute outbreaks (maximum sixty days per calendar year)



**\*Choose the gynaecology and/or paediatrics service that you desire, even if it is not included in our medical directory!**

**We will pay** for 80% of the expenses in Spain and 90% of your bills when abroad with a **maximum annual limit of EUR 20,000.**

It includes, with sub-limits, consultation and detailed diagnostic means, intraconsultation, and neonatal hospital care up to 6,000 EUR/year. Exclusively for the individual modality (detail of limits in the contractual documentation).

## Annex 2: All specialities, surgery and hospital care

- > Angiology and cardiovascular surgery
- > Digestive system with surgery
- > Allergy and immunology
- > Cardiology
- > General surgery
- > Plastic and reconstructive surgery
- > Thoracic surgery
- > Dermatology
- > Endocrinology
- > Geriatric medicine
- > Gynaecology \*(previous page)
- > Haematology
- > Speech therapy and speech pathology
- > Internal medicine
- > Nephrology
- > Neonatology
- > Pneumology
- > Neurosurgery
- > Obstetrics
- > Dentistry
- > Ophthalmology
- > Oncology
- > Ortolaryngology

- > Chiropody
- > Psychiatry
- > Rehabilitation and physiotherapy
- > Rheumatology
- > Traumatology
- > Urology

### Moreover:

- > **Oncological treatments:** radiotherapy, brachytherapy and chemotherapy
- > **OSNA method or technique:** interoperative molecular analysis of the sentinel node in the early stage breast cancer, without lymphatic spread
- > **Renal and vesicular lithotripsy**
- > **Dialysis and hemodialysis**
- > **Major outpatient surgery**
- > **Arthroscopic surgery**
- > **Surgery on nasal passages or turbinectomy** and tonsilloplasty using radiofrequency techniques
- > **Family planning techniques:** tubal ligation, hysteroscopic tubal occlusion and vasectomy.

- › **High therapeutic technology:** guided prostate care with multi-parametric magnetic resonance for early detection of small neoplastic lesions
- › **Surgical laser** in ophthalmology, proctology, ophthalmology, peripheral vascular surgery, otolaryngology, and in gynaecological and genital pathology
- › Holmium surgical laser, Green laser diode (KTP and HPS) and Thulium for the surgical treatment of benign prostatic hyperplasia
- › **Surgical prosthesis:** without limit, except for cardiovascular prostheses with a maximum limit of 12,000 euro per insured person and year
- › Shock-wave or musculoskeletal lithotripsy therapy in pseudoarthrosis, osteonecrosis and chronic tendinitis



## Annex 3: We are also beside you when you travel

### Worldwide travel assistance in the event of a medical emergency

In stays not exceeding **180 days**, including:

- › **Medical, surgical, pharmaceutical, hospitalisation and ambulance expenses** abroad (limit of 20,000 euros)
  - › **Transfer and repatriation** of injured and sick parties
  - › **Return ticket** for a relative and hotel costs, if hospitalisation lasts longer than 5 days (up to 30 euros/day, up to a maximum of 300 euros)
  - › **Early return of the insured person** due to **death** of a relative
  - › **Early return of the insured person** due to **fire or accident** at home
  - › **Emergency dental expenses** (up to 150 euros)
  - › **Expenses of extending a stay** in a hotel (up to 30 euros/day, up to a maximum of 300 euros)
  - › **Shipment of medications**
  - › **Medical helpline**
- › **Repatriation of the deceased** and of accompanying insured parties
- › **Help for locating and shipping luggage**
- › **Sending of documents**
- › **Legal defence costs abroad** (up to 1,500 euros per claim)
- › **Advance on bail** (up to 6,000 euros per claim)

## Annex 4: Choose the DKV Integral modality that best suits you

**If you do not want co-payments, choose the Élite modality.**

CONSULTATION DESCRIPTION (PER CONSULTATION)	COMPLET	PLUS	CLASSIC	ÉLITE
Primary care: general medicine, paediatrics and nursing care	EUR 12	EUR 6	EUR 1.95	EUR 0
Other specialty consultations	EUR 20	EUR 10	EUR 2.95	EUR 0
Gynaecology consultations	EUR 20	EUR 6	EUR 2.95	EUR 0
Psychology consultations	EUR 20	EUR 10	EUR 9	EUR 0

