

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

**WE WANT TO TAKE
CARE OF OUR TEAM**

DKV PYMES 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 ELEVEN.

As an SME, we know how important your employees are to you. Give them what they need to motivate them and make them more committed.

With **DKV Pymes Integral**, you will provide them direct access to DKV's prestigious medical directory: the best specialists and medical centres in Spain, such as Clínica Universidad de Navarra (CUN), Teknon clinic, the Quirón Hospital Group and the Ruber clinic, and more, with **the best private health care in Spain**.

1. We want to offer you **lifetime insurance**, no matter what happens. In other words: we will not increase the coverage price even if you use your insurance a lot, and **after the third year, we will not cancel it either**.
2. You will not have to wait a single day to start using the majority of services and coverage.
3. 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.
4. If you experience any kind of **occupational or traffic accident**, don't worry, **we'll be there to help you**.
5. If you want to compare a diagnosis of a serious illness and need a **second medical or bioethical opinion**, you can count on it.
6. We know that you don't just worry about your own health. That's why, if you have a **partner and/or children**, they **can also benefit under the same conditions**.
7. We know how important it is for the numbers to add up in a company. This is why we guarantee the best price, under conditions that are much more affordable than for individuals.
8. And not only that, if you decide to take out this insurance, you will get tax benefits: **the first 500 euros are exempt from personal income tax**, extending to the spouse and descendants of employees who are covered by the policy. Interesting, right?
9. Smile. Unlike other health insurances in the sector, yours **includes a dental service**, as well as **fillings for children under 15**.
10. Of course, you can also manage your authorisations quickly and easily at **dkvseguros.es**, over the phone or in a DKV branch.
11. 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 ALL THE TYPES OF COVERAGE THAT YOU WANT TODAY. AND THOSE THAT YOU MAY NEED TOMORROW.

You have more than 1,000 authorised centres and 40,000 professionals at your disposal throughout Spain.

You choose how you want to enjoy your coverage. With or without co-payments? If you have any questions on this, or on any other specific aspect, don't hesitate to get in touch with me.

ALL THE BASIC COVER

24-hour emergencies

Primary Care

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

Hospitalisation and surgery

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

Specialists and diagnostic tests

- Chiropractic, physiotherapy and rehabilitation with no limits.
- 3D mammogram.
- Minimally invasive diagnostic methods.
- No limits on prostheses, except for cardiovascular prostheses, with a limit of 12,000 euros.
- **Genetic test to diagnose coeliac disease** for people with symptoms and altered serological markers.
- **Endopredict** - A genomics platform to estimate the risk of breast cancer recurrence and if the proposed treatment will be effective or not.
- Respiratory rehabilitation. 10 sessions per insured person per year (children under 10 years of age) and 3 sessions per insured person per year (adults and children over 10 years of age).

AND ALSO

- **FREE dental cover** and fillings for the under 15s.
- Non-invasive prenatal genetic screening (foetal DNA) in at-risk pregnancies.
- Up to **20 sessions per year for psychotherapy** and 40 sessions in cases of eating disorders and school bullying, gender-based violence or domestic violence, cyber-bullying and work-related stress.
- Extensive cover for transplants.
- Oncoplastic breast reconstruction following radical surgery and contralateral breast symmetrising surgery post-mastectomy.
- Health care for HIV/AIDS (up to 6,000 euros throughout the policy).
- PET/MRI in oncology.
- It is repeated with the following section.
- Cervical cancer prevention programme: includes preventive HPV test.

WORLDWIDE ASSISTANCE FOR STAYS OF UP TO 180 DAYS AND IN THE EVENT OF AN EMERGENCY

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

HEALTHCARE SERVICES

Medical lines (976 991 199):

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

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 SME 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

... AND ALTHOUGH WE WANT TO GIVE YOU MAXIMUM COVERAGE, WE ALSO WORK TO ENSURE YOU WON'T NEED IT.

