

**WITH THE WORLD'S MOST
PRESTIGIOUS SPECIALISTS
AT YOUR FINGERTIPS**

**WE WANT TO BE
ABLE TO CHOOSE!**

DKV MUNDISALUD



INTRODUCTION

At DKV we are health activists, which is why we our products are aimed at the health and well-being of our insured customers, colleagues and society in general.

We believe that a healthier world is possible, and we work towards this.

We belong to the DKV Group, one of the largest insurance groups in Germany and Europe in over 30 countries. In Spain the DKV Group is present all over the country with an extensive network of offices and consultancies, where almost 2,000 employees work serving nearly 2 million customers.

Our responsible management also adds value to our society and the environment and enables the company to grow in a sustainable fashion.

**WE ARE
HEALTH
ACTIVISTS
ARE YOU
ONE OF US?**



ANY INSURANCE POLICY MUST START WITH A COMMITMENT. OURS STARTS WITH TWELVE.

The **DKV Mundisalud** health insurance allows you freedom to choose the specialist or medical centre you wish to visit, anywhere in the world, regardless of whether they are part of our medical directory. Reimbursement insurance, so that if you choose a non-associated doctor or centre, **DKV will reimburse** the corresponding percentage of the bill according to your invoice type **within 7 days**.

1. You **will have access to all doctors and centres around the world**. In other words: you will have the peace of mind of knowing that, in any unforeseen circumstances, you will have the most innovative methods and best technology possible at your disposal.
2. We want to offer you **lifetime insurance**. This is why **after the third year, we will not cancel your insurance**. Furthermore, from the age of 65, we do not reduce your coverage.
3. If you experience any kind of **occupational or traffic accident**, don't worry, **we'll attend to you**.
4. If you want to compare serious illness diagnosis and need a **second medical opinion**, you can count on it.
5. We **will reimburse you the amount of your bills** as soon as possible, and within a **maximum of 7 days**. Also, you can request a reimbursement directly on the website or the app, simply by uploading a photograph.
6. Of course, **you won't need to pay anything for going to a doctor** via our authorised network.
7. To reduce the costs of protecting your family, you will have a **discount of up to 12% on your family insurance** (individual modality).
8. Smile. Unlike other health insurances in the sector, yours will have the **dental service included**.
9. If you have to be admitted to hospital, don't worry. You will have your **own room so that you are comfortable, with an extra bed for your companion**. This means you only need to worry about what's most important: getting better.
10. You can manage all your authorisations quickly and simply at dkvseguros.es, over the phone or in a DKV branch.
11. Pack your suitcases worry-free. With **trips of up to 180 days abroad, you are covered for up to 20,000 euros for healthcare expenses due to an illness or accident**. One of the highest limits on the market.
12. You will enjoy the **Quiero cuidarme Más app**. The most comprehensive digital health platform that covers all your needs easily, conveniently and free of charge.

THE BEST DOCTORS AND CENTRES AROUND THE WORLD ARE AT YOUR FINGERTIPS.

In Spain, you will have access to a medical directory of over 1,000 private centres, more than 40,000 health professionals, and the largest selection of coverage in the sector.

ALL THE BASIC COVER

- Primary care.
- 24-hour medical emergencies.
- Hospitalisation with no limitation of stay, except for psychiatry.
- Specialists and diagnostic resources.

AND ALSO

- Dental service, with more than 50 free services.
- Surgical procedures.
- Assisted reproduction (individual modalities of Mundisalud Classic, Elite and Premium).
- Assistance in pregnancy and childbirth.
- Up to 20 sessions per year for psychotherapy, and 40 sessions in cases of eating disorders, school bullying, gender-based or domestic violence, cyberbullying and work-related stress.
- Chiropody, physiotherapy and rehabilitation with no limit of sessions.
- Extensive cover for transplants.
- Oncoplastic breast reconstruction following radical surgery and contralateral breast symmetry surgery post-mastectomy.
- 3D/4D pregnancy ultrasound.
- 3D mammogram (breast tomosynthesis).
- Endopredict: To estimate the risk of breast cancer recurrence and the benefits of the proposed treatment thanks to the Endopredict genomics platform.
- Respiratory rehabilitation to improve the ventilatory capacity in children with bronchitis or bronchiolitis, and in adults with chronic obstructive pulmonary diseases, pneumonia, or COVID-19 or coronavirus sequelae. Up to 10 sessions per insured person per year (children under 10 years of age) and up to 3 sessions per insured person (adults and children over 10 years of age).

And of course, both in Spain and abroad, you can go to any centre that is not part of the DKV directory, with a reimbursement of between 80% and 90% of your total expenses.