### DIAGNOSTIC TESTS (PER PROCEDURE)

Clinical analysis	EUR 12	EUR 5	EUR 2.50	EUR 0
Conventional radiology	EUR 10	EUR 5	EUR 2.50	EUR 0
High-technology radiology	EUR 55	EUR 30	EUR 2.50	EUR 0
Vascular radiology	EUR 55	EUR 25	EUR 2.50	EUR 0
Tomography - CAT	EUR 100	EUR 50	EUR 2.50	EUR 0
Nuclear magnetic resonance	EUR 175	EUR 75	EUR 2.50	EUR 0
Positron emission tomography (PET)	EUR 300	EUR 100	EUR 2.50	EUR 0
Endoscopy diagnosis services	EUR 45	EUR 25	EUR 2.50	EUR 0
Smear test	EUR 0	EUR 0	EUR 2.50	EUR 0
Ultrasound scan	EUR 25	EUR 12	EUR 2.50	EUR 0
Mammogram	EUR 0	EUR 0	EUR 2.50	EUR 0
Pathological anatomy	EUR 50	EUR 25	EUR 2.50	EUR 0
Amniocentesis	EUR 250	EUR 100	EUR 2.50	EUR 0
Sleep study	EUR 275	EUR 100	EUR 2.50	EUR 0
pH measurement	EUR 200	EUR 100	EUR 2.50	EUR 0

DIAGNOSTIC TESTS (PER PROCEDURE)	COMPLET	PLUS	CLASSIC	ÉLITE
Hospital admissions per day: the copayment includes exclusively the hospitable stay per day and operating fees. The rest of medical procedures and diagnostic tests will carry the copayment corresponding to its group.	EUR 25	EUR 15	EUR 0	EUR 0
Hospital activity: preoperative procedures, resuscitation, day hospital, outpatient surgery, dialysis	EUR 0	EUR 0	EUR 2.95	EUR 0
Surgical group 0-1-2	EUR 0	EUR 0	EUR 2.95	EUR 0
Surgical group 3-4-5	EUR 0	EUR 0	EUR 2.95	EUR 0
Surgical group 6-7-8	EUR 0	EUR 0	EUR 2.95	EUR 0
Delivery/Caesarean section	EUR 0	EUR 0	EUR 2.95	EUR 0
Curettage	EUR 0	EUR 0	EUR 2.95	EUR 0
Retrograde cholangiopancreatography Cholangiography	EUR 0	EUR 0	EUR 2.95	EUR 0
Lithotripsy	EUR 0	EUR 0	EUR 2.95	EUR 0
<b>THERAPEUTIC ACTS (PER ACT)</b>				
Dental cleaning and extractions	EUR 6	EUR 3	EUR 2.95	EUR 0
Rehabilitation	EUR 8	EUR 5	EUR 2.50	EUR 0
Oxygen therapy	EUR 5	EUR 3	EUR 2.95	EUR 0
Photocoagulation	EUR 95	EUR 50	EUR 2.95	EUR 0
Nuclear medicine	EUR 150	EUR 75	EUR 2.95	EUR 0
Diagnostic/treatment services for medical specialities	EUR 25	EUR 12	EUR 2.95	EUR 0
Diagnostic/treatment services for surgical specialities	EUR 25	EUR 12	EUR 2.95	EUR 0
Diagnostic/treatment services for obstetrics and gynaecology	EUR 25	EUR 12	EUR 2.95	EUR 0
Diagnostic/treatment services in cardiology	EUR 75	EUR 40	EUR 2.95	EUR 0
Diagnostic and treatment services in oncology	EUR 300	EUR 100	EUR 2.95	EUR 0

Chemotherapy and radiotherapy treatments (per session)	EUR 50	EUR 25	EUR 2.95	EUR 0
Pain treatment	EUR 120	EUR 50	EUR 2.95	EUR 0
Ambulances	EUR 50	EUR 25	EUR 2.95	EUR 0
Emergency hospital care and primary home care	EUR 60	EUR 30	EUR 2.95	EUR 0
Outpatient emergencies	EUR 30	EUR 15	EUR 2.95	EUR 0

### More information:

- > **The maximum co-payment limit per policyholder/calendar year: EUR 600.**
- > **Valid co-payments for 2017**
- > **All provisions can be used from the first day, except for waiting periods:**
  - Hospitalisation\* and surgical procedures: **six months**
  - Surgical prostheses: **six months**
  - Childbirth (except for early delivery): **eight months**
  - Transplants: **twelve months**

\* Hospitalisation for a life-or-death emergency or due to an accident has no waiting period. Any pathology existing before taking out the policy is excluded and must be reflected in the health declaration. Check the policy's limits and terms and conditions in the general conditions.







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**DKV** | **ERGO** is a team of specialists that works for your complete peace of mind and safety. DKV advises you in the areas of Health, Income and Accidents, whereas ERGO focuses on the areas of Life, Home and Funeral insurance.

**DKV**

**Download the app**

DKV Seguros y Reaseguros, S.A.E. Torre DKV, Avda. María Zambrano, 31 50018 Zaragoza, listed in the Mercantile Register of Zaragoza, volume 1/711, folio 214, sheet no. Z-15,152.

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Call Centre staffed by:

**DKV integralia** 

Foundation for workplace integration  
of people with disabilities

 **360° Responsible company**

Responsible with your health,  
society and the planet.



Sustainable  
company



Healthy  
company