

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

**DKV Mundisalud**

**The health insurance for you.**

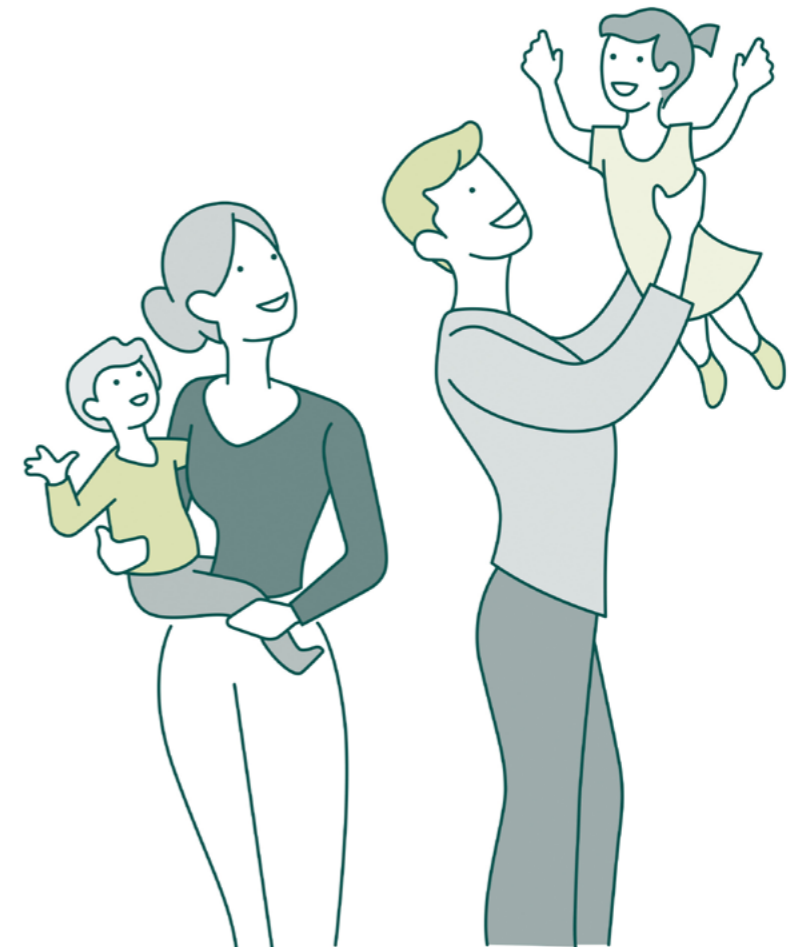
Take good care of yourself

# Introduction

We belong to the DKV Group, one of the largest insurance groups in Germany and Europe in over 30 countries, offering a full range of insurance and services.

In Spain, the DKV Group is present all over the country, with an extensive network of branch offices and practices, where almost 2000 employees serve nearly 2 million customers.

At DKV, we strive to create a healthier world, and develop actions that encompass the health and welfare of our policyholders, professionals, collaborators and society in general. Responsible management that brings value to our social and environmental surroundings, and allows for sustainable growth in the company.



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

**DKV Mundidalud**, health insurance that gives you total freedom to choose the specialist or medical centre you want to go, anywhere in the world, whether or not they are part of the medical directory. Reimbursement insurance, so that if you choose a non-associated doctor or centre, **DKV will reimburse you** the corresponding percentage according to the modality of your bill, quicker than every other company on the market, **in under 7 days**.



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 policy**. Furthermore, from the age of 65, we do not reduce your coverage.
3. If you have any kind of **occupational or traffic accident**, don't worry, **we will help you**.
4. If you want to compare the diagnosis of a serious illness and need a **second medical opinion**, look no further.
5. **We will reimburse you the amount of your bills** as soon as possible, 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 get a **discount of up to 12 % on your family insurance**.
8. Smile. Unlike other health insurances in the sector, yours **includes a dental service**.
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 focus on what's most important: getting better.
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 access to **Digital Doctor**, an app that lets you talk with a doctor over the phone, **video call** or chat. Getting a medical consultation has never been so simple or immediate.

# The best doctors and centres around the world are at your disposal

In Spain, you will have access to a medical directory of over 1000 private centres, more than 29 000 health professionals, and the largest selection of coverage in the sector.

## You will have all the basic coverage

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



## Additionally...

- Dental service, with more than 50 free services
- Surgical procedures
- Assisted reproduction (individual modalities of Mundisalud Classic, Elite and Premium)
- Assistance in pregnancy and childbirth
- Up to 20 sessions per year for psychotherapy, and 40 sessions in cases of eating disorders, school bullying, gender-based or domestic violence, cyberbullying and work-related stress
- Chiropody, physiotherapy and rehabilitation with no limit of sessions
- Extensive coverage for transplants
- Oncoplastic breast reconstruction following radical surgery and contralateral breast symmetry surgery post-mastectomy
- 3D/4D pregnancy ultrasound once per year
- 3D mammography (breast tomosynthesis)
- Minimally invasive diagnostic methods
- 20 speech therapy sessions per year for children

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 invoices

- Pharmacy expenses (individual modality)
- Rotavirus, HPV booster and meningitis B-Bexsero vaccinations
- The conservation of stem cells from umbilical cord blood (individual modality)

### DKV Health Spaces

With DKV Health Spaces, you have the best medical assistance always nearby. Large, 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](http://espaciosdesalud.dkvseguros.com)

### Health services

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

- 24-hour DKV Doctor
- Paediatrics
- For women
- For pregnancy
- For sports
- Nutritional
- Childhood obesity
- Psicoemocional, with 6 calls per year
- 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.

