

# Health Insurance



Information document about  
the insurance product

Company: DKV Seguros y Reaseguros, S.A.E.

Product: DKV Mundisalud

The full contractual information is provided to the contracting party during the application process for the insurance plan, including the general, individual, and special terms and conditions.

## What does this type of insurance include?

DKV Mundisalud is a mixed insurance plan. Policyholders can choose from the following options at any time:

- To be seen for free by a doctor or at a centre listed in the DKV Seguros authorised medical directory (internal means).
- To access worldwide doctors or centres which are not listed in the DKV Seguros authorised medical directory (external means). In this case, the policyholder will pay the medical bill and then request a reimbursement. DKV will reimburse the policyholder in accordance with the percentages and limits shown in the “Coverage and reimbursement limits table” in the individual terms and conditions.

DKV Mundisalud offers five modalities: Complet, Plus, Classic, Élite and Premium, which differ in the reimbursement limits.



### What does the insurance cover?

- ✓ Primary care and 24-hour emergencies.
- ✓ Medical specialities.
- ✓ Hospitalisation and surgery.
- ✓ Diagnostic procedures.
- ✓ Therapeutic methods.
- ✓ Dental service.
- ✓ Medical care in the event of a work-related or traffic accident.
- ✓ Assisted reproduction (for the Classic, Élite and Premium modalities).
- ✓ Complementary coverage:
  - Health and preventive medicine programmes.
  - Family planning: IUD (up to up to 120 euros) and its insertion, tubal ligation, and vasectomy.
  - Psychology.
  - Prostheses.
  - Daily compensation for hospitalisation in centres that do not generate a cost for DKV.
  - Medical care for HIV/AIDS and diseases caused by HIV.
- ✓ Reimbursement of expenses for umbilical cord conservation for the first six years.
- ✓ Reimbursement of expenses for alternative therapies (homoeopathy and acupuncture).
- ✓ Reimbursement for medication expenses.
- ✓ Worldwide travel assistance in the event of an emergency, for trips under 180 days, up to a limit of 20,000 euros per person and calendar year.
- ✓ Access to digital health systems for the duration of the contract: medical helplines (24-Hour DKV Physician), second medical opinion and bio-ethics, self-care tools (Quiero cuidarme app), and a symptom checker with online medical consultations (Digital Doctor app).
- ✓ DKV Health and Well-being Club: access to health prevention, promotion and recovery services at affordable prices.

The full details of the included coverage are listed in section 4 of the general terms and conditions: “Description of coverages”.



### What is not covered by the insurance?

- ✗ Healthcare for illnesses, injuries or health conditions that already existed when the insurance plan was taken out.
- ✗ Consequences of violent acts, epidemics, catastrophes, and nuclear or radioactive reactions.
- ✗ Illnesses or injuries derived from practising professional sports or activities carried out in high-risk situations.

- ✘ Plastic surgery and any other treatment for aesthetic or cosmetic purposes.
- ✘ Diagnostic and therapeutic techniques that are not supported by health technology assessment agencies.
- ✘ Medical care provided in public centres and any healthcare resulting from prescriptions issued by the medical staff of these centres.

**The full details of the excluded coverage are listed in section 5 of the general terms and conditions: “Excluded coverages”, parts [a - z].**



### Are there any restrictions on the coverage?

- ⚠ Exclusion period (an illness is not covered if it is contracted during this period):
  - Twelve months: for healthcare for the HIV/AIDS infection.
- ⚠ Waiting period (the period in which the coverage still cannot be used):
  - Six months: for surgical operations, hospitalisation and prostheses (except for life-threatening emergencies and accidents).
  - Eight months: for healthcare for childbirth or caesarean sections.
  - Twelve months: for transplants.
  - Forty-eight months: for assisted reproduction.

**The full details of the coverage limitations and reimbursement limits, according to the selected modality, are listed in the general terms and conditions and the “Table of coverages and reimbursement limits” in the special terms and conditions.**



### Where am I covered?

- ✔ When insured persons use DKV’s medical directory (internal means), they will be covered throughout Spain.
- ✔ When insured persons opt for external means, they can choose any centre or hospital in the world, provided that the policyholder’s usual place of residence is in Spain for at least nine months of the year.



### What are my obligations?

- To return the signed contract to DKV Seguros and to pay the cost of the insurance.
- To declare to DKV Seguros, before signing the contract, all previously known conditions that could influence the assessment of the insurance coverage.
- To notify DKV Seguros about any changes in your country of residence, home address in Spain, or usual occupation, and the commencement of any high-risk leisure activities or sports.
- To submit any reports or verifying documents required by DKV Seguros.
- To use all available means for a prompt recovery.



### When and how should I make the payments?

- The contracting party undertakes to pay for the insurance on an annual basis. However, it is also possible to pay the amount in six-monthly, quarterly or monthly instalments, whereby a surcharge will also apply.  
The first payment must be paid at the moment of accepting the contract.  
The following payments shall be made on the agreed dates.
- Payments will be made by direct debit from the bank account designated by the contracting party.



