

DKV TOP HEALTH®
PRACTICAL GUIDE

**MORE
SERVICES,
FEWER
DOUBTS!**

DISCOVER HERE EVERYTHING
WE OFFER TO LOOK AFTER YOURSELF.





DKV TOP HEALTH®



WE ARE HEALTH ACTIVISTS, AND WE BELIEVE THAT A BETTER
AND HEALTHIER WORLD IS POSSIBLE

WELCOME TO DKV. YOU ARE NOW ONE OF US

With this insurance you will have access from today to a world of health, wellness and prevention that will help you enjoy life more and better. As health activists, we offer you all the means at our disposal for your peace of mind. And **we ask of you two simple things:**

The first one is that you read this guide. It contains all the background information of your insurance and it will be very useful to have it always at hand. That way you can check and quickly access your services, cover, benefits...

And everything is explained in a practical and simple way, in simple language. So that everything is clear to you.

And the second one is your cooperation. At DKV we want to take care of you, but we also want you to be proactive. Because the sooner we begin to work together, get to know you better, listen to you and give you advice, the more health problems we can avoid. First comes prevention, then treatment. And only by staying ahead will you fully enjoy every little moment in life.

This practical guide offers you the most relevant aspects of **DKV Top Health®**.

For more information, please refer to the general terms and conditions booklet included in this welcome pack.



YOU WILL ALSO FIND IN THIS PACK:

1.

General terms and conditions or insurance contract: The booklet that accompanies this guide and contains clauses common to all customers.

2.

Specific conditions that complete our contract: The printed documentation that you should sign and return. It contains clauses that adapt the contract to your particular situation.

3.

Your DKV MEDICARD®, identifying you as a user.

IMPORTANT

Check your personal details, and sign and send the required copies according to the policy taken out. If you need any further clarification, call 976 506 000. This documentation, duly signed, together with payment for the first premium, implicates acceptance of the insurance. The policy will not become valid until both of these requirements, signature and payment, have been received.



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YOUR INSURANCE: BASIC CONCEPTS TO BE TAKEN INTO ACCOUNT

The insurance contract consists of the insurance application form, the health declaration, general terms and conditions, specific conditions, supplements and appendixes and, in some cases, special conditions.

WHEN DOES IT START?

You can access the contracted provisions and services by identifying yourself with your DKV MEDICARD®, with **only these waiting periods:**

- **Hospitalisation and surgical procedures (including prostheses)*: 6 months**
- **Childbirth*: 8 months**
- **Psychotherapy, dental prostheses and maxillary orthopaedics: 8 months**
- **Laser surgery for nearsightedness, farsightedness and astigmatism: 12 months**
- **Assisted reproduction techniques: 12 months**

- **Transplants: 12 months**
- **Prophylactic or risk-reducing surgery for breast cancer and gynaecological cancers: 48 months**
- **Postbariatric reconstructive surgery (only covered in medical directory): 36 months**
- **Biomechanical gait analysis: 6 months**

Grace and exclusion periods are applicable in both modalities: Own and external services.

If certain diseases or health conditions, such as pregnancy, predate the contract, they may be covered with a special premium for own services. If this is your case, please consult us.

* Hospitalisation due to a life-threatening emergency or an accident has no waiting period.

THIS IS AN ANNUAL CONTRACT

The duration of the contract that we have signed corresponds **with a calendar year** (1 January to 31 December) and will be tacitly renewable for subsequent annual periods.

The **premium** for the insurance is annual, which can be broken down into monthly, quarterly or six-monthly instalments, according to the modality selected. In any case, payment of the premium in instalments does not exempt the policyholder from their obligation to pay the full annual premium. In the event of the return or non-payment of invoices, DKV Seguros is entitled to claim the unpaid amount of the annual premium.

The contract **is renewed automatically**. At DKV Seguros we undertake not to terminate the policy after its third year, except in the event of breach of conditions or inaccuracies in the health declaration.

HOW TO CANCEL THE POLICY

Cancellations must be requested by the policyholder (the natural or legal person that enters into this contract) at least **one month prior** to the maturity date (31 December). This request has to be sent to the company by post or fax to your nearest DKV branch or to the following email address: atencioncliente@dkvseguros.es.