# It's your health, so 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

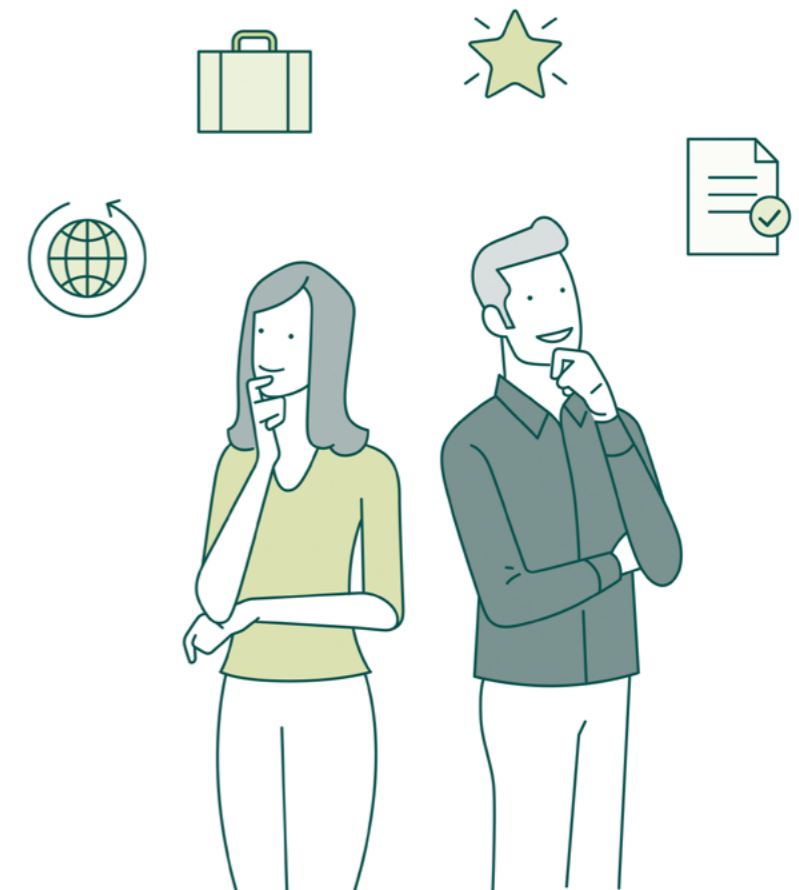
- Overall limit: 650 000 euros
- Reimbursement in Spain: 90 %
- Reimbursement abroad: 90 %

## 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 want to ensure you won't need it

## Online preventive medicine programmes

Programmes to promote healthy living habits and improve quality of life for both you and your family:

- Healthy living
- Cardiovascular prevention
- Obesity programme
- Childhood obesity prevention
- Breast cancer prevention
- Prostate cancer prevention
- Cervical cancer prevention
- Healthy pregnancy and childbirth
- Baby care
- Work-related stress prevention
- Healthy childhood
- Healthy adolescence

Ask your Health Expert, go to [planesdevidasaludable.dkvseguros.com](https://planesdevidasaludable.dkvseguros.com), or call 976 506 000 to access all the programmes.

## DKV Health and Well-being Club

Access a catalogue of health and well-being services at the best price.

- Hearing aids
- Surgery for nearsightedness and presbyopia
- Medicine and plastic surgery
- Quitting smoking
- Dietetics
- Biomechanical gait analysis
- Gym/Fitness
- Optics
- Orthopaedics
- Osteopathy
- Wellness/Spas
- Online health and beauty products

And many more...

Find out about the services and discounts by asking your Health Expert, at [dkvclubdesalud.dkvseguros.com](https://dkvclubdesalud.dkvseguros.com), or by calling 976 506 010.

# Digital health, whenever you need it

At DKV we are committed to digitalisation, using new technologies to improve health care. To do this, we put all our digital services at your disposal.

## The 'Quiero cuidarme Más' app

The most comprehensive digital health platform. This covers all your needs easily, conveniently and free of charge:

- **Quiero Cuidarme:** find out and improve your healthy lifestyle index.
- **Digital Doctor:** 24-hour medical assistance, symptom checker, video-consultation or online chat with specialists\* and general practitioners, so that you can look after your health anywhere and at any time.
- **Health diary:** personal agenda to record your medical appointments and other health activities.
- **Online appointment request:** in multiple medical centres.
- **Health folder:** save your medical reports and receive your test results automatically.
- **Coach:** chat with a professional to take up and maintain healthy habits in your daily life.
- **Digital midwife** to answer any questions post-partum.
- **DKV Health and Well-being Club** with customised offers on products and services.

