

**WITH THE MOST EXTENSIVE  
MEDICAL DIRECTORY AND  
MAXIMUM QUALITY SERVICE**

**WE WANT TO  
TAKE CARE OF  
OURSELVES!**

**DKV INTEGRAL**



# 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 TEN.

**DKV Integral** is a comprehensive health insurance policy that enables you to avoid overcrowded facilities and ensures the fastest, most effective and most convenient healthcare when you most need it.

The health insurance with the most comprehensive medical directory with the best healthcare assistance.

**You decide which doctor or centre from our network you want to go to.**

1. We want to offer you **insurance that lasts a lifetime**, whatever happens. In other words, no matter how much you use your insurance, **we won't increase the price and we won't cancel it after the third year.**
2. If you are admitted to hospital, **after the third day, you will receive 80 euros per day up to a maximum of 2,400 euros**, when none of the hospitalisation expenses are borne by DKV.
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 a serious illness diagnosis and you need a **second medical or bioethical opinion**, you can count on it.
5. To reduce the costs of protecting your family, you will have a **discount of up to 12% on your family insurance** (individual modality).
6. You can go to the **gynaecologist and paediatrician of your choice**, even if it is not included in the medical directory, when you take out the reimbursement module (in its individual modality).
7. 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.
8. Smile. Unlike other health insurances in the sector, yours will have the **dental service included.**
9. You can manage all your authorisations quickly and easily at [dkvse-guros.es](http://dkvse-guros.es), over the phone or in a DKV branch.
1. 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.

# AN INSURANCE WILL ALL THE COVER THAT YOU WANT TODAY, AS WELL AS THOSE THAT YOU MAY NEED TOMORROW.

## ALL THE BASIC COVER

### 24-hour emergencies

#### Primary Care

- General medicine.
- Ambulances.
- Basic clinical analyses.
- Home visits.
- Nursing.

### Specialists and diagnostic tests

- All specialities: cardiology, dermatology, gynaecology, study and treatment of allergies, traumatology...
- All diagnostic tests: X-rays, scans, MRI, PET, PET/MRI in oncology, etc.
- Chiropractic, physiotherapy and rehabilitation with no limits.
- 3D mammogram (breast tomosynthesis).
- Minimally invasive diagnostic methods.
- Unlimited surgical prosthetics, except for heart and vascular prostheses, with a limit of 12,000 euros.
- Diagnostic tests without waiting periods: scans, MRI, X-rays, etc.

### Hospitalization and surgery

- Medical.
- Surgical.
- Obstetrics.
- Paediatrics.
- Intensive Care Unit (ICU).
- Da Vinci robotic surgery for localised prostate cancer or organ-confined cancers.
- Oncological treatments.
- Compensation for hospitalisation when the costs are not borne by DKV (80 euros/day, maximum 2,400 euros).
- No limit to the number of days (except for psychiatric treatment, max. 60 days/year)

## AND ALSO

- Dental service, with more than 50 free services.
- To estimate the risk of breast cancer recurrence and the benefits of the proposed treatment thanks to the Endopredict genomic platform.
- 3D/4D ultrasound during pregnancy and non-invasive prenatal genetic screening (fetal DNA) in at-risk pregnancies.
- 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.
- Extensive cover for transplants.
- Oncoplastic breast reconstruction following radical surgery and contralateral breast symmetrising surgery post-mastectomy.
- 20 sessions of speech therapy rehabilitation per year for children.
- You can choose any specialist from DKV's medical directory with over

- 40,000 professionals and 1,000 health centres, such as Clínica Universidad de Navarra (CUN), Teknon clinic, Quirón Hospital Group, Ruber clinic, etc.
- Reimbursement for the conservation of stem cells from umbilical cord blood (individual modality).

## WORLDWIDE ASSISTANCE, FOR STAYS OF LESS THAN 180 DAYS AND IN EMERGENCIES

Medical, surgical, pharmaceutical, hospitalisation and ambulance expenses when abroad (limit of 20,000 euros). You just have to call +34 913 790 434.

## 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 your 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](http://espaciosdesalud.dkvseguros.com).

## HEALTHCARE SERVICES

Medical lines (976 991 199):

- 24-hour DKV Physician.
- Paediatric medical line.
- Women's medical line.
- Pregnancy medical line.
- Sports medical line.
- Nutritional medical line.
- Childhood obesity medical line.
- Psychoemotional medical line (976 991 197).
- Tropical medical line.

# ... AND ALTHOUGH WE WANT TO GIVE YOU MAXIMUM 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.
- Prevention of cervical cancer: 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](http://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 nearsightedness and presbyopia.
- Medicine and plastic surgery.
- Quitting smoking.
- Dietetics.
- Gym/Fitness.
- Optics.
- Orthopaedics.
- Wellness/Spas.
- Online chemist.
- Family planning techniques.