The mandatory information to be included in the request is as follows:

- Photocopy or digital copy of the policyholder's ID
- Policy or card number
- Signature of the policyholder

COSTS AND REIMBURSEMENTS

Healthcare provisions included in your insurance cover bear no cost if they are treated in the DKV Network of Healthcare Services.

The reimbursement of visits and treatments using external professionals will be 100% in Spain and abroad, except for dental services, which will be 80%, as set out in the general terms and conditions, and in the specific terms of your policy.

The additional services included in the DKV Club Salud y Bienestar, with attractive rates or discounts, are paid by the insured person.

EXCESS

DKV Top Health® can be taken out with an excess of 600 euros and 1,200 euros, which will not affect hospitalisation with its resulting expenses or services rendered within the DKV Network of Healthcare Services. If this is your case, you will find all the information in the specific terms of your policy. For any questions or queries, call us on 976 506 000.

WHAT YOUR INSURANCE COVERS?

DKV Top Health® is a unique insurance that offers you the best assistance, without limits or borders: **You can visit any centre or specialist from the DKV Network of Healthcare Services at no charge and we will also reimburse you 100% of any treatment from non-associated professionals or centres (80% for dental services), anywhere in the world and with complete freedom of choice.**

PRIMARY CARE

No waiting lists or lengthy paperwork. You can choose between going to any doctor or to over 40,000 professionals and 1,000 health centres throughout Spain.

General practice, paediatrics, child care and nursing.

Emergencies, ambulance transportation, basic blood work, simple radiology, an annual basic cardiology check-up and primary care at home are covered.

SPECIALISTS AND COMPLEMENTARY DIAGNOSTIC MEANS

It includes medical or surgical specialities, diagnostic procedures, treatments undertaken in the clinic and emergencies without hospitalisation of these specialities. It also includes psychotherapy, IUD insertion (including the cost of the device), physiotherapy and speech therapy sessions, among others.

HOSPITAL CARE

It comprises the expenses incurred during hospitalisation and medical and surgical fees resulting from treatments. It includes also major outpatient surgery, family planning techniques, arthroscopic surgery, surgical prostheses, radiotherapy and cancer chemotherapy, and many other treatments.

DENTAL COVERAGE

Free access to any non-cosmetic dental treatment, in the DKV Health Care Network (own means): endodontics, periodontics, orthodontics, fillings, dentures, implants and diagnostic procedures necessary for these treatments. With 80% reimbursement in external means.

The sum of the dental treatments for both modalities (own and external means) are covered up to a maximum limit per insured person per year.

TRAVEL ASSISTANCE

In the case of an emergency, DKV Top Health® also takes care of you if you are abroad (trip of a maximum 180 days and with a maximum limit of €20,000). In addition, it includes the stay of accompanying persons, reimbursement of expenses, transfer and repatriation of injured or ill persons, sending any forgotten documents and your medication (if you cannot find it in the place where you are), we help you with your lost luggage or absorb any legal cost of a traffic accident up to the legal limit.

To use this service it is essential that you contact DKV Seguros from the time of the incident by calling +34 913 790 434 (you will always have this phone number with you on the back of your DKV MEDICARD®).

Find out about the medical coverage included, as well as any subsistence, repatriation and transfer costs covered and their limits, in the annex to Travel assistance of the general terms and conditions.

The contracted specific conditions may change the specific cover of your policy: Please read them carefully, check whether there are any exclusions and contact us if you have any questions.

CARDIOVASCULAR RISK

Cervical cancer prevention programme, which includes a preventive HVP test.



