

DKV Top Health[®]. The health insurance for you.

**With all the coverage and the world's best
specialists and medical centres.**

Take good care of yourself

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

1. This is the most comprehensive health insurance on the market. It's that simple. This insurance will give you access to DKV's medical directory in addition to all other doctors and medical 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 cover 100% of the costs of services not included in the medical directory, with no fee limit (except for 80% in the case of dentistry).
3. We want to offer you lifetime insurance. Therefore, we will not cancel your insurance after the third year. Furthermore, from the age of 65 years, we do not reduce your coverage.
4. If you have any kind of occupational or traffic accident, don't worry, we will assist you.
5. If you want to compare the diagnosis of a serious illness and need a second opinion, look no further.
6. We will reimburse you the amount of your bills as soon as possible, within a maximum of 7 days. Also, you can request a refund directly through the website or app with a simple photograph.
7. Of course, you won't have to pay anything to see a doctor from our medical network.
8. To reduce the cost of protecting your family, you will get a 12% discount on family insurance.
9. Smile. Unlike other health insurances in the sector, yours includes a dental service.
10. 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.
11. And, of course, you can manage all your authorisations quickly and easily at dkvseguros.es, on the phone, or at a branch.
12. You also have Digital Doctor, an app that you can use to contact a doctor by phone, video call, or chat. Getting a first medical opinion has never been so quick and easy.

The best doctors and health centres around the world are at your fingertips. Go ahead, choose the one you want.

In Spain, you will have access to a medical directory of over 1,000 private centres, more than 24,000 health professionals, and the largest selection of coverage in the sector.

All the basic coverage

- Primary care.
- 24-hour medical emergencies.
- Hospitalisation with no limit of stay (except for psychiatric admissions which are limited to 90 days).
- All specialities and diagnosis methods.



And more

- Dental service, with more than 50 free services.
- Surgical procedures.
- Assisted reproduction.
- Assistance in pregnancy and birth.
- Up to 30 psychotherapy sessions per year. 40 sessions in cases of eating disorders, school bullying, gender-based violence or family violence.
- Homeopathy and acupuncture.
- Podiatry, physiotherapy and rehabilitation with no limit of sessions.
- Extensive cover for transplants.
- Breast reconstruction following radical surgery or symmetry surgery on the contralateral breast post-mastectomy.
- Healthcare for HIV/AIDS infection.

And, of course, you can attend any non-affiliated medical centre in Spain or anywhere in the world with a 100% refund of expenses and no fee limit.

Refunds on all bills

- Pharmaceutical expenses.
- Optical and orthopaedic products.
- Special support equipment such as wheelchairs, CPAP, etc.
- Vaccinations: rotavirus, HPV recovery, meningitis B-Bexsero.
- Conservation of stem cells from umbilical cord blood.

DKV Healthcare Centres

With DKV Health Spaces, you have the best medical assistance always nearby. Spacious, comfortable centres offering the latest technology and services.

Ask your Health Expert for your closest centres, and if one day you are in another part of Spain and want to find a centre nearby, simply visit 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.

... 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, 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
 - Quitting 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 much more...

Find out more about the services and discounts by asking your Health Expert, by going to 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 tend to think that health insurance is only useful for going to see the doctor. But nowadays, with our increasingly hectic lifestyles, it is not always easy to find time to go to 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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Customer service
helpline manned by:

Fundación
INTEGRALIA DKV



Responsible with your
health, society and the
planet



Healthy
company



Sustainable
company