

**DKV MUNDISALUD  
PRACTICAL GUIDE**

**MORE  
SERVICES,  
FEWER  
DOUBTS!**

DISCOVER HERE EVERYTHING  
WE OFFER TO LOOK AFTER YOURSELF.





**DKV MUNDISALUD**



**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.** In DKV we want to take care of you but we also want you to take care of yourself, 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 Mundisalud**.

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/or services by identifying yourself with your DKV MEDICARD®, **with only these waiting periods:**

- **Hospitalisation and surgical procedures (including prostheses)\*: 6 months**
- **Childbirth\*: 8 months**
- **Transplants: 12 months**
- **Biomechanical gait analysis: 6 months**
- **Assisted reproduction (exclusive coverage for the individual modality of DKV Mundisalud Classic, Élite and Premium): 48 months**

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

And an exclusion period:

- **Healthcare for HIV/AIDS: 12 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. If you have received documents including the particularities of the policy that you have taken out, read them carefully; check whether there are any waiting or exclusion periods; and contact us if you have any questions.

## WHAT IS A WAITING PERIOD?

It is the period of time that has to elapse from the date the policy enters into force before enjoying certain guarantees or services, for example, hospitalisation, surgical operations or childbirth care.

## WHAT IS AN EXCLUSION PERIOD?

The period that must elapse from the date of the policy coming into effect before a series of guarantees can be enjoyed and, during which, if an illness object of exclusion is detected in any of the insured persons, it will be automatically excluded from the insurance cover throughout its validity.

## THIS IS AN ANNUAL CONTRACT

The duration of the contract we have signed **conforms to the calendar year** (1 January to 31 December) and it will be tacitly renewed for 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 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: **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

Healthcare provisions included in your insurance cover bear no cost if they are treated in the DKV Health Care Network. Reimbursements for visits and treatments using external professionals vary between 80 % and 90 % depending on the category and the specific terms of your policy.

Check the special conditions to find out your category: Plus, Complet, Classic, Élite or Premium.

The additional services included in the DKV Health and Well-being Club, with attractive rates or discounts, are paid by the insured person.

# WHAT YOUR INSURANCE COVERS

The main feature of DKV Mundisalud is that, from now on, you can **choose the medical assistance you want: You can visit any centre or specialist from the DKV Network of Healthcare Services at no cost and we will also reimburse you**, according to the modality taken out, **for any treatment from non-associated professionals or centres**, 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 TECHNIQUES

It includes medical or surgical specialities, diagnostic procedures, treatments undertaken in the clinic and emergencies without hospitalisation of these specialities. Additionally, it includes psychotherapy, IUD insertion

(including the reimbursement of the device with no limits in Premium and up to 120 euros in the rest of modalities), 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

It includes basic dentistry: consultations, extractions, dental cleaning, dental wound care and associated dental radiology; and preventive dentistry: sealants and fillings up to 14 years.

And for those dental provisions not covered in the policy, access to dental services in very economically advantageous conditions.

The DKV Mundisalud Premium modality includes the reimbursement of the expenses for special dentistry (except cosmetic dentistry) in a percentage and up to a maximum annual limit per insured person that is set in the particular conditions.

## TRAVEL ASSISTANCE

In the case of an emergency, DKV Mundisalud also takes care of you if you are abroad (trip of a maximum 180 days or up to a maximum limit of €20,000). In addition, we will send you any forgotten documents and your medication (if you cannot find it in the place where you are), we help you with your lost luggage and absorb any legal cost of a road accident up to the set limit.

To use this service it is essential that you contact DKV Seguros from the time of the incident by calling +34 913 790434 (you will always have this phone number with you on the back of your DKV MEDICARD®).

Find out about the medical cover 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.



## AND MUCH MORE COVERAGE AT YOUR DISPOSAL

### PSYCHOLOGY

Maximum of 20 psychotherapy sessions/year (30 sessions in Premium), except for eating disorders (anorexia and bulimia), school bullying, cyberbullying, work-related stress, and gender-based or domestic violence, where the limit is 40 sessions. With a maximum reimbursement limit of €40 per session in non-associated professionals or centres.

