

Choose the modality that best suits you

Take advantage of the DKV medical directory free of charge, and if you want to go to a specialist or hospital centre that is not included, we refund **80% of the invoice in Spain** (90% Élite modality) and **90% abroad**.

Comparative table of refund limits

	COMPLET	PLUS	CLASSIC	ÉLITE
DKV Health care network	100% Unlimited	100% Unlimited	100% Unlimited	100% Unlimited
Refund	80%	80%	80%	90%
Refund limits				
Annual global limit	62.000 EUR/year	100.000 EUR/year	217.000 EUR/year	300.000 EUR/year
Out-patient care	12.000 EUR/year	15.000 EUR/year	20.000 EUR/year	50.000 EUR/year
Primary Care Consultation	40 EUR/consultation	60 EUR/consultation	Unlimited	Unlimited
Specialist Consultation	80 EUR/consultation	120 EUR/consultation	Unlimited	Unlimited
Psychology	30 EUR/session	30 EUR/session	30 EUR/session	30 EUR/session
Medical Surgical fees	Sublimit Gen. Surg.Sublimit	Sublimit Gen. Surg.Sublimit	25.000 EUR/year	50.000 EUR/year
Hospital care	50.000 EUR/year	85.000 EUR/year	197.000 EUR/year	250.000 EUR/session
Prosthesis	12.000 EUR/year	12.000 EUR/year	12.000 EUR/year	15.000 EUR/year
General hospital care	300 EUR/day	400 EUR/day	900 EUR/day	1.200 EUR/day
Short stay hospital care	400 EUR/day	600 EUR/day	1.200 EUR/day	1.600 EUR/day
Hospital care with ICU	400 EUR/day	600 EUR/day	1.200 EUR/day	1.600 EUR/day

GROUPS	COMPLET	PLUS	CLASSIC	ÉLITE
Group 0 (eg. Ingrowing toe nail, vaginal warts)	Unlimited	Unlimited	Unlimited	Unlimited
Group 1 (lingual frenulum, benign lip tumour)	Unlimited	Unlimited	Unlimited	Unlimited
Group 2 (vasectomy, phimosis)	Unlimited	Unlimited	Unlimited	Unlimited
Group 3 (tubal ligature, mastectomy)	1.000 EUR	1.500 EUR	Unlimited	Unlimited
Group 4 (appendicectomy, surgery for a squint)	1.000 EUR	1.500 EUR	Unlimited	Unlimited
Group 5 (fitting a pacemaker, cataract)	2.000 EUR	3.000 EUR	Unlimited	Unlimited
Group 6 (tympanoplasty, hysterectomy)	2.000 EUR	3.000 EUR	Unlimited	Unlimited
Group 7 (gastrectomy, cochlear implant)	3.000 EUR	4.500 EUR	Unlimited	Unlimited
Group 8 (liver transplant, surgery for epilepsy)	3.000 EUR	4.500 EUR	Unlimited	Unlimited
Childbirth	2.000 EUR	3.000 EUR	Unlimited	Unlimited
Caesarean	2.500 EUR	3.600 EUR	Unlimited	Unlimited