

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

**With the world's most prestigious  
specialists at your fingertips**

Take good care of yourself

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

1. You will have access to all doctors and centres around the world. In other words: you will have the peace of mind of knowing that, in any unforeseen circumstances, you will have the most innovative methods and best technology possible at your disposal.
2. We want to offer you lifetime insurance. This is why after the third year, we will not cancel your insurance. Furthermore, as of 65 years old, we do not reduce your coverage.
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 serious illness diagnosis and need a second medical opinion, you can count on it.
5. We will reimburse you the amount of your bills as soon as possible, and within a maximum of 7 days. You can also request a reimbursement directly on the website or the app, simply by uploading a photograph.
6. Of course, you won't need to pay anything for going to a doctor via our authorised network.
7. To reduce the costs of protecting your family, you will have a discount of up to 12% on your family insurance.
8. Smile. Unlike other health insurances in the sector, yours will have the dental service included.
9. If you have to be admitted to hospital, don't worry. You will have your own room so that you are comfortable, with an extra bed for your companion. This means you only need to worry about what's most important: recovering.
10. Of course, you can also manage your authorisations quickly and easily at [dkvseguros.es](http://dkvseguros.es), over the phone or in a DKV branch.
11. 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.

## The best doctors and health centres around the world are at your fingertips.

In Spain, you have access to a medical directory of more than 1,000 centres, 24,000 professionals and the widest range of coverage in the sector.

### All the basic cover

- Primary care
- 24-hour medical emergencies
- Hospitalisation with no limitation of stay, except for with psychiatry
- Diagnostic specialists and methods



### And also

- Dental service, with more than 50 free services
- Surgical procedures
- Assisted reproduction (individual categories Classic, Elite and Premium)
- 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
- Extensive cover for transplants
- Breast reconstruction following radical surgery and symmetry surgery of the contralateral breast post-mastectomy
- Healthcare assistance for HIV/AIDS

And of course, both in Spain and abroad, you can go to any centre that is not part of the DKV directory, with a reimbursement of between 80% and 90% of your total expenses.

## Reimbursement of all bills

- Pharmacy expenses (individual modality)
- Rotavirus, HPV booster and meningitis B-Bexsero vaccinations
- Umbilical cord blood stem cell conservation

## DKV Health Spaces

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

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

## Health

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

- 24-Hour DKV Physician
- Paediatrics
- For women
- For pregnancy
- For sports
- Nutritional
- Childhood obesity
- Psychoemotional
- Tropical

These are all the types of coverage. If you have any questions about specific aspects or if something is missing, don't hesitate to contact your Health Expert.

# Regarding your health, you set the limits.

## Mundisalud Complet

Overall limit: 62,000 euros.  
Reimbursement in Spain: 80%.  
Reimbursement abroad: 90%.

## Mundisalud Classic

Overall limit: 237,000 euros.  
Reimbursement in Spain: 80%.  
Reimbursement abroad: 90%.

