

RENTA

DKV
MEDICAL INSURANCE



DKV Renta

When I'm off work,
I can depend on DKV.

Take good care of yourself

a member of **MUNICH HEALTH** 



Avoid the pressure of being off work

DKV Renta

Combines great coverage sickness benefit for time off work, such as compensation for hospital care, surgery, disability or medical care for accidents.

It's better to have everything worked out so that your finances won't suffer.



What does the social security cover?

2016 Contributions base * 893,10 EUR

75% of the base (1)
669,83 EUR (min.)

Monthly quota 29,90% (2) of the base
29,30% if you have taken out terminating the activity
267,04 EUR

1ST Month 3 days' excess

526,93 EUR
-267,04 EUR
(monthly quota)

Effective payment 259,89 EUR

2ND Month and subsequent

669,83 EUR
-267,04 EUR
(monthly quota)

Effective payment 402,79 EUR

Fiscality:

The self-employed that are not contributing through the module system, that is to say through Direct Estimation, are able to deduct the cost in their income tax declaration. (up to 500 EUR)

(1) From the 4^o to the 20^o day 60%, rest 75%, new regulation 11/2013, From Jan 1st 2016 self employed workers who have reached 47 with a base lower than 1.945,80 /month cannot choose a base higher than 1.964,70 EUR/month.

***Minimum base 2016 and maximum base 3.642,00 EUR if you are under 47.**

Another contributions base exists for those over 47 years of age. (min. 963,30 EUR/ month max. 1.964,70 EUR/month).

(2) When accidents at work and occupational disease, have not been taken out, there is an **additional contribution of 0.10%** for risks of pregnancy and lactation.

What does DKV Renta cover?

Temporary disability due to an illness or accident.

You will receive compensation for each day that you have to temporarily interrupt your professional activity due to an illness or an accident that occurred either at work or in your free time.

There are various compensation periods that you can select as long as they are consecutive:

- > **Period 1:** Days 1 to 31 off work. Possibility of an excess of: 3, 7, 10 or 15 days.
- > **Period 2:** Days 31 to 90 off work.
- > **Period 3:** Days 91 to 365 off work.
- > **Period 4:** Days 366 to 547 off work.
- > **Period 5:** Days 548 to 730 off work.

Progressive scale: Requires contracting of the 1st period and offers different compensation levels in each of the following* (after being reviewed by DKV).

PROGRESSIVE SCALE

	Period 1	Period 2	Period 3	Period 4	Period 5
Type 2	1	1,5	2	2,5	3
Type 3	1	1,5	2,5	2,5	2,5
Type 4	1	1	1	2	2

*The compensation received is calculated by multiplying the coefficient in the progressive scale by the compensation contracted.



Special Coverage

Benefit for childbirth

If the mother has been insured for over 8 months, she will receive for each new born baby:

- › A single payment equivalent to **20 times** the guaranteed benefit or daily income for being off work in the first period.
 - › A single payment equivalent to **3 times** the daily compensation of the hospital care guarantee.
 - › Identical benefit and conditions will be applied to insured mothers, in the case of adoption, provided the adoption process had begun after the first eight months of the policy being valid.
- › For a pathology resulting from pregnancy, abortion, childbirth or puerperium:
 - A maximum of 25 days in the case of having taken out the first period of the guarantee of temporary disability, discounting any possible excess.
 - A maximum of 7 days for the guarantee of hospital care.

Add what you want

Surgical correction of myopia

(maximum three days).

Pathology of dental origin

(maximum two days).

Non objectifiable aches and pains

(maximum 10 days).

Non objectifiable dizziness

(maximum of four days).

Depression, stress, mental and psychosomatic disorders, etc.

requiring admission (maximum 10 days).

Hospital care for illness or accident

Compensation for every day that you should stay in the hospital, because of an illness or accident (maximum 365 days, from 24 hours of internment).

Medical care for an accident:

Payment of the expenses arising from an accident covered by the policy including: medical care, emergency health care transport, pharmacy, hospital care and physical rehabilitation.

Limits:

- › Unlimited expenses during one year in associated centres or for an emergency.
- › Up to 1.800 EUR in non-associated centres, and up to 600 EUR for prostheses.
- › In both cases coverage during a maximum period of one year starting from the date of the accident.

Total and permanent disability:

We guarantee you the capital equivalent to 2.5, 3 or 4 annuities of the guaranteed daily compensation for being off work for the 1st period in case of a permanent and absolute disability as a consequence of an illness or accident.

Surgery:

You can count on a guaranteed set compensation in the event of an operation as the result of an illness or an accident. The benefit due is calculated according to the capital guaranteed for this coverage and the type of operation.

If the waiting period goes on for too long we'll take care of it

If the period of temporary disability is extended, due to the waiting lists to carry out test, DKV will cover the cost of the test in their choice of centre (if there is a waiting period of over 30 days for an authorised test).

Tests covered:

Ultrasound scan in muscular and articular traumatology.

Electromyography.

Simple X-rays.

Scanner / T.A.C.

Magnetic Nuclear Resonance.



Contracting conditions

You must possess an **actuarial age between 16 and 65 years**, carry out a remunerated professional activity and habitually reside in Spain.

- › Between **0 and 65** for the guarantee of **Hospital Care and Surgery**.
- › Between **16 and 55** for the guarantee of **Total and Permanent Disability**.



Professional risk tariffs

There are 5 risk groups that give rise to 3 tariffs for different premiums:

Tariff S and A

Tariff S: Highly qualified freelance professionals that do not use a vehicle in their profession.

Tariff A: Professions without manual work that do not involve habitual use of a vehicle.

Tariff B

Tariff B: Professions with manual work without use of machinery or tools; and tariffs S or A that involve habitual use of a vehicle.

Tariff C and D

Tariff C: Professions with manual work and use of light machinery or tools; and professional drivers.

Tariff D: Professions with manual work and use of heavy machinery or tools, scaffolding...

PERIODS OF GRACE

Hospital care and surgery (only illness)	2 months
Illness	3 months
Total and permanent disability (only illness)	3 months
Childbirth: pregnancy, abortion and their complications	8 months

We take an interest in you

Medical services at special rates

Refractive laser surgery

Surgery for myopia in our associated clinics.

Assisted reproduction

A network of associated clinics specialising in the latest treatment.

At your service 24 hours a day

We offer a 24 hour telephone medical helpline staffed by doctors you can trust to attend to your doubts regarding symptoms, health or environmental problems.
902 499 799.

Giving up smoking

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

Second medical opinion

Advice and second opinion given by the leading specialists of worldwide prestige.



Trusting DKV only has advantages

Fast and efficient: We guarantee you a rapid compensation payment.

The best medical services:

We provide a wide national network of associated specialists and hospitals, including the leading private clinics, to offer an efficient service.

A wide range of contracting options:

excess, progressive scale, length of compensation period,..

Possibility of advance payments

Clear language: we are friendly and transparent, we do away with small print and gobbledegook.

Interesting tax advantages



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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.



Download the App

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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.



Sustainable company



Healthy company.