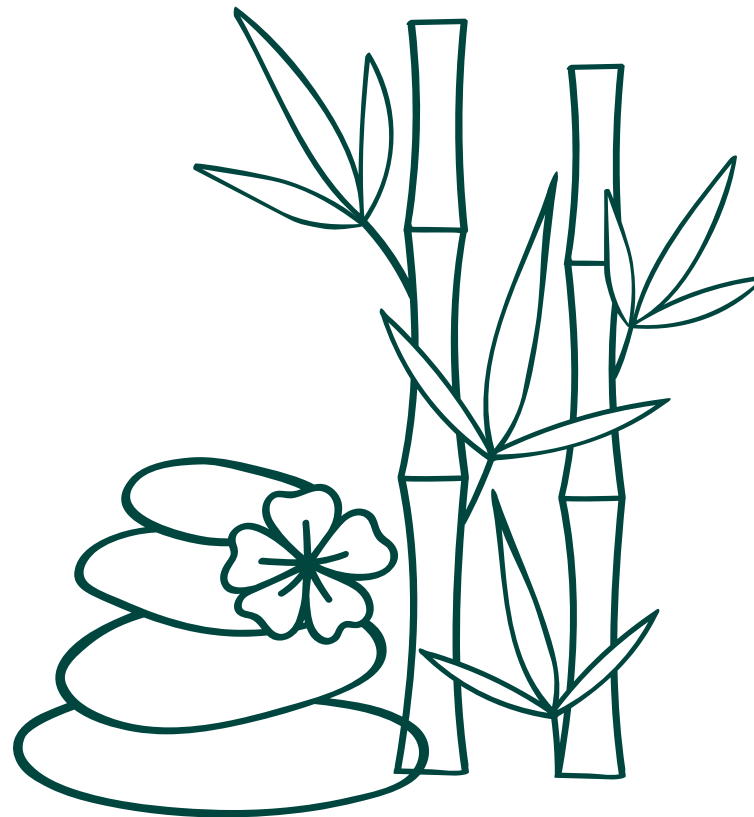
DKV CLUB SALUD Y BIENESTAR

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.
- Optics.
- Orthopaedics.
- Assisted reproduction.
- Wellness/Spas.
- Online chemist. And.

many more...

Find out about the services and discounts 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.

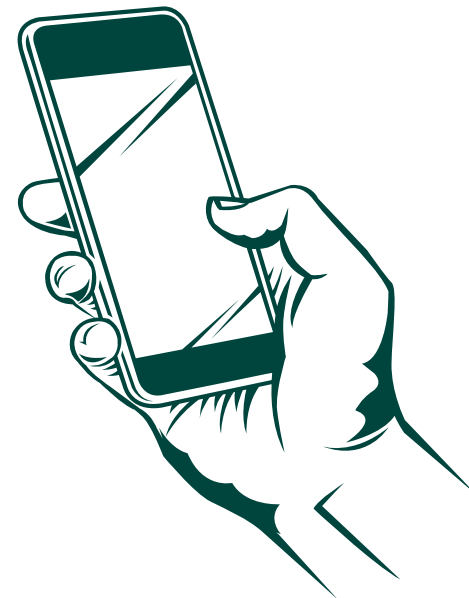
QUIERO CUIDARME MÁS APP

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.
- **Electronic prescription** on your phone, so you can go straight to the pharmacy.
- **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.

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.

Employees can benefit from all the services and coverage in the policy from day one, apart from childbirth and health care for HIV/AIDS.

A minimum of 3 insured people per insurance and up to a maximum of 50. The maximum age to take out the insurance is 67.

You choose how to look after your company, and we offer different solutions adapted to your needs. You decide... With or without co-payment?

- Integral Classic: with a co-payment from 1.95 euros.
- **Integral Élite: no co-payment.**



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. So, it is very important that you review your insurance regularly to check that it is still the best fit for your needs. If this is not the case, please contact your SME Expert who will offer you the best solution.

COPAYMENTS

	Classic
Consultation description (per consultation)	
Primary care consultations: general medicine, paediatrics and nursing care	€1.95
Other speciality consultations	€2.95
Gynaecology consultations	€2.95
Psychological consultations	€9
Diagnostic tests (per act)	
Clinical analyses	€2.50
Conventional radiology	€2.50
High technology radiology	€2.50
Vascular radiology	€2.50
Tomography - CT	€2.50
Nuclear magnetic resonance	€2.50
Positron Emission Tomography (PET)	€2.50
Endoscopic diagnosis services	€2.50
Cytology	€2.95
Ultrasound scan	€2.95
Mammogram	€2.95
Pathological anatomy	€2.95
Amniocentesis	€2.95
Polysomnography test	€2.95
pH study	€2.95
Hospital admissions per day: the co-payment includes exclusively the hospitable stay per day and surgical fees All other medical procedures corresponding to its group.	€0

	Classic
Hospital activity: preoperative procedures, resuscitation, day hospital, outpatient surgery, dialysis	€2.95
Surgical group 0-1-2	€2.95
Surgical group 3-4-5	€2.95
Surgical group 6-7-8	€2.95
Delivery/Caesarean section	€2.95
Curettage	€2.95
Retrograde cholangiopancreatography Cholangiography	€2.50
Lithotripsy	€2.95
Therapeutic acts (per act)	
Mouth cleaning and dental extractions	€2.95
Rehabilitation	€2.50
Oxygen therapy	€2.50
Photocoagulation	€2.95
Nuclear medicine	€2.95
Diagnostic/treatment services for medical specialities	€2.95
Diagnostic/treatment services for surgical specialities	€2.95
Diagnostic/treatment services for obstetrics and gynaecology	€2.95
Diagnostic/treatment services for cardiology	€2.95
Diagnostic and treatment for oncology	€2.95
Radiotherapy and chemotherapy treatments (per session)	€2.95
Pain management	€2.95
Ambulances	€2.95
Hospital emergencies and primary care at home	€2.95
Outpatient emergencies	€2.95

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