

Health insurance



Information document about the insurance product

Company: DKV Seguros y Reaseguros, S.A.E.

Product: DKV Mundisalud

This document is for information purposes regarding the main features of the insurance product, and is not tailored to the specific needs of each customer.

The full pre-contractual and contractual information is provided in other documents, such as the insurance application, and the general, specific, and special terms, which are given to the person purchasing the insurance.

What does this type of insurance include?

DKV Mundisalud is a mixed insurance plan. Policyholders can choose from the following options at any time:

- To be seen for free by a doctor or at a centre listed in the DKV Seguros authorised medical directory (own services).
- To access doctors or centres worldwide which are not listed in the DKV Seguros authorised medical directory (external services). In this case, the policyholder will pay the medical bill and then request a reimbursement. DKV will reimburse the policyholder in accordance with the percentages and limits shown in the "Coverage and reimbursement limits table" in the individual terms and conditions.

DKV Mundisalud offers five modalities: Complet, Plus, Classic, Élite and Premium, which differ in the reimbursement limits.



What does the insurance cover?

- ✓ Primary care and 24-hour emergencies.
- ✓ Medical specialities.
- ✓ Hospitalisation and surgery.
- ✓ Diagnostic means.
- ✓ Therapeutic methods.
- ✓ Dental service.
- ✓ Medical care in the event of a work-related or traffic accident.
- ✓ Assisted reproduction (for the Classic, Élite and Premium modalities).
- ✓ Complementary coverage:
 - Health and preventive medicine programmes.
 - Family planning: IUD (up to 120 euros) and its insertion, tubal ligation, and vasectomy.
 - Psychology.
 - Prostheses.
 - Daily compensation for time spent in hospital in centres that do not generate a cost for DKV.
 - Healthcare for HIV/AIDS and diseases caused by HIV.
- ✓ Reimbursement of expenses for umbilical cord conservation for the first six years.
- ✓ Reimbursement for medication expenses.
- ✓ Biomechanical gait analysis.
- ✓ Obesity control and treatment programme by a nutritionist.
- ✓ Worldwide travel assistance in case of emergency, for trips lasting less than 180 days, limited to 30,000 euros per insured person and per illness or accident occurring during the trip.
- ✓ Digital health services through the Quiero cuidarme Más app.
- ✓ Medical helplines (24-hour DKV Physician), second medical opinion in the event of a severe illness and telemedicine services with general practitioners and specialists.
- ✓ DKV Club Salud y Bienestar: access to health prevention, promotion and recovery services at affordable prices.



What is not covered by the insurance?

- ✗ Healthcare for illnesses, injuries or health conditions that already existed when the insurance plan was taken out.
- ✗ Consequences of violent acts, epidemics, catastrophes, and nuclear or radioactive reactions.
- ✗ Illnesses or injuries caused by practising professional sports or activities carried out in high-risk situations.
- ✗ Plastic surgery and any other treatment for aesthetic or cosmetic purposes.

- ✗ The diagnostic and therapeutic techniques that are not endorsed by the Spanish Network of Health Technology Assessment Agencies and National Health System Services (RedETS).
- ✗ Medical care provided in public centres and any healthcare resulting from prescriptions issued by the medical staff of these centres.



Are there any restrictions on the coverage?

- ⚠️ Waiting period (period during which the coverage cannot yet be used): in order to access some benefits, six, eight, twelve or forty-eight months must have elapsed since the effective date of the contract for each insured individual.



Where am I covered?

- ✓ When insured persons use DKV's medical directory (own services), they will be covered throughout Spain.
- ✓ When insured persons opt for external services, they can choose any centre or hospital in the world, provided that the policyholder's usual place of residence is in Spain for at least nine months of the year.



What are my obligations?

- To return the signed contract to DKV Seguros and to pay the cost of the insurance.
- To declare to DKV Seguros, before signing the contract, all previously known conditions that could influence the assessment of the insurance coverage.
- To notify DKV Seguros about any changes in your country of residence, home address in Spain, or usual occupation, and the commencement of any high-risk leisure activities or sports.
- To submit any reports or verifying documents required by DKV Seguros.
- To use all available means for a prompt recovery.