And many more...

Find out about the services and discounts by asking your Health Expert, at [dkvclubdesalud.dkvseguros.com](http://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.

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\*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.

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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 provisions can be used from day one, except for:

- Hospitalisation and surgery (including surgical prostheses): 6 months, apart from hospitalisation for a life-or-death emergency or due to an accident, which has no waiting period
- Childbirth (except for premature births): 8 months
- Transplants: 12 months
- Biomechanical gait study: 6 months.

The contracting age in the individual modality is up to 75.

**You choose how to look after yourself, so you can decide how to benefit from your coverage.**

With or without co-payments?

4 contract modalities, according to the **co-payment contracted:**

- Integral Complet: from 12 euros
- Integral Plus: from 5 euros
- Integral Classic: from 1.95 euros
- **Integral Élite: no copayment**



## **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 that whether it is still fully adapted to your needs.

If this isn't the case, get in touch with your Health Expert to get a better solution



# COPAYMENTS

If you do not want co-payments, choose the Élite modality.

	Completo	Plus	Classic	Élite
<b>Consultation description (per consultation)</b>				
Primary care consultations General medicine, paediatrics and nursing consultations	12 €	6 €	1,95 €	0 €
Other speciality consultations	20 €	10 €	2,95 €	0 €
Gynaecology consultations	20 €	6 €	2,95 €	0 €
Psychological consultations	20 €	10 €	9 €	0 €
<b>Diagnostic tests (per act)</b>				
Clinical analyses	12 €	5 €	2,50 €	0 €
Conventional radiology	10 €	5 €	2,50 €	0 €
High technology radiology	55 €	30 €	2,50 €	0 €
Vascular radiology	55 €	25 €	2,50 €	0 €
Tomography - CT	100 €	50 €	2,50 €	0 €
Nuclear magnetic resonance	175 €	75 €	2,50 €	0 €
Positron Emission Tomography (PET)	300 €	100 €	2,50 €	0 €
Endoscopic diagnosis services	45 €	25 €	2,50 €	0 €
Cytology	0 €	0 €	2,95 €	0 €
Ultrasound scan	25 €	12 €	2,95 €	0 €
Mammogram	0 €	0 €	2,95 €	0 €
Pathological anatomy	50 €	25 €	2,95 €	0 €
Amniocentesis	250 €	100 €	2,95 €	0 €
Polysomnography test	275 €	100 €	2,95 €	0 €
pH study	200 €	100 €	2,95 €	0 €
Hospital admissions per day: the copayment includes exclusively the hospitable stay per day and surgical fees. The rest of medical procedures and diagnostic tests will carry the copayment corresponding to its group.	25 €	15 €	0 €	0 €

	Completo	Plus	Classic	Élite
Hospital activity: preoperative procedures, resuscitation, day hospital, outpatient surgery, dialysis	0 €	0 €	2,95 €	0 €
Surgical group 0-1-2	0 €	0 €	2,95 €	0 €
Surgical group 3-4-5	0 €	0 €	2,95 €	0 €
Surgical group 6-7-8	0 €	0 €	2,95 €	0 €
Delivery/Caesarean section	0 €	0 €	2,95 €	0 €
Curettage	0 €	0 €	2,95 €	0 €
Retrograde cholangiopancreatography Cholangiography	0 €	0 €	2,50 €	0 €
Lithotripsy	0 €	0 €	2,95 €	0 €
<b>Therapeutic acts (per act)</b>				
Mouth cleaning and dental extractions	6 €	3 €	2,95 €	0 €
Rehabilitation	8 €	5 €	2,50 €	0 €
Oxygen therapy	5 €	3 €	2,50 €	0 €
Photocoagulation	95 €	50 €	2,95 €	0 €
Nuclear medicine	150 €	75 €	2,95 €	0 €
Diagnostic/treatment services for medical specialities	25 €	12 €	2,95 €	0 €
Diagnostic/treatment services for surgical specialities	25 €	12 €	2,95 €	0 €
Diagnostic/treatment services for obstetrics and gynaecology	25 €	12 €	2,95 €	0 €
Diagnostic/treatment services for cardiology	75 €	40 €	2,95 €	0 €
Diagnostic and treatment for oncology	300 €	100 €	2,95 €	0 €
Radiotherapy and chemotherapy treatments (per session)	50 €	25 €	2,95 €	0 €
Pain management	120 €	50 €	2,95 €	0 €
Ambulances	50 €	25 €	2,95 €	0 €
Hospital emergencies and primary care at home	60 €	30 €	2,95 €	0 €
Outpatient emergencies	30 €	15 €	2,95 €	0 €

[dkvseguros.com](http://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