

**With all the coverage
for Health, Income, Funeral
and Accidents that you need,
in a single bill**

DKV Profesional

The combined insurance for you.

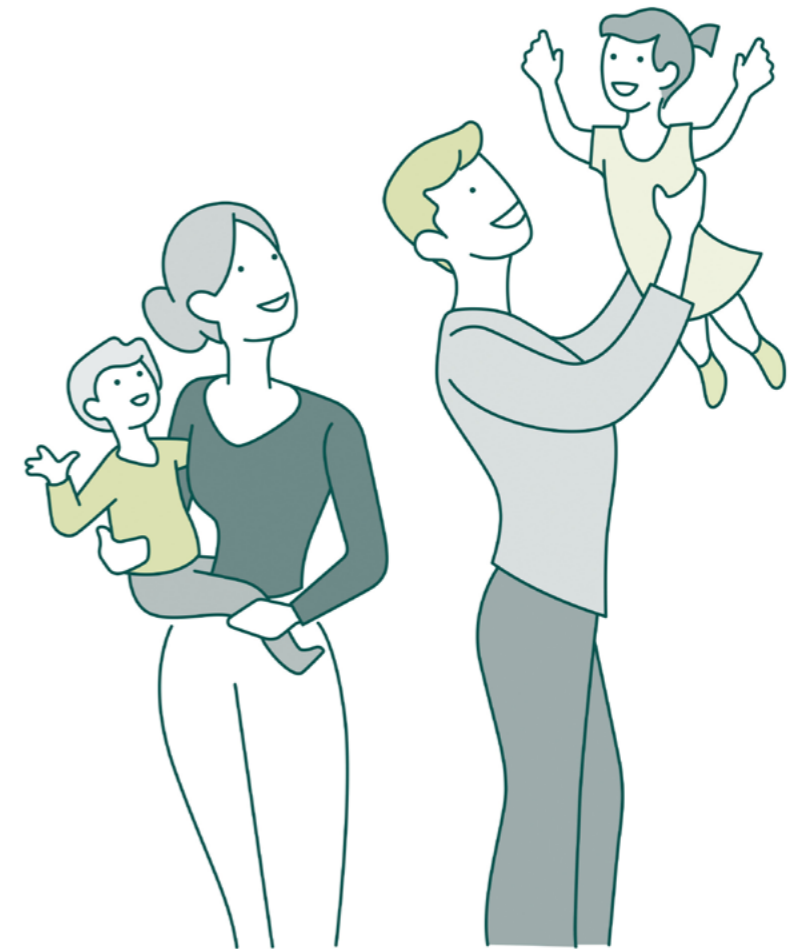
Take good care of yourself

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.

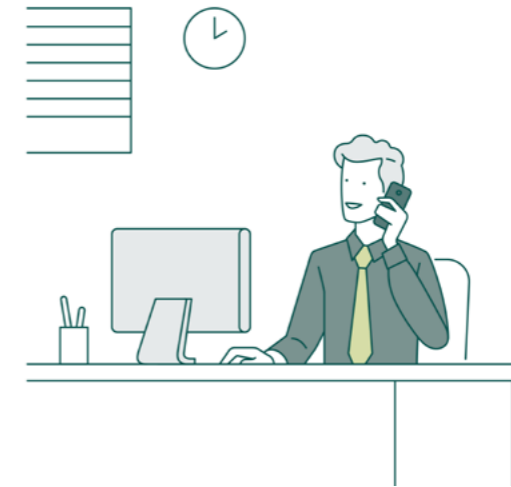
In Spain, the DKV Group is present all over the country, with an extensive network of branch offices and practices, where almost 2000 employees serve nearly 2 million customers.

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. Yours starts with ten

DKV Profesional is the multiple coverage insurance that allows you to combine Health, Income, Funeral and Accident coverage according to your needs, combining them into a single bill. And if **you're self-employed**, you'll always have an **additional 5 % discount on health insurance**.



1. We want to offer you **insurance that lasts a lifetime**, whatever happens. In other words: we won't increase the price of coverage if you use your insurance frequently, **and we won't cancel it after the third year**.
2. You can choose any specialist from the DKV medical directory with over 29 000 professionals and 1000 health centres, such as the **Teknon clinic, the Quirón Hospital Group, the Ruber clinic**, etc.
3. Also, if you choose the specialists module of the health insurance, you don't need to see your GP to request an appointment with a specialist.
4. If you are admitted to a hospital, **after the third day, you will receive 80 euros per day** up to a maximum of 2400 euros, when none of the hospital fees are borne by DKV.
5. If you have any kind of **occupational or traffic accident**, don't worry, **we will help you** (according to the module contracted).
6. 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.
7. If you want to compare the diagnosis of a serious illness and need a **second medical or bioethical opinion**, look no further.
8. Pack your suitcases worry-free. With trips of **up to 180 days abroad, you are covered for up to 20 000 euros for healthcare expenses due to an illness or accident**. One of the highest limits on the market.
9. Of course, you can also manage your authorisations quickly and easily at dkvseguros.es, over the phone or in a DKV branch.
10. 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.