### When does the coverage start and end?

- Once the contract has been signed and the first instalment has been paid, the special conditions will take effect on the date indicated in the particular conditions and end on 31 December. The contract will be renewed each year unless one of the two parties (the contracting party or the company) states otherwise.
- If the policyholder’s home address changes and is no longer located in Spain, the insurance coverage will terminate on 31 December of the current year.
- DKV undertakes not to cancel the contract after the third year, provided that the contracting party complies with his/her obligations.



### How can I cancel the contract?

- The contracting party can oppose the renewal of the contract by submitting a written notification to DKV Seguros at least one month before the contract termination date (31 December).

**TABLE-SUMMARY OF COVERAGES AND REIMBURSEMENT LIMITS**

| REIMBURSEMENT LIMIT   | Compleat                                 | Plus                                     | Classic                               | Elite                                   | Premium                              |
|---|--|--|---------------------------------------|---|--------------------------------------|
| Percentage of reimbursement in Spain                                    | 80%                                      | 80%                                      | 80%                                   | 90%                                     | 90%                                  |
| Percentage of reimbursement abroad                                      | 90%                                      | 90%                                      | 90%                                   | 90%                                     | 90%                                  |
| Overall annual limit  | €62,000/year                             | €160,000/year                            | €237,000/year                         | €310,000/year                           | €650,000/year                        |
| Out-of-hospital care  | €12,000/year                             | €24,000/year                             | €40,000/year                          | €60,000/year                            | €150,000/year                        |
| Primary care consultation   | €40/consultation                         | €60/consultation                         | Unlimited                             | Unlimited                               | Unlimited                            |
| Specialist consultation   | €80/consultation                         | €120/consultation                        | Unlimited                             | Unlimited                               | Unlimited                            |
| Psychotherapy session   | €30/session                              | €30/session                              | €30/session                           | €30/session                             | Unlimited                            |
| Amniocentesis   | €300                                     | €300                                     | €350                                  | €350                                    | €350                                 |
| <b>Hospital care</b>  | <b>€50,000/year</b>                      | <b>€136,000/year</b>                     | <b>€197,000/year</b>                  | <b>€250,000/year</b>                    | <b>€500,000/year</b>                 |
| Medical fees  | According to the type of procedure       | According to the type of procedure       | €25,000/year                          | €50,000/year                            | €100,000/year                        |
| Prostheses  | €12,000/year                             | €12,000/year                             | €12,000/year                          | €15,000/year                            | €20,000/year                         |
| Short-term hospitalisation (maximum 5 days)                             | €800/day                                 | €1,200/day                               | €2,400/day                            | €3,200/day                              | Unlimited                            |
| General hospitalisation (over 5 days)                                   | Spain: €300/day<br>Abroad: €450/day      | Spain: €400/day<br>Abroad: €600/day      | Spain: €900/day<br>Abroad: €1,350/day | Spain: €1,200/day<br>Abroad: €1,800/day | Unlimited                            |
| Hospitalisation in ICU  | €800/day                                 | €1,200/day                               | €2,400/day                            | €3,200/day                              | Unlimited                            |
| <b>Surgical procedures</b>  | <b>€3,000 (depending on the surgery)</b> | <b>€4,500 (depending on the surgery)</b> | <b>Unlimited</b>                      | <b>Unlimited</b>                        | <b>Unlimited</b>                     |
| Childbirth  | €2,000                                   | €3,000                                   | Unlimited                             | Unlimited                               | Unlimited                            |
| Caesarean section   | €2,500                                   | €3,600                                   | Unlimited                             | Unlimited                               | Unlimited                            |
| <b>Expenses for umbilical cord conservation for the first six years</b> | <b>€90/year</b>                          | <b>€90/year</b>                          | <b>€90/year</b>                       | <b>€90/year</b>                         | <b>€90/year</b>                      |
| <b>Pharmacy (medication)</b>  | 50% limited to €100/year                 | 50% limited to €100/year                 | 50% limited to €100/year              | 50% limited to €100/year                | 70% limited to €500/year             |
| <b>Vaccinations (rotavirus, meningitis B and human papillomavirus)</b>  | €50/vaccination limited to €150/year     | €50/vaccination limited to €150/year     | €50/vaccination limited to €150/year  | €50/vaccination limited to €150/year    | €50/vaccination limited to €150/year |
| <b>Homoeopathy session</b>  | €50                                      | €50                                      | €50                                   | €50                                     | €50                                  |
| <b>Acupuncture session</b>  | €50 limited to 30 sessions/year          | €50 limited to 30 sessions/year          | €50 limited to 30 sessions/year       | €50 limited to 30 sessions/year         | €50 limited to 30 sessions/year      |