WHAT MAKES IT A UNIQUE INSURANCE

- **Spa:** Convalescence treatment by prescription after staying in hospital for at least three days.
- **Laser surgery:** Correction of visual defects, except presbyopia.
- **Reimbursement of medicines prescribed for therapeutic purposes,** including vaccines. Accessories to aid healing, such as bandages, are also included.
- **Optics:** Frames and glasses are included.
- **Orthopaedic equipment:** Insoles, hearing aids and even custom shoes.
- **Special aids:** Wheelchairs, oxygen breathing apparatus, baby monitors, devices for treating sleep apnoea, reading aids, infusion pumps and even guide dogs (with orientation training).
- **Clinical psychology and psychotherapy.**
- **Mammogram without the need for authorisation.**
- **Oncoplastic breast reconstruction after radical surgery:** It includes the remodelling of the healthy contralateral breast in the same surgical procedure (within a maximum of two year after cancer surgery) to maintain symmetry between both.
- **Clinics in the US** for scheduled admissions, without cost and with help for all procedures related to stay and travel.
- **Assisted reproduction** with oocyte and sperm cryopreservation, in certain treatments.
- **Alternative and complementary therapies:** acupuncture.
- **Transplant** of any organ.
- **Family assistance and dependency care:** reimbursement of the expenses for proven Grade 3 dependency due to an accident, up to a maximum limit during the validity period of the policy.

It includes special home aids for people with decreased autonomy, residential care, adapting the home and remote care via mobile phone or landline.

- **Reimbursement of the costs of yearly maintenance and banking of haemopoietic stem cells from the umbilical cord**, the first six years after birth.
- **Compensation per day of hospitalisation:** From the third day of admission and with an annual maximum, when hospitalisation is covered by insurance and no expenses have been paid by DKV Seguros. Check the amounts set in your specific conditions and the general terms and conditions or request more information on 976506010.



- **Nutritionist** to treat and control obesity: in the individual modality.

Check the general terms and conditions and particular conditions for detailed information on these provisions, how to access them and any set limits.

Request authorisation on dkvseguros.com or via our telephone number.

HOW TO USE YOUR INSURANCE

DKV Top Health® gives you access to the best private medicine, with everything necessary to take care of your health and quality of life, without access or expense limits. It also allows you to choose freely which hospital or hospital you want to go to.



1.

YOU CHOOSE THE DOCTOR AND CENTRE YOU WANT TO GO TO.

You can also access our medical directory. Check the list of clinics and professionals in medicos. [dkvseguros.com](https://www.dkvseguros.com) or download the medical directory on your mobile phone and help look after the environment.

You can also check it in the Quiero cuidarme Más app.

2.

WHEN YOU VISIT THE DOCTOR'S SURGERY, DO NOT FORGET:

- **Your National ID card.**
- The **DKV MEDICARD®**, personal and non-transferable, which you can find in digital format in the Quiero cuidarme Más app. Please let us know if you lose it to cancel it and send you a duplicate: through the DKV Seguros website in your customer area, on 976 506 000, or at atencioncliente@dkvseguros.es.
- **Authorisations:** some health services in the DKV Network of Healthcare Services (such as hospitalisation, surgery, prostheses and surgical implants, complex diagnostic tests, ambulance transfers, preventive programmes or check-ups, medical or surgical treatments and psychotherapy sessions) require prior authorisation. If advised by your doctor, they can be requested by telephone (976 506 000) or in our branches. Additionally, you can do it via your customer area in [dkvseguros.com](https://www.dkvseguros.com) in a fast and simple way.

CHOOSE A NON-ASSOCIATED DOCTOR OR CENTRE AND REQUEST A REIMBURSEMENT

If you decide to visit a professional or centre not included in our network, request the reimbursement of the costs: 100% of the total amount, except for dental services, which is 80%. Check the application rates, maximum limits and cover of your categories in the specific conditions of your policy. We will inform you about the documentation to be submitted on dkvseguros.com and at our Customer hotline centre: 976 506 000.

REIMBURSEMENT PROCEDURES

You can request the reimbursement online, which is quick, easy and safe, or present all of the required documentation (reimbursement form, invoices and, where relevant, medical reports):

- In any of our branches
- By post to:
Unidad de Reembolso - DKV Seguros
Apartado de correos 20
08960 - Sant Just Desvern (Barcelona)
- Via email, providing all the information in electronic form:
dkvtophealth@dkvseguros.es
- DKV Reembolso App

You will be able to track the request via your customer area.

And to clear up any doubts surrounding the process, you just need to call us on 934 797 505.