### FAMILY PLANNING TECHNIQUES

**We cover tubal ligation**, vasectomy, IUD implant and the reimbursement of the device up to €120 per year.

### 3D MAMMOGRAMS

Access with the specialists module, without the need for authorisation.

### PROSTHESES

In own services with prior authorisation from DKV, there is no limit in the Premium modality; in the rest of modalities there is a 12,000 euros/year limit for cardiac and vascular prostheses, except in Élite, where it is 15,000 euros/year. In external services the annual limit applies to all the covered prostheses (see details in the prostheses section, under the description of coverage in the general terms and conditions).

### 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. It will include breast implants, skin expanders and breast mesh coating.

### CLINICS IN THE USA

For scheduled admissions, previous request and authorisation from DKV Seguros.

### CERVICAL CANCER PREVENTION PROGRAMME

Includes preventive HPV test.



## OTHER EXCLUSIVE BENEFITS

### DAILY COMPENSATION FOR HOSPITALISATION

Compensation due of 80 euros/day from the third day of hospitalisation (maximum 2,400 euros/year), when hospitalisation is covered by the insurance and none of the expenses have been paid by DKV Seguros.

### REIMBURSEMENT FOR VACCINATIONS

Reimbursement for systematic vaccinations not included in the official vaccination calendar, or not financed by the Spanish national health system. Includes vaccination against rotavirus in infants, meningitis B (Bexsero) (up to two years of age), human papillomavirus (HPV) in children and in women.

Check the general terms or conditions or request more information by calling 976 506 010.



## COVER ONLY FOR THE INDIVIDUAL CATEGORY WITH COMPLETE MEDICAL ASSISTANCE

Taking out DKV Mundisalud in its Individual modality provides access to some additional guarantees:

- **Reimbursement of acupuncture expenses.**
  - **Reimbursement for medication included in the Vademecum:** in a percentage and provided they are prescribed by a doctor and acquired in the offices of a pharmacy, up to an annual limit per insured person.
- Please check how to access in the general terms and conditions.
- **Reimbursement of the costs of yearly maintenance and banking of haemopoietic stem cells from the umbilical cord,** the first six years after birth.
  - **Reimbursement of expenses for family assistance and/or dependency care (Grade 3 dependency due to accident).**
  - **Assisted reproduction\*** when anyone in the couple is sterile, they have no common child and are of a fertile age. **Two 2 attempts at artificial insemination and one attempt at in-vitro fertilisation are covered. Always in authorised centres belonging to the "DKV Network of Healthcare Services" (own services), with prior authorisation from DKV Seguros and a waiting period of 48 months.**
  - **Nutritionist:** Includes consultations on the treatment of obesity when the body mass index is equal to or greater than 30. Up to a maximum annual limit 20 consultations per insured person and a maximum reimbursement of €40/consultation in the case of external services.
  - **\*Exclusive for DKV Mundisalud Classic, Elite and Premium.**

# HOW TO USE YOUR INSURANCE

DKV Mundisalud allows you to freely choose which doctor or hospital you want to go to, without having to worry whether it is associated.



# 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://medicos.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: via the DKV Seguros website in your customer area, on 976 506 000, or at [atencioncliente@dkvseguros.es](mailto: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://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: 80-90% according to the contracted category and depending on whether the assistance takes place in Spain or abroad.

Check the application rates, maximum limits and cover of your categories in the specific conditions of your policy. And you we will inform you about the documentation to be submitted on [dkvseguros.com](http://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:  
**[dkvreembolso@dkvseguros.es](mailto:dkvreembolso@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 FOR MEDICATION EXPENSES?

### APPLICATION FOR REIMBURSEMENT VIA WEBSITE

**1. Enter and identify yourself** in your customer area (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, over the following fifteen days,**

you should present the original invoices 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](http://dkvclubdesalud.com) or call 976 506 010, and start enjoying discounts and promotions.

