

**Product**

**The health insurance that offers you a full coverage in Spain and Germany as well as a free choice of doctor and hospital.**  
DKV Residentes is a mixed product which means that it includes all kinds of health care provided by the members of our medical directory of medical experts (principle of benefit in kind). Moreover, DKV Residentes offers you the possibility of choosing doctors and hospitals freely (principle of reimbursement). Unlike typical Spanish products, medicines, aids, dentures and others are also included up to certain limits.

**Coverage**

1. Using the associated list of medical experts: **Principle of benefit in kind 100 %**
2. Free choice of doctor or hospital both in Spain (Modules 20 + 21) and in Germany (Module 22): **Principle of reimbursement 100%**
3. There are 3 insurable modules:
  - > Module 20: Basic coverage
  - > Module 21: Basic coverage + Repatriation
  - > Module 22: Basic coverage + Repatriation + Coverage in Germany of 100 days + Best Care

**Services and refunds**

SERVICE	REIMBURSEMENT/COVERAGE
<b>1. Primary Care</b>	<b>100 %</b>
Preventive medicine	Annual check-up
Vaccination	100 %
Ambulance service in hospital or emergency doctor in case of accident or emergency	100%
Homeopathy (including homeopathic medicines)	50 EUR/session
Acupuncture/ chiromassage/ phytotherapy	50 EUR/session and up to 30 sessions/year/insured person
Medicines and Bandages, including homeopathic medicines	100% up to 500 EUR/year
Medical aids according to the catalogue, including spectacle lenses	100% up to 1.800 EUR/year
Spectacle Frames	Up to 80 EUR/frame, every two years
Dialysis and haemodialysis	100%
Clinical psychology	Up to 25 EUR/session, maximum of 15 sessions/year/insured person
Rehabilitation	100%
Pregnancy and delivery	Up to 6.000 EUR
<b>2. Hospital Care</b>	
Accommodated in a single room + bed for a companion	100%
Medical and surgical care	100%
Intensive care unit	100%
Transfer of patient by ambulance	100%
Transfer of a patient by rescue helicopter	100%
<b>3. Dental Care</b>	
Dental treatment	Within the medical directory (100 %) as well as
Dental prosthesis including materials and laboratory costs	outside the list (80% up to 3.000 EUR/year/insured person)

<b>Basic coverage + Repatriation</b>	Repatriation of the deceased from Spain to the closest airport to the funeral in Germany, including administration.	100% up to 6.000 EUR
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<b>Basic coverage + Repatriation + Best Care</b>	Free choice of doctor and hospital in Germany	100 % up to 100 days
	Guaranteed medical treatment by experts in Germany in case of serious illness. Travel planning including expenses of 500 EUR without justification.	100%

### Example of premiums (Barcelona monthly)

	BASIC COVERAGE	BASIC COVERAGE + REPATRIATION	BASIC COVERAGE + REPATRIATION + BEST CARE
AGE: 50 YEARS	MAN/WOMAN	MAN/WOMAN	MAN/WOMAN
IN EUR	266,27	269,05	304

All insured persons must select the same modality within the same policy.

<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.
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<b>Limitations</b>	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
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<b>Territorial Scope</b>	<ul style="list-style-type: none"> <li>&gt; Complete coverage in Spain</li> <li>&gt; Emergency cover abroad (world-wide) through ERV for a maximum stay of 90 days and up to 12.000 EUR</li> <li>&gt; Within the module 22: Coverage in Spain as well as in Germany (with an annual maximum of 100 days)</li> </ul>
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<b>Age limit for contracting</b>	<ul style="list-style-type: none"> <li>&gt; Maximum of 75 years for all insured persons</li> <li>&gt; Minimum age of the policy holder: <ul style="list-style-type: none"> <li>- Module 20 and 21: 50 years</li> <li>- Module 22: 50 years</li> </ul> </li> </ul>
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<b>Insurable persons</b>	People with permanent residence in Spain (minimum stay of 183 days/year)
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<b>Periods of grace</b>		
	SURGICAL INTERVENTION (INCLUDING SURGICAL PROSTHESES)	6 months
	CLINICAL TREATMENT	6 months
	CHILDBIRTH	8 months
	PSYCHOTHERAPY	8 months
	DENTAL-PROSTHESIS AND ORTHODONTICS	8 months
	TRANSPLANTS	12 months
	BEST CARE	3 months

(\* ) There are no periods of grace in case of an emergency or accident.

<b>Premium adjustment</b>	Yes, annually
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## Extras

DKV Seguros promises not to cancel the policy after three successive annuities; Online authorisation: access to to facilitate administration; Guarantee of a rapid health care appointment via service hotline; 24-hour emergency-helpline; Special helplines: giving up smoking, bioethics forum; Medical consulting via internet: skin cancer prevention programme; Special service for elderly peoples and reimbursement for dependence care for peoples with 3rd grade after an accident; Healthy Living Plan; Espacios de Salud (Health Spaces).

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## 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. Breast reconstruction after oncologic surgery
  4. 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 prothesis bei oncological chemotherapies, Real time 3-D image guided radiotherapy, Genetic determinations of molecular biology, PET-TC
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## Special Features

Previous illnesses can be included by payment of an extra premium.

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