If it's all correct, DKV Seguros will then process and carry out the reimbursement for your expenses via a bank transfer in a **maximum of seven days**.



HOW DO YOU REQUEST A REIMBURSEMENT ONLINE?

REIMBURSEMENT REQUEST VIA WEBSITE

1. Enter and identify yourself in your customer area on areadelcliente.dkvseguros.com with your personal details (National ID and password).

2. Go to 'My reimbursements' or go directly to 'Request reimbursement'. Here you can reverse charge the invoices and follow up on the status of all bills you've already processed.

3. Attach the scanned bill or send it via email with the corresponding record number.

4. Fill in the reverse charge form with your personal information and the invoice details, and indicate the

current account where you want the reimbursement to be made.

5. For invoices with an amount of 250 euros or less, you don't need to do anything else; for invoices for a higher amount, you should present

the original invoices over the following fifteen days in any of our branches or send them to:

Unidad de Reembolso - DKV Seguros
Apartado de correos 20
08960 - Sant Just Desvern (Barcelona)





DKV REEMBOLSO

REIMBURSEMENT REQUEST USING THE APP

1. Download the **DKV Reimbursement app** and sign in to your customer area with your username and password.
2. Request a reimbursement by selecting the speciality, **taking a photograph of the bill** and filling in your personal details.
3. You will be able to **follow up on all your reimbursement** requests via the app.
4. When the **status of your request changes**, you will receive a message detailing this information.

If it's all correct, DKV Seguros will then process and carry out the reimbursement for your expenses via a bank transfer in a **maximum of seven days**.

You will be able to track the request via your customer area. And to clear up any doubts surrounding the process, you just need to call us on 934 797 505.



24-HOUR INFORMATION AND ADMINISTRATIVE PROCEDURES



ONLINE ADMINISTRATIVE PROCEDURES AND RESPONSES

- **DKV Seguros website**

You can have all the information on your insurance and address any concerns on copayments, cover or additional services: every day of the year and any time of the day.

- **Customer Area**

To expedite procedures, to obtain authorisation and to make any changes to your policy that you consider necessary. Always with our customer service team at your side.

Enter **areadelcliente.dkvseguros.com** and register.

- **WhatsApp**

At DKV we want to answer your queries or help you carry out some of the main procedures with your insurance, in the easiest way possible. Therefore, we are putting our WhatsApp channel at your disposal through: +34 960 160 602.

It is available from 9:00 am to 9:00 pm, from Monday to Friday.

MEDICAL ADVICE FOR SEVERE ILLNESSES

- Second Medical Opinion
- Second Bioethic Opinion

MEDICAL HELPLINES AT YOUR DISPOSAL: 976 991 199

- 24-Hour DKV Physician helpline
- 24-hour paediatrics helpline
- Childhood obesity helpline
- Nutrition helpline
- Pregnancy helpline
- Women's health helpline
- Tropical medicine helpline
- Sports medicine helpline
- Psychoemotional helpline: 976 991 197

LESS TRAVEL, MORE DIGITAL HEALTH!



QUIERO CUIDARME MÁS

Save time and avoid trips by carrying out video consultations with general practitioners or specialists, receive the electronic prescription on your telephone and go directly to the pharmacy, receive medical results and reports in your health folder, arrange an online appointment and continue monitoring your healthy habits.

You can synchronise it with your platforms and devices like Google Fit, Apple Health, Fitbit and Garmin.

- **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.





DKV CLUB SALUD Y BIENESTAR

Do you know that by joining DKV Club Salud y Bienestar you can access exclusive services in very advantageous conditions and without copayments? Register on dkvclubdesalud.com or call 976 506 010, and start enjoying discounts and promotions.

ACCESSING THE CLUB'S BENEFITS IS AS EASY AS FOLLOWS:

- 1. ACCESS
DKVCLUBDESALUD.COM**
- 2. REGISTER
OR LOG SESSION**
- 3. SEARCH FOR THE SERVICE
OR PRODUCT YOU DESIRE**
- 4. GET THE VOUCHER**
- 5. REQUEST AN APPOINTMENT
AT THE CHOSEN CENTRE
AND INFORM ABOUT
THE OBTAINED VOUCHER**
- 6. TAKE THE BOOKING
VOUCHER PRINTED
OR ON YOUR MOBILE PHONE**

For further information, go to: dkvclubdesalud.com

Service managed by DKV Services S.A., an entity that provides and develops digital healthcare services for persons insured by DKV Seguros y Reaseguros SAE.