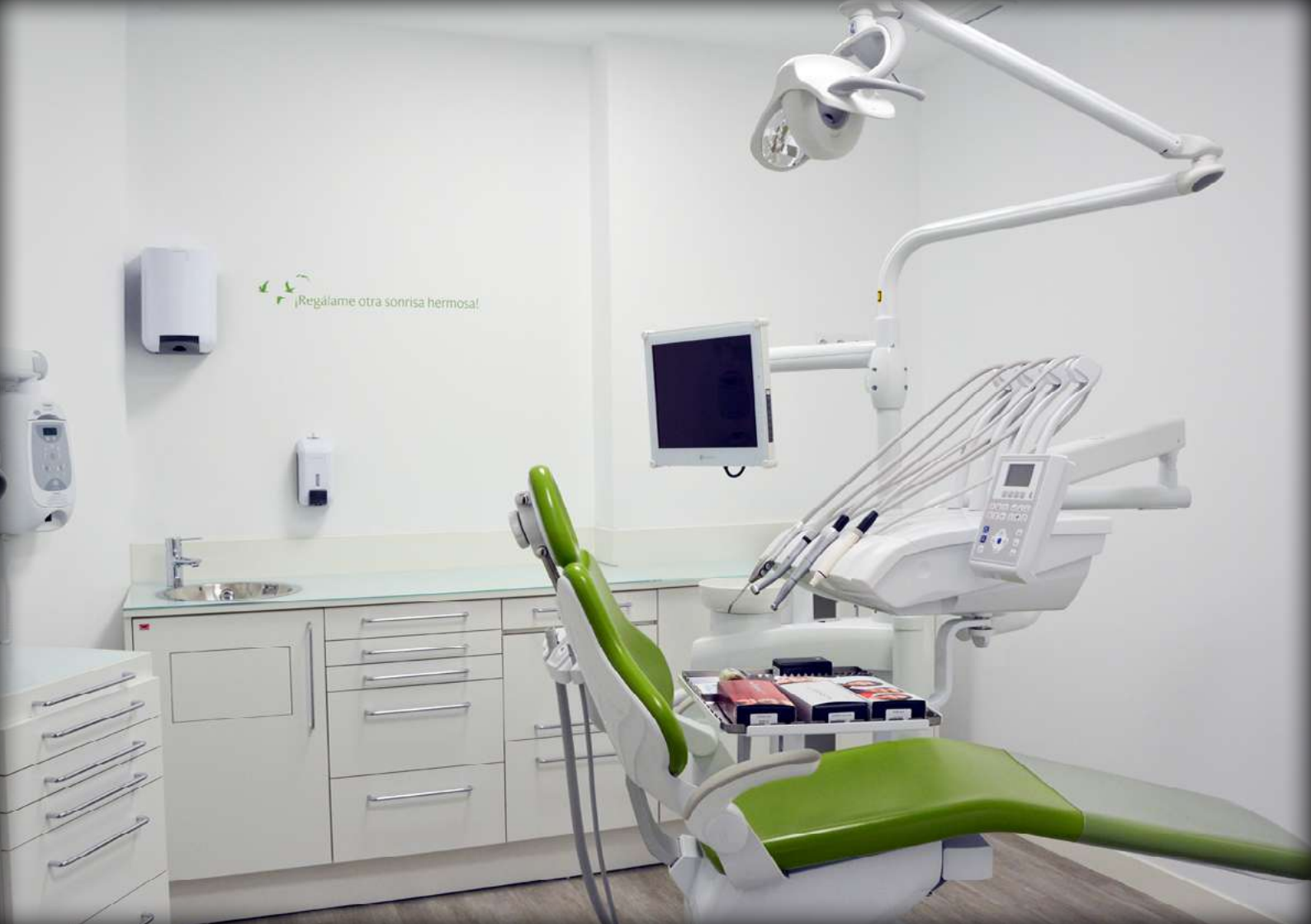
## ACCESSING THE CLUB'S BENEFITS IS AS EASY AS FOLLOWS:

- 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](http://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](https://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 CO<sub>2</sub>), 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](https://dkvseguros.com/empresa-responsable), where you will find our Sustainability report, or write to [empresa.responsable@dkvseguros.es](mailto: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](http://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](http://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.