

## 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:

90% 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, the treatments of the oral mucosa, fluoridation and necessary X rays.

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 ÉLITE
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):	MUNDISALUD ÉLITE
	Consultations, treatment and additional diagnostic aids	50.000
	Maximum total guaranteed capital for hospital care (EUR/annually)	250.000
	Doctor's fees including surgery	50.000
	Maximum daily expenses in a hospital	1.200
	Costs for intensive care (EUR/daily)	1.600
	Costs for short stay (EUR/daily)	1.600
<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>	75 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; 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 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).</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> <p>B. You can select from 4 modalities (Completo   Plus   Classic   Élite).</p>	