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| Product | Total Health Care. Treatment only as benefit in kind and only by doctors and hospitals within the medical directory (list of doctors and centres that are bound by contract to DKV Seguros). Reimbursement abroad. |
| Coverage | Using the medical directory: Principle of benefit in kind 100% with 4 modalities, with different additional contributions: COMPLET - PLUS - CLASSIC - ÉLITE Reimbursement of charges in case of serious illness. In case of pre- diagnosis in Spain (80% amount of invoice) up to 16.000 EUR. |
| Services | 1. Primary care <ul style="list-style-type: none">- General Medicine (GP)- Paediatrics- Emergency medical aid- Clinical Analyses- Transfer of patient by ambulance- Preventive medical check ups- Child care, GP, paediatrician, medical secretary, medical-technical assistant...- Clinical and biological check-ups- Radiography, Tomography and Urography 2. Medical care provided by medical specialists and surgeons <ul style="list-style-type: none">- Specialist medical care, including outpatient surgery- Additional methods of diagnoses- All medical specializations- Radiology, CT scanner, electrocardiogram- Ultrasound, allergy tests- Functional tests- Cobalt therapy, chemotherapy, rehabilitation 3. Hospital care <ul style="list-style-type: none">- Hospitalisation- Surgical intervention- Intensive Care Unit- Childbirth- Clinical Psychology- Single room with bathroom as well as all the expenses arising from hospitalisation: Accommodation, meals, medication- Bed for companion- For all specialities: medical fees, costs arising from surgery by surgeons and specialists of the medical network 4. Dental care <p>Includes an annual dental check-up at the dentist and necessary extractions, treatments of the oral mu-cosa, fluoridation and necessary X-rays.</p> <p>Additional dental services: Dental care offer (Dental treatment at special prices). Paediatric Dentistry (children under 14): Inclusion of fillings and sealings.</p> |
| In-kind benefit | Direct settlement between the care provider and DKV Seguros. |
| Exclusions (main) | (e.g.) Acts of war, publicly declared epidemics, natural catastrophes, nuclear events, aesthetic surgery, practising sports on a professional level as well as the exercise of higher risk leisure activities, fraud, alcohol and drug abuse, any pre-existing illnesses, psychoanalysis. |

Limitations

1. Maximum of 60 days/year for hospital care in case of psychological diseases
2. Prostheses up to 12.000 EUR per insured person/year
3. Travel insurance abroad up to 12.000 EUR

Territorial Scope

Coverage in Spain. Emergency cover abroad through ERV for a maximum stay of 90 days

Accidents at work

Yes, included

Age limit for contracting

75 years

Insurable persons

People with permanent residence in Spain

Periods of grace

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| HOSPITAL CARE | 6 months (*) |
| CHILDBIRTH | 8 months |
| SURGICAL INTERVENTION | 6 months (*) |
| TRANSPLANTS | 12 months |
| PROSTHESIS | 6 months (*) |

(*) There are no periods of grace in case of accidents or emergency.

Premium adjustment

Yes, annually

Extras

DKV Seguros promises not to cancel the policy after three successive annuities; Access to medical services via DKV Medicaid; Discounts for family policies; Reimbursement of charges in case of serious illness, Psychotherapy: 20 sessions per insured person and year, 40 sessions in case of anorexia or bulimia. Online authorisation: access to facilitate administration; Guarantee of a rapid health care appointment via service hotline; Medical treatment in case of accident at work or traffic accident; Dental care service; 24-hour emergency-helpline; Special helplines: for pregnant women, for children's and adolescents' health, for nutritional as well as dietary advice, giving up smoking, bioethics forum; Medical consulting via internet: skin cancer prevention programme; Wellness service benefits; Special service for elderly people and reimbursement for dependence care for peoples with 3rd grade after an accident; Services for the withdrawal of cord blood as well as the storage of stem cells (with extra payment); Hearing tests for newborn babies (screening); Healthy Living Plan; Espacios de Salud (Health Spaces).

Extended coverage

1. Transplants for bone marrow, liver, kidney and heart as well as cornea
2. Laser surgery for myopia, but only within the associated list and with a contribution of 850 EUR per eye from the insured person
3. Extended scope in the fields of Vascular Surgery, Otolaryngology, transfer of patient, prostheses and gynaecology, implants of biological material, new oncological treatment, palliative medications and hair prosthesis during oncological chemotherapies, Real time 3-D image guided radiotherapy, genetic determinations of molecular biology, PET-TC.

Special features

A.Regional tariffs (5 areas):

1. Barcelona; 2. Balearic Islands; 3. La Rioja, Madrid, San Sebastian, Valencia and Zaragoza; 4. Canary Islands; 5. Rest of Spain

B. You can sign up for one of 4 types (Completo | Plus | Classic | Élite).

Share of the insurant, e.g. type Classic:

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| Assistant medical technician, General medicine and paediatrics | 1,95 EUR |
| Rehabilitation/physiotherapy, oxygen therapy, radiology, Endoscopy, CT / MRI / PET | 2,50 EUR |
| Podiatry, pre-natal care, additional diagnostic treatments, emergencies, ambulances, day hospital and house calls, medical specialists | 2,95 EUR |
| Psychology | 9,00 EUR |