

**WITH ALL THE COVERAGE AND
THE WORLD'S BEST SPECIALISTS
AND MEDICAL CENTRES.**

**WE WANT TO TAKE
CARE OF OURSELVES
ALL OVER THE WORLD!**

DKV TOP HEALTH®



INTRODUCTION

At DKV we are health activists, which is why 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.

DKV Top Health®, a unique health insurance on the market that gives you access to the best private medicine worldwide, with everything you need to look after your health. Reimbursement insurance, so that if you choose a non-associated doctor or centre, **DKV will reimburse 100% of the bill at the fastest rate on the market, in under 7 days.**

1. This is the most comprehensive health insurance on the market. It's that simple. This insurance will give you **access to DKV's medical directory in addition to all other doctors and medical 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 **cover 100% of the costs of services not included in the medical directory**, with no fee limit (except for **80% in the case of dentistry**).
3. 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.
4. If you experience any kind of **occupational or traffic accident**, don't worry, **we'll attend to you.**
5. If you want to compare serious illness diagnosis and need a **second medical opinion**, you can count on it.
6. 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.
7. Of course, you won't have to pay **anything to see a doctor from our medical network.**
8. To reduce the cost of protecting your family, you will get a **12% discount on family insurance.**
9. Smile. Unlike other health insurances in the sector, yours will have the **dental service included.**
10. 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.
11. Of course, you can also manage all your authorisations quickly and easily at **dkvseguros.es**, over the phone or in a DKV branch.
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.

Here are the most relevant ones for you:

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.

YOU WILL HAVE ALL THE BASIC COVERAGE

- Primary care, paediatrics and nursing services.
- 24-hour medical emergencies.
- Hospitalisation without a limit.
- All specialities, diagnostic means and therapeutic methods.

AND ALSO

- Dental service, with more than 50 free services.
- Surgical procedures.
- Assisted reproduction.
- Psychology: up to 30 sessions/year and without limits on psychotherapy sessions.
- Virtual colonoscopy (3D) in associated centres (alternative to conventional colonoscopy).
- **Chiropody, physiotherapy and rehabilitation** with no limit of sessions.
- Extensive cover for transplants.
- **Preventive extraction to avoid the progression of breast or gynaecological cancer.**
- Endopredict: To estimate the risk of breast cancer recurrence and the benefits of the proposed treatment thanks to the Endopredict genomics platform.
- Diagnostic tests without waiting periods.

- 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 per year (adults and children over 10 years of age).
- PET/MRI in oncology.
- Cervical cancer prevention programme: includes preventive HPV test.

The following coverage may be particularly relevant to you:

And, of course, you can attend any non-affiliated medical centre in Spain or anywhere in the world with a 100% reimbursement of expenses and no fee limit (except for dentistry, 80% and 9,000 euros).

REIMBURSEMENT OF ALL BILLS

- Optical and orthopaedic products.
- Special support equipment such as wheelchairs, CPAP, etc.
- Conservation of stem cells from umbilical cord blood.
- 100% reimbursement of **vaccination and medication** expenses.

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.
- Paediatrics.
- 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.

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

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.
- Wellness/Spas.
- Online chemist.

And many more...



**The following coverage
may be particularly
relevant to you:**

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.

QUIERO CUIDARME MÁS APP

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).

You can **go to any non-associated doctor or centre worldwide with a full reimbursement of expenses** (except for dentistry, with a reimbursement of 80% and a maximum of 9,000 euros).

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 FOR THE PRICE OF:

[_____ **euros**]



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.

YOUR HEALTH EXPERT

Name:

Telephone:

Email:

Comments:

dkvseguros.com

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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