

Product

The health insurance with a coverage that reaches the levels of the TOP products in Germany.

This product “DKV Top Health®” 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 Top Health offers you the possibility of choosing doctors and hospitals freely (principle of reimbursement). Unlike typical Spanish products, medicines, remedies, adjuvant (including optical aids), rehabilitation etc. are included.

Coverage

1. Using the associated list of medical experts: **Principle of benefit in kind: 100%**
2. Free choice of doctor or hospital: Principle of reimbursement
 - a) Without contribution
 - b) Contribution of 600 EUR
 - c) Contribution of 1.200 EUR

*Contribution only if the chosen doctors or hospitals are not in medical directory of doctors and centres in the case of primary care and dental treatment

Services and refunds

SERVICE	REIMBURSEMENT/COVERAGE
1. Primary Care	100 %
Preventive medicine	Annual check-up
Vaccination including vaccine	100 %
Psychotherapy	1st to 30th session 100% 31st to 60th session 80% 61st session onwards 70%
Ambulance service to 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	100 %
Midwife	100 %
Physiotherapy	100 %
Medical aids according to catalogue incl. spectacle lenses	100 %
‘Spectacle Frames	Up to 80 EUR/frame
Myopia correction for other medical reasons	Up to 1.500 EUR/eye
2. Hospital Care	
Accommodated in single room + bed for a companion	100%
Medical and surgical care	100%
Intensive care unit	100%
Transfer of patient by ambulance	100%
Transfer of patient by rescue helicopter	100%

Services and refunds

SERVICE	REIMBURSEMENT/COVERAGE
3. Dental Care	
Dental treatment	Within the medical directory (100 %) as well as
Dental prosthesis including materials and laboratory costs	outside the list (80% up to 9.000 EUR/year/insured person)

Example of premiums (monthly)

	WITHOUT EXCESS	WITH EXCESS (600 EUR)	WITH EXCESS (1.200 EUR)
AGE: 50 YEARS	MAN/WOMAN	MAN/WOMAN	MAN/WOMAN
IN EUR	394,91	342,44	308,20

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 illnesses
2. Prostheses up to 12.000 EUR per insured person/year
3. Travel insurance abroad up to 12.000 EUR

Territorial Scope

Worldwide; 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 (minimum stay of 183 days/year).

Periods of grace

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
SURGICAL CORRECTION OF MYOPIA, HYPERMETROPIA AND ASTIGMATISM	12 months
TECHNIQUES OF ASSISTED REPRODUCTION	12 months

(*) In case of accidents or life threatening emergency there is no period of grace.

Premium adjustment

Yes, annually

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 the elderly and reimbursement for dependence care for people with 3rd grade after an accident; Healthy Living Plan; Espacios de Salud (Health Spaces).

Special Features

Pre-existing illness can be included with the payment of an additional fee. Unique product on the Spanish market