REIMBURSEMENT OF ALL BILLS

- Pharmacy expenses (individual modality).
- Vaccinations: rotavirus, HPV recovery, meningitis B-Bexsero.
- The conservation of stem cells from umbilical cord blood (individual modality).

ESPACIOS DE SALUD DKV

With Espacios de Salud DKV, you have the best medical assistance always nearby. Large, comfortable centres offering the latest technology and services.

Ask your Health Expert for the closest centres, and if one day you are in another part of Spain and want to find a centre nearby, simply visit espaciosdesalud.dkvseguros.com

HEALTHCARE SERVICES

Medical lines (976 991 199):

- 24-Hour DKV Physician.
- 24-Hour Paediatrician.
- For women.
- For pregnancy.
- For sports.
- Nutritional.
- Childhood obesity.
- Psychoemotional (976 991 197)
- Tropical.

These are all the types of coverage. If you have any questions about specific aspects or if something is missing, don't hesitate to contact your Health Expert.

IT'S YOUR HEALTH, YOU SET THE LIMITS.

MUNDISALUD COMPLET

- Overall limit: 62,000 euros.
- Reimbursement in Spain: 80%.
- Reimbursement abroad: 90%.

MUNDISALUD CLASSIC

- Overall limit: 237,000 euros.
- Reimbursement in Spain: 80%.
- Reimbursement abroad: 90%.

MUNDISALUD PREMIUM

- Overall limit: 650,000 euros.
- Reimbursement in Spain: 90%.
- Reimbursement abroad: 90%.

MUNDISALUD PLUS

- Overall limit: 160,000 euros.
- Reimbursement in Spain: 80%.
- Reimbursement abroad: 90%.

MUNDISALUD ELITE

- Overall limit: 310,000 euros.
- Reimbursement in Spain: 90%.
- Reimbursement abroad: 90%.

ALTHOUGH WE WANT TO OFFER YOU THE MAXIMUM AMOUNT OF COVERAGE, WE ALSO WORK TO ENSURE YOU WON'T NEED IT.

ONLINE PREVENTIVE MEDICINE PROGRAMMES

Programmes to promote healthy living habits and improve quality of life for both you and your family:

- Healthy living
- Cardiovascular prevention
- Obesity programme
- Childhood obesity prevention
- Breast cancer prevention
- Prostate cancer prevention

- Uterus: includes preventive HPV test.
- Healthy pregnancy and childbirth
- Baby care
- Work-related stress prevention
- Healthy childhood
- Healthy adolescence

Ask your Health Expert: call 976 506 000 or go to planesdevidasaludable.dkvseguros.com to access all the programmes.

DKV CLUB SALUD Y BIENESTAR

You can access a catalogue of health and well-being services at the best price.

- Hearing aids.
- Surgery for near-sightedness and presbyopia.
- Medicine and plastic surgery.
- Quitting smoking.
- Dietetics.
- Gym/Fitness.
- Optics.
- Orthopaedics.
- Wellness/Spas.
- Online chemist.

And many more...

Find out about the services and discounts by asking your Health Expert, at dkvclubdesalud.dkvseguros.com, or by calling 976 506 010.

LESS TRAVELLING, MORE DIGITAL HEALTH!

At DKV we are committed to digitalisation, using new technologies to improve health care. To do this, we put all our digital services at your disposal.

APP QUIERO CUIDARME MÁS

Access to all DKV Digital healthcare services:

- **Medical directory:** find your trusted doctor.
- **Virtual enquiry:** by chat, video call or phone with general practitioners and specialists*.
- **Digital card** on your mobile phone.
- **Health folder:** receive and store your medical reports.



- **Health coach & Digital midwife:** advice via chat during pregnancy and in the first 100 days after giving birth to resolve queries
- **Health indicators and challenges:** monitor your health indicators, calculate your healthy lifestyle index and sign up to challenges that improve it.
- **My diary:** schedule your medical appointments.
- Other features such as access to the **DKV Club Salud y Bienestar** or the possibility of managing your family members (minors or authorised persons) and using the services available for them.

*Specialities: paediatrics, dermatology, gynaecology, traumatology, endocrinology and psychology, among others.

CUSTOMER AREA

DKV offers a Customer area here customers can access a range of different procedures:

- Check your policy's details.
- Request a duplicate card.
- Special terms and conditions of your insurance.
- Request a travel assistance certificate.
- You can also send complaints or claims, which can be done via a simple form.

And a lot more.

DKV REEMBOLSO

The DKV app that allows you to request a reimbursement of expenses, simply by sending a photo of the bill. It also allows you to track your reimbursement requests and access the history thereof.