¡Regálame otra sonrisa hermosa!



ESPACIOS DE SALUD DKV: VERY CLOSE TO YOU

Our Espacios de Salud are a new concept to guarantee the best and most comprehensive medical care for you. Innovative, advanced, spacious and comfortable, with more features and the latest technology.

Check which one is closest to you on espaciosdesalud.dkvseguros.com



WE LOOK AFTER THE HEALTH OF PEOPLE AND THE PLANET

Our company is aware that health is not just an individual thing, which is why we strive to achieve a healthier world, with many projects in fields such as preventing child obesity, labour integration for people with disabilities or the sustainability of the planet:

In the fight against childhood obesity, we are developing various projects: activities in schools with the entity 'Ayuda en Acción', scientific studies, video games in collaboration with Youtubers, outreach programmes, collaboration with the Universidad de Padres, etc.

The DKV Integralia Foundation, created more than 20 years ago, has a team of more than 400 people, all of whom have a disability of some sort. And, day after day, they are the first voice our customers hear when they call us. The voice of DKV.

Once again, we are a zero emissions company (Cero CO₂), having offset our carbon footprint for all our products.

In 2007 our commitment to the planet made us the first medical insurance company in Spain to completely

neutralise our carbon emissions, and we are now a benchmark in the sector.

For more information on our ethical, social and environment commitments, go to dkvseguros.com/empresa-responsable, where you will find our Sustainability report, or write to empresa.responsable@dkvseguros.es

2030 COMMITMENTS

If the planet is sick, we are sick too.
Climate change puts us all at risk.

At DKV, we have decided to take action with real and concrete changes in favour of our quality of life and a healthy planet, which integrate our 2020-2030 climate change strategy.



1 Being the first climate-positive insurer.



2 Offsetting all generated emissions.



3 Helping to reduce the emissions of our stakeholders.



4 Developing innovative products and services against climate change.



5 Planting 1 million trees.



6 Promoting entrepreneurs and start-ups that work on environmental health.



7 Disseminating the impact of climate change on health.



8 Fighting against disinformation and fake news on science, health and climate change.



9 Including the climate impact in the calculation of risk in our health insurance.



10 Setting environmental objectives for all management.



The content of this guide is for information purposes only and therefore has no contractual value. You will find the complete information of your policy in the general terms and conditions, and in the specific conditions. The information in this user guide is generic, and is based on the general terms and conditions of your insurance policy; if there is any discrepancy between this information and your insurance's particular conditions, these prevail. In the event of any unforeseen circumstances, please contact us directly.



CONTACT US AT ANY TIME



Complete information and procedures

976 506 000

24-Hour DKV Physician and medical helplines

976 991 199

Psycho-emotional helpline

976 991 197

Worldwide travel assistance

+34 913 790 434



dkvseguros.com

All our insurance
policies without
leaving your home



Facebook



Twitter



Contact us in writing

atencioncliente@
dkvseguros.es



WhatsApp
+34 960 160 602, from
9:00 am to 9:00 pm,
Monday to Friday.



National network of DKV Seguros branches

If you prefer to visit
one of our offices, you
have a wide network
at your disposal.
Accessible and
welcoming, because
we like taking care of
ourselves as much as
we like taking care of
you. Consultation the
list on dkvseguros.com
and discover what they
look like inside.



Complaints and claims

Make them in writing
to: Servicio de Defensa
del Cliente Torre DKV
María Zambrano, 31
50018 Zaragoza

defensacliente@
dkvseguros.es

**HEALTH
ACTIVISTS**



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

DKV Seguros y Reaseguros, S.A.E. Torre DKV, Avda. María Zambrano, 31, 50018 Zaragoza, registered in the Commercial Registry of Zaragoza, volume 1,711, folio 214, sheet No. Z-15,152. Tax ID: A-50004209.