## Mundisalud Premium

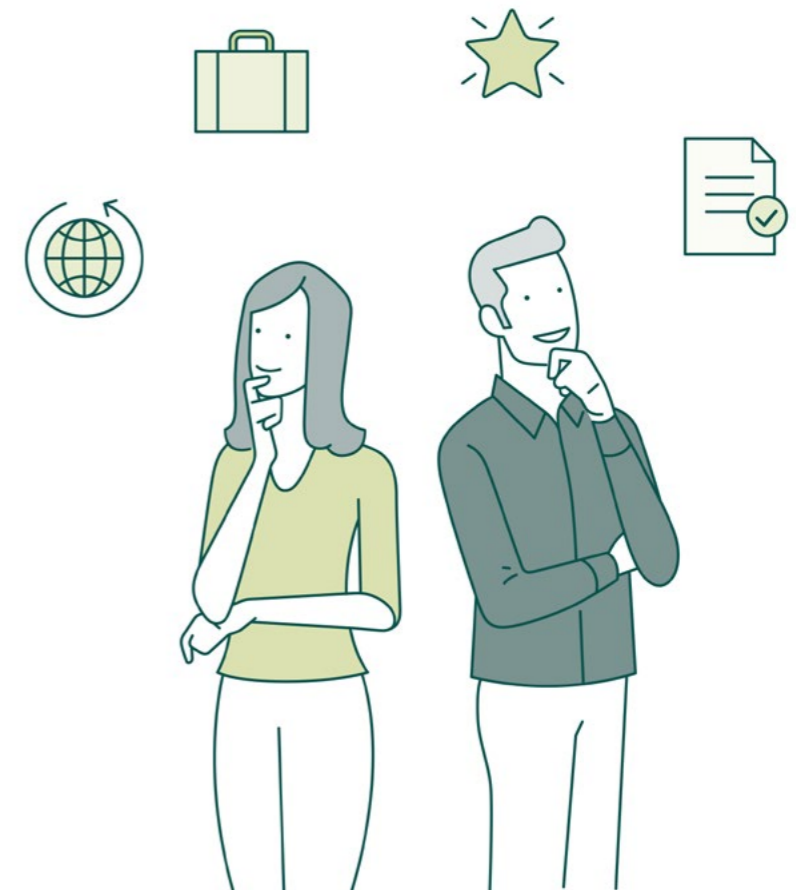
Overall limit: 650,000 euros.  
Reimbursement in Spain: 90%.  
Reimbursement abroad: 90%.

## Mundisalud Plus

Overall limit: 160,000 euros.  
Reimbursement in Spain: 80%.  
Reimbursement abroad: 90%.

## Mundisalud Elite

Overall limit: 310,000 euros.  
Reimbursement in Spain: 90%.  
Reimbursement abroad: 90%.



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

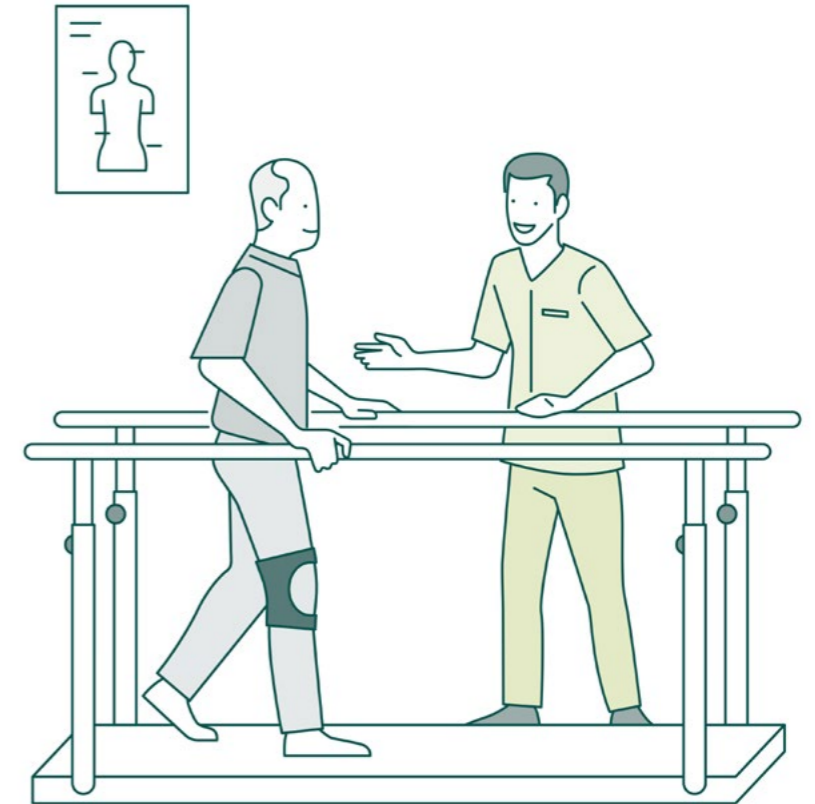
### Free and remote preventive medicine plans and programmes

- 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](https://vivelasalud.com), or call 976 506 000 and access all programmes.

## Health and wellness 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 about the services and discounts by asking your Health Expert, at [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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Customer service  
helpline manned by:

Fundación  
**INTEGRALIA DKV**



Responsible with  
your health, society  
and the planet



Healthy company



Sustainable company