

## Product

**The health insurance that offers you a world wide coverage as well as a free choice of doctor and hospital.**

Mundisalud Classic is a mixed product which means that it includes all kinds of health care provided by the members of our associated list of medical directory (**principle of benefit in kind**). Moreover, DKV Mundisalud offers you the possibility of choosing doctors and hospitals freely, up to certain limits (**principle of reimbursement**).

## Coverage

- Using the associated list of medical directory: **Principle of benefit in kind 100%**
- Free choice of doctor or hospital in Spain as well as abroad:

Principle of reimbursement:

80% reimbursement within Spain, 90% reimbursement abroad

## Services

### 1. Primary care

- 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

- 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

- 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

### 4. Dental care

Includes an annual dental check-up at the dentist and necessary extractions.

Additional dental services: Dental care offer (Dental treatment at special prices). Paediatric Dentistry (children under 14): Inclusion of fillings and sealings.

## Reimbursement

- Within the associated list: principle of benefit in kind 100%
- Free choice of doctors and hospitals: (Principle of reimbursement)

MUNDISALUD CLASSIC	
WITHIN SPAIN	80%
ABROAD	90%

<b>Reimbursement</b>	For reimbursements (free choice of doctors and/or hospitals) the following limits exist (per insured person) (EUR/annually):	<b>MUNDISALUD CLASSIC</b>
	Consultations, additional diagnostic aids and treatment	20.000
	Maximal total guaranteed capital for hospital care	185.000
	Maximal daily expenses in a hospital	650
	Doctors' fees including surgery	13.000
	Costs for intensive care (EUR/daily)	650
<b>Exclusions (main)</b>	(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.	
<b>Limitations</b>	<ol style="list-style-type: none"> <li>1. Maximum of 60 days/ year for hospital care in case of psychological diseases.</li> <li>2. Prostheses up to 12.000 EUR per insured person/year.</li> <li>3. Travel insurance abroad up to 12.000 EUR in case of emergency.</li> </ol>	
<b>Territorial Scope</b>	Coverage in Spain. Emergency cover abroad through ERV for a maximum stay of 90 days.	
<b>Accidents at work</b>	Clients with permanent residence in Spain	
<b>Age limit for contracting</b>	70 years	
<b>Insurable persons</b>	People with permanent residence in Spain	
<b>Periods of grace</b>	HOSPITAL CARE	6 months (*)
	CHILDBIRTH	8 months
	SURGICAL INTERVENTION (INCLUDING SURGICAL PROSTHESES)	6 months (*)
	TRANSPLANTS	12 months
	SURGICAL PROSTHESIS	6 months (*)
	(*) There are no periods of grace in the case of an emergency or accident.	
<b>Premium adjustment</b>	Yes, annually	
<b>Extras</b>	<p>DKV Seguros promises not to cancel the policy after three successive annuities; Access to medical services via DKV Medicaid; Discounts for family policies; Online authorisation: access to a 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, Wellness service benefits; Special service for elderly persons and reimbursement for dependence care; 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; The fastest reimbursement on the market.</p>	
<b>Extended coverage</b>	<ol style="list-style-type: none"> <li>1. Transplants for bone marrow, liver, kidney and heart as well as cornea</li> <li>2. Laser surgery for myopia, but only within the associated list and with a contribution of 850 EUR per eye from the insured person</li> <li>3. Breast reconstruction after oncologic surgery</li> <li>4. Extended scope in the fields of Vascular Surgery, Otolaryngology, transfer of patient, prostheses and gynaecology, homeopathy and acupuncture, implants of biological material, new oncological treatment, hair prosthesis</li> </ol>	
<b>Special features</b>	<p>A. Regional tariffs (5 areas):</p> <ol style="list-style-type: none"> <li>1. Barcelona; 2. Balearic Islands; 3. La Rioja, Madrid, San Sebastian, Valencia and Zaragoza; 4. Canary Islands; 5. Rest of Spain</li> </ol>	