When and how should I make the payments?

- The contracting party undertakes to pay for the insurance on an annual basis. However, it is also possible to pay the amount in six-monthly, quarterly or monthly instalments, including any applicable surcharges.
The first payment must be paid at the moment of accepting the contract.
The following payments shall be made on the agreed dates.
- Payments will be made by direct debit from the bank account designated by the contracting party.



When does the coverage start and end?

- Once the contract has been signed and the first instalment has been paid, the individual terms and conditions will take effect on the indicated date and end on December 31st. The contract will be renewed each year unless one of the two parties (the contracting party or the company) states otherwise.
- If the insured changes their address outside Spain, the insurance coverage will end on December 31st of the current year.
- DKV commits to not cancel the contract for insured individuals who have remained in it for three consecutive years, provided the policyholder fulfills their obligations.



How can I cancel the contract?

- The contracting party can oppose the renewal of the contract by submitting a written notification to DKV Seguros at least one month before the contract termination date (December 31st).

Table-summary of coverages and reimbursement limits

Cover/Service	Comple	Plus	Classic	Élite	Premium
Percentage of reimbursement in Spain	80 %	80 %	80 %	90 %	90 %
Percentage of reimbursement abroad	90 %	90 %	90 %	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 euros/consultation	No limit	No limit	No limit
Specialist consultation	€80/consultation	€120/consultation	No limit	No limit	No limit
Nutritionist consultation	€40/consultation with a limit of 20 consultations/year	€40/consultation with a limit of 20 consultations/year	€40/consultation with a limit of 20 consultations/year	€40/consultation with a limit of 20 consultations/year	€40/consultation with a limit of 20 consultations/year
Psychotherapy session	€40/session limited to 20 sessions/year	€40/session limited to 20 sessions/year	€40/session limited to 20 sessions/year	€40/session limited to 20 sessions/year	Limited to 30 sessions/year
Orthoptics session	€35/session limited to 10 sessions/year	€35/session limited to 10 sessions/year	€35/session limited to 10 sessions/year	€35/session limited to 10 sessions/year	€35/session limited to 10 sessions/year
Amniocentesis	€300	€300	€350	€350	€350
Hospital care	€50,000/year	€136,000/year	€197,000/year	€250,000/year	€500,000/year
Medical fees	According to the type of procedure	According to the type of procedure	€25,000/year	€50,000/year	€100,000/year
Prostheses	€12,000/year	€12,000/year	€12,000/year	€15,000/year	€20,000/year
Short-term hospitalisation (maximum 5 days)	€800/day	€1,200/day	€2,400/day	€3,200/day	No limit
General hospitalisation (over 5 days)	Spain: €300/day (Abroad): €450/day	Spain: €400/day (Abroad): €600/day	Spain: €900/day (Abroad): €1,350/day	Spain: €1,200/day (Abroad): €1,800/day	No limit
Hospitalisation in ICU	€800 /day	€1,200 /day	€2,400 /day	€3,200 /day	No limit
Surgical procedures	Up to €3,000 (according to the type of procedure)	Up to €4,500 (according to the type of procedure)	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
Expenses for umbilical cord conservation, for the first six years	€90/year	€90/year	€90/year	€90/year	€90/year
Pharmacy (medication)	50 % limited to €100/year	50 % limited to €100/year	50 % limited to €100/year	50 % limited to €100/year	70 % limited to €500/year
Vaccinations (rotavirus, meningitis B and human papillomavirus)	€50/vaccination limited to €150/year	€50/vaccination limited to €150/year	€50/vaccination limited to €150/year	€50/vaccination limited to €150/year	€50/vaccination limited to €150/year
Acupuncture session	€50/session limited to 30 sessions/year	€50/session limited to 30 sessions/year	€50/session limited to 30 sessions/year	€50/session limited to 30 sessions/year	€50/session limited to 30 sessions/year