

DKV MundiCare. The Personalised Health Approach for you

**With access to the best medical centres
and treatments worldwide.**

Take good care of yourself

Any insurance policy must start with a commitment. Yours starts with six.

1. When faced with certain illnesses, it is essential for you to have the possibility to be treated **in the best specialist centres abroad**, whatever the cost. With this healthcare proposal, you can count on it.
2. When we say the best, we really do mean the best: centres such as the John Hopkins Hospital, in Baltimore; the University of Texas Anderson Cancer Center, in Houston; Mayo Clinic, in Rochester; Duke University Hospital, in Durham, and Mount Sinai Hospital, in New York.
3. We will directly take care of all expenses related to serious illnesses covered (including travel, meals, accommodation, etc.), **with a maximum of 1,000,000 euros per person per year**, and with a total policy limit of 2,000,000 euros.
4. We know that when you are ill, it is essential not to waste time or energy on dealing with formalities or procedures. We will take care of everything so that you can just focus on getting better.
5. If you want to compare a diagnosis and need a second medical opinion, you can count on it.
6. 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 or immediate.



Your health won't have any geographical barriers. Nor financial ones. Nor typological ones. Nor...

How it works:

1. You just need to contact us, and tell us about the illness.
2. A DKV doctor will contact you for more information, and to do a study of your specific case. At this time, all the documentation will be sent to the medical committee.
3. We will then activate the **second medical opinion service**, whereby the world's top experts in that specific area will analyse each case.
4. The experts will identify and select the most suitable international centres for receiving the treatment.
5. At this point, you will just need to decide which centre you prefer. The **support service** will then be activated to work out the best options for getting you there and managing all other procedures.
6. Once the treatment abroad has ended, medication expenses will continue to be reimbursed for up to 30 days after being discharged, and up to the established limit.

Which serious illnesses?

- Cardiovascular: coronary bypass and heart valve replacements.
- Oncological (except for skin cancer).
- Neurosurgery: spinal tumour and intracranial disease.
- Vital organ transplant: bone marrow and organs from a living donor.
- Neurodegenerative (MS, ALS, Alzheimer's and Parkinson's). Up to 30,000 euros per person per year.

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

Health and wellbeing services

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



Find out about the services and discounts by asking your Health Expert, at 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

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