\* Specialists: paediatrician, dermatologist, gynaecologist, orthopaedic surgeon, endocrinologist and psychologist.



## DKV App

DKV has a free mobile app where customers can access a range of different procedures:

- Consult your information.
- Locate branches and DKV Health Spaces.
- Search the medical directory by area or postcode, filtering by the most commonly used specialities.
- Customised notifications service.
- Save the details of your favourite doctors so they are always available.
- Request card duplicates, the particular conditions, or a travel assistance certificate.
- You can also send complaints or claims, which can be done via a simple form.

One app to manage your health insurance.

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Digital Doctor and Quiero Cuidarme Más are services managed by DKV Servicios SA, the entity responsible for providing and developing digital health services for persons insured by DKV Seguros y Reaseguros SAE.



All the provisions can be used from day one, except for hospitalisation, surgery and childbirth (unless it is an emergency).

There is no expense limit if you use the DKV medical directory; in all other cases, the limits depend on the modality contracted.

The insurance can be taken out up until the age of 75 in the individual modality and 67 in the collective modality.



## **It's not just your health that needs a periodical check-up**

And health doesn't just vary from one person to another. It also changes over time. So, it is very important that you review your insurance regularly to check that it is still the best fit for your needs. If this isn't the case, get in touch with your Health Expert to get a better solution.

# DKV Mundisalud

	Spain	Abroad
Medical directory	100%	-
Reimbursement Complet/Plus/Classic	80% of the bill	90% of the bill
Reimbursement Élite/Premium	90% of the bill	90% of the bill

Reimbursement limits	Complet	Plus	Classic	Élite	Premium
DKV Network of Healthcare Services	100% Unlimited*	100% Unlimited*	100% Unlimited*	100% Unlimited*	100% (Except AIDS)
Reimbursement	80%	80%	80%	90%	90%
Overall annual limit	€62 000/year	€160 000/year	€237 000/year	€310 000/year	€650 000/year
Outpatient care	€12 000/year	€24 000/year	€40 000/year	€60 000/year	€150 000/year
Primary Care Consultation	€40/consultation	€60/consultation	No limit	No limit	No limit
Specialist and emergency consultation	€80/consultation	€120/consultation	No limit	No limit	No limit
Psychology	€30/session	€30/session	€30/session	€30/session	No limit
Surgical-medical fees	General surgery sub-limit	General surgery sub-limit	€25 000/year	€50 000/year	€100 000/year
Hospital care	€50 000/year	€136 000/year	€197 000/year	€250 000/year	€500 000/year
Prostheses	€12 000/year	€12 000/year	€12 000/year	€15 000/year	€20 000/year
General hospitalisation with an extended stay (>5 days) in Spain	€300	€400	€900	€1200	No limit
General hospitalisation with an extended stay (>5 days) abroad	€400	€600	€1350	€1800	No limit
Short-stay hospitalisation (<5 days) and in the ICU (in Spain and abroad).	€800	€1200	€2400	€3200	No limit

Groups	Complet	Plus	Classic	Élite	Premium
Group 0 (e.g. ingrown nail, vaginal warts, etc.)	No limit	No limit	No limit	No limit	No limit
Group 1 (e.g. lingual frenulum, benign lip tumour, etc.)	No limit	No limit	No limit	No limit	No limit
Group 2 (e.g. vasectomy, phimosis, etc.)	No limit	No limit	No limit	No limit	No limit
Group 3 (e.g. tubal ligation, mastectomy, etc.)	€1000	€1500	No limit	No limit	No limit
Group 4 (e.g. appendectomy, strabismus surgery, etc.)	€1000	€1500	No limit	No limit	No limit
Group 5 (e.g. fitting a pacemaker, cataracts, etc.)	€2000	€3000	No limit	No limit	No limit
Group 6 (e.g. tympanoplasty, hysterectomy, etc.)	€2000	€3000	No limit	No limit	No limit
Group 7 (e.g. gastrectomy, cochlear implant, etc.)	€3000	€4500	No limit	No limit	No limit
Group 8 (e.g. liver transplants, epilepsy surgery, etc.)	€3000	€4500	No limit	No limit	No limit
Childbirth	€2000	€3000	No limit	No limit	No limit
Caesarean sections	€2500	€3600	No limit	No limit	No limit

\* Except for cardiac and vascular prostheses and AIDS.

Worldwide travel assistance, in case of an emergency abroad:

- Service provision: this coverage is only accessed by calling the travel assistance helpline.
- With the highest limits. Up to a maximum of 20 000 euros / maximum 180 days travel abroad.

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

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Download  
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Customer service helpline  
operated by:

Fundación  
**INTEGRALIA DKV**



Responsible  
with your health,  
society and the planet.



Healthy company



Sustainable company