Services managed by DKV Servicios SA, the company entrusted with the provision and development of digital health services for persons insured by DKV Seguros y Reaseguros SAE.

All the provisions can be used from day one, except for hospitalisation, surgery and childbirth (unless it is an emergency).

There is no expense limit if you use the DKV medical directory; in all other cases, the limits depend on the modality contracted.

The insurance can be taken out up until the age of 75 in the individual modality and 67 in the collective modality.

AN INSURANCE POLICY ADAPTED TO YOUR NEEDS



IT'S NOT JUST YOUR HEALTH THAT NEEDS A PERIODICAL CHECK-UP.

And health doesn't just vary from one person to another. It also changes over time. This is why it is a good idea to periodically look over your insurance and check whether it is still fully adapted to your needs. If this is not the case, get in touch with your Health Expert to get a better solution.

DKV MUNDISALUD

	Spain	Abroad
Medical directory	100%	-
Reimbursement Complet/Plus/Classic	80% of the bill	90% of the bill
Reimbursement Élite/Premium	90% of the bill	90% of the bill

Reimbursement limits	Complet	Plus	Classic	Élite	Premium
DKV Network of Healthcare Services	100% No limits*	100% No limits*	100% No limits*	100% No limits*	100% (except AIDS)
Reembolso	80%	80%	80%	90%	90%
Overall annual limit	62.000 €/year	160.000 €/year	237.000 €/year	310.000 €/year	650.000 €/year
Outpatient care	12.000 €/year	24.000 €/year	40.000 €/year	60.000 €/year	150.000 €/year
Primary Care Consultation	40 € /consultation	60 € /consultation	No limit	No limit	No limit
Specialist and emergency consultations	80 € /consultation	120 € /consultation	No limit	No limit	No limit
Psychology	40 €/session	40 €/session	40 €/session	40 €/session	No limit
Surgical-medical fees	Sublimit Surgical expenses	Sublimit Surgical expenses	25.000 €/year	50.000 €/year	100.000 €/year
Hospital care	50.000 €/year	136.000 €/year	197.000 €/year	250.000 €/year	500.000 €/year
Prostheses	12.000 €/year	12.000 €/year	12.000 €/year	15.000 €/year	20.000 €/year
General hospitalisation with an extended stay (> 5 days) in Spain	300 €	400 €	900 €	1.200 €	No limit
General hospitalisation with an extended stay (> 5 days) abroad	400 €	600 €	1.350 €	1.800 €	No limit
Short-stay hospitalisation (< or = 5 days) and in ICU (in Spain and abroad).	800 €	1.200 €	2.400 €	3.200 €	No limit

Groups	Complet	Plus	Classic	Élite	Premium
Group 0 (e.g., ingrown nail, vaginal warts, etc.)	No limit	No limit	No limit	No limit	No limit
Group 1 (e.g. (lingual frenulum, benign lip tumour)	No limit	No limit	No limit	No limit	No limit
Group 2 (e.g., vasectomy, phimosis, etc.)	No limit	No limit	No limit	No limit	No limit
Group 3 (e.g. tubal ligation, mastectomy)	1.000 €	1.500 €	No limit	No limit	No limit
Group 4 (e.g., appendectomy, strabismus surgery)	1.000 €	1.500 €	No limit	No limit	No limit
Group 5 (e.g., placement of pacemaker, cataracts, etc.)	2.000 €	3.000 €	No limit	No limit	No limit
Group 6 (e.g., tympanoplasty, hysterectomy)	2.000 €	3.000 €	No limit	No limit	No limit
Group 7 (e.g. gastrectomy, cochlear implant, etc.)	3.000 €	4.500 €	No limit	No limit	No limit
Group 8 (e.g., Liver transplant, epilepsy surgery)	3.000 €	4.500 €	No limit	No limit	No limit
Childbirth	2.000 €	3.000 €	No limit	No limit	No limit
Caesarean sections	2.500 €	3.600 €	No limit	No limit	No limit

*Except for cardiac and vascular prostheses and AIDS.

Worldwide travel assistance, in case of an emergency abroad:

- Service provision: this coverage is accessed only calling the travel assistance line.
- With the highest limits. Up to a maximum of 20,000 euros / maximum 180 days travel abroad.

dkvseguros.com

Follow us on



Download the app



Customer service
helpline manned by:

Fundación
INTEGRALIA DKV

**OBJETIVOS
DE DESARROLLO
SOSTENIBLE**

Responsible with
your health, society
and the planet



Healthy company



DKV is the company best valued
by insurance brokers in the
individual healthcare Branch