

# **DKV Integral. The Personalised Health Approach for you**

**With the most extensive medical  
directory and maximum quality service**

Take good care of yourself

## Any insurance policy must start with a commitment. Yours starts with ten.

1. We want to offer you insurance that lasts a lifetime, whatever happens. In other words: we won't increase the price because you use your insurance too much, and after the third year, we won't cancel it either.
2. If you are admitted to hospital, from the third day onwards you will receive 80 euros per day, when none of the hospitalisation costs are charged to DKV.
3. If you experience any kind of occupational or traffic accident, don't worry, we'll attend to you.
4. If you want to compare a serious illness diagnosis and you need a second medical or bioethical opinion, you can count on it.
5. To reduce the costs of protecting your family, you will have a discount of up to 12% on your family insurance.
6. You can add whichever paediatrics or gynaecology service you want, even if it is not included in the medical directory.
7. Pack your suitcases worry-free. You can count on up to 20,000 euros for emergency assistance worldwide. One of the highest limits on the market.
8. Smile. Unlike other health insurances in the sector, yours will have the dental service included.
9. You can manage all your authorisations quickly and simply at [dkvseguros.es](https://dkvseguros.es), over the phone or in a DKV branch.
10. You will also have a Digital Doctor, an app where you can contact a doctor over the phone, via a video call or through a chat. Getting a first medical opinion has never been so simple nor immediate.

## Here are all the types of coverage that you want today. As well as all those you may need tomorrow.

You have access to more than 1,000 approved centres and more than 24,000 professionals across Spain.

You choose how to look after yourself, so you can decide how to benefit from your coverage. With or without copayments? If you have any questions on this, or on any other specific aspect, don't hesitate to get in touch with your Health Expert.



### All the basic cover

- Primary care.
- 24-hour medical emergencies.
- Hospitalisation with no limitation of stay, except for with psychiatry.
- Specialists and diagnostic resources.

### And also

- Dental service, with more than 50 free services.
- Surgical procedures.
- Assistance in pregnancy and birth.
- Up to 20 psychotherapy sessions per year. 40 sessions in cases of eating disorders, school bullying, gender-based violence or family violence.
- Podiatry, physiotherapy and rehabilitation with no limit of sessions.
- Broad coverage of transplants.
- Breast reconstruction following radical surgery or symmetry surgery on the contralateral breast post-mastectomy.
- Family planning techniques.

## Worldwide assistance, for stays of less than 180 days and in the event of an emergency

Medical, surgical, pharmaceutical, hospitalisation and ambulance expenses when abroad (limit of 20,000 euros). You just have to call +34 91 379 04 34.



## DKV Health Spaces

With DKV Health Spaces, you have the best medical assistance always nearby. Large, comfortable centres, with the latest technology and provisions.

Ask your Health Expert where the closest centres are, and if one day you find yourself in a different part of Spain and want to find out which centres are nearby, you can just go to [espaciosdesalud.dkvseguros.com](http://espaciosdesalud.dkvseguros.com).

## Health services

Medical lines (976 991 199 and 902 499 799):

- 24-Hour DKV Physician
- Paediatric medical line
- Women's medical line
- Pregnancy medical line
- Sports medical line
- Nutritional medical line
- Childhood Obesity medical line
- Psychoemotional medical line
- Tropical medical line

**... and although we want to offer you the maximum amount of coverage, we also work towards making this unnecessary.**

### Free and remote preventive medicine plans and programmes

- Children's programmes, from pregnancy to adolescence
- Obesity programme
- Healthy pregnancy and childbirth
- Prevention of work-related stress
- Bowel cancer prevention
- Stroke prevention
- Cardiovascular and heart risk prevention programme
- Breast cancer prevention
- Cervical cancer prevention
- Prostate cancer prevention



Ask your Health Expert, go to [vivelasalud.com](http://vivelasalud.com), or call 976 506 000 and access all programmes.

## Health and wellbeing services

- Acupuncture
  - Hearing aids
  - Surgery for myopia and presbyopia
  - Medicine and plastic surgery
  - Conservation of stem cells from umbilical cord blood
  - Quit smoking
  - Dietetics
  - Biomechanical gait analysis
  - Gym/Fitness
  - Homeopathy
  - Optical centres
  - Orthopaedics
  - Osteopathy
  - Pelvic floor re-education
  - Assisted reproduction
  - Wellness/Spas
  - Online health and beauty products
- And many more...

Find out more about the services and discounts by asking your Health Expert, by going to [dkvclubdesalud.com](http://dkvclubdesalud.com) or by calling 976 506 010 or 902 499 150.

# Health insurance that you can use, even without going to the doctor.

People often think that health insurance is only useful if it is used to go to the doctor. But nowadays, with our increasingly rapid daily rhythm, it is not always easy to find time to get a consultation.

At DKV, we don't want that to be an excuse for not using your insurance as often as you want. This is why we present:

## Digital Doctor

**A free mobile application where you can find fast, reliable answers regarding health problems.**

It is easy and secure to use. It works like this:

- **The symptom checker:** start by answering a simple and intuitive questionnaire. You just need to include your symptom and, if you want, complete the information on allergies, medication, etc. Once you've finished, the app will offer you a first recommendation and guideline pre-diagnosis.
- **e-Visit:** once you have the pre-diagnosis, you can book a slot for a video call, phone call or chat with a doctor. You can also attach any kind of document that may be useful for the consultation.
- **Previous consultations search tool:** here you will find a list of all your past consultations with the symptom checker, and all the reports from e-Visits.

Simple, right? Now you have everything you need to make the most of your insurance.

Digital Doctor is a service managed by DKV Servicios SA, a company that is responsible for providing and elaborating digital health services for policyholders of DKV Seguros y Reaseguros SAE.

[dkvseguros.com](http://dkvseguros.com)

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Fundación  
**INTEGRALIA DKV**



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