Insurance that could be four policies in one

Here are the different modules and cover available for Health, Income, Funerals and Accidents, so that you can choose the ones you want and we can adapt your insurance to your needs.

Health

You can take out a single module, two, or all three.

Primary care module

- General medicine at a clinic and at home
- Paediatrics
- Medical and paediatric emergencies
- Basic clinical analyses
- Ambulances

Module for specialists and diagnostic tests

- All specialities: cardiology, dermatology, gynaecology, study and treatment of allergies, traumatology...
- All diagnostic tests: X-rays, scans, PET, PET-CT, etc.
- 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 or qualifying periods
- Extensive preventive healthcare programme (child health, oral health, coronary risk prevention, women's cancer, prostate and colorectal cancer, and diabetes)
- 3D mammography (breast tomosynthesis)
- Minimally invasive diagnostic methods
- 20 sessions of speech therapy rehabilitation per year for children

Surgery and hospitalisation module

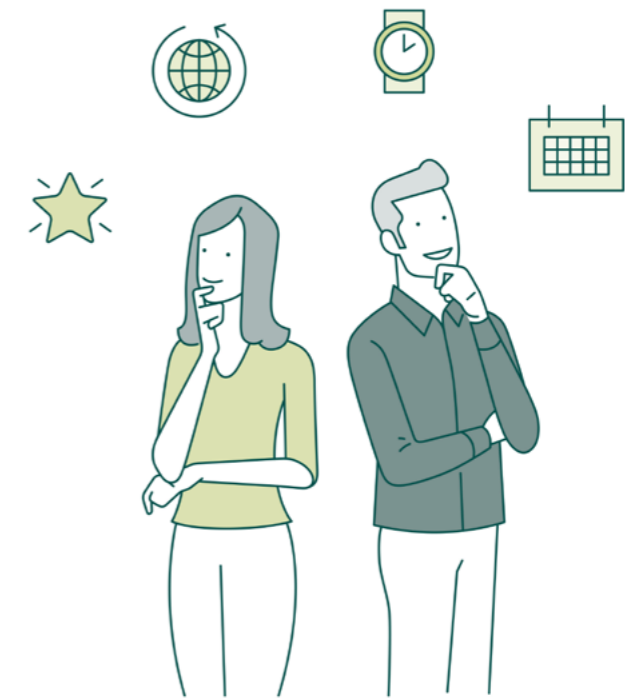
- Medical, surgical and obstetric and paediatric hospitalisation, ICU, etc.
- Hospitalisation with no limit of stay (except for psychiatric admissions, which are limited to 60 days/year)
- Extensive transplant coverage
- Da Vinci robotic surgery for prostate cancer or organ-confined cancers (only included when you contract module C for Hospitalisation, together with module B for Specialists)

Taking out all the modules

- Reimbursement for the conservation of stem cells from umbilical cord blood

Taking out any module

- The best worldwide assistance in the event of an emergency abroad: for trips of up to 180 days and with a maximum limit of 20 000 euros for healthcare expenses
- Dental health service included at no additional cost with over 50 free procedures



Income

You can choose between Renta Clásico and Renta Baremado.

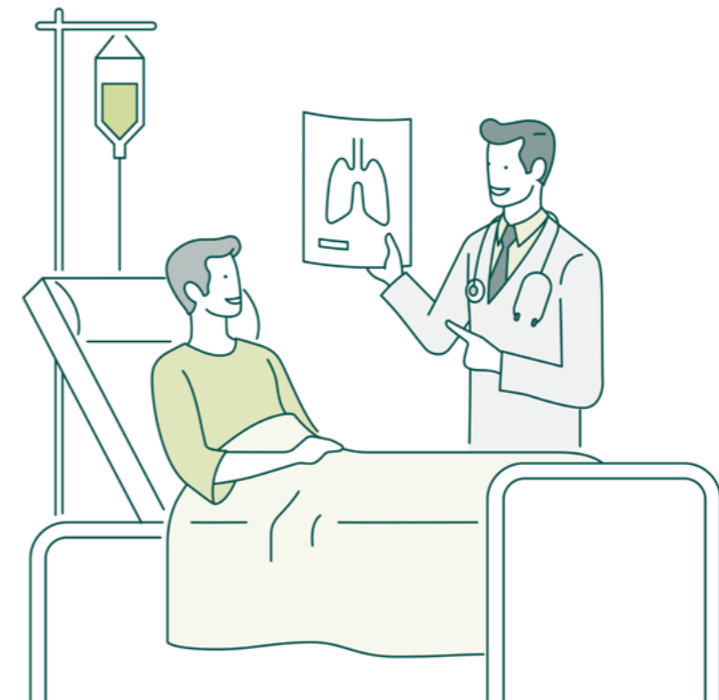
- You will receive a daily payment for medical discharge due to an illness and/or an accident, whether suffered during your private or professional life.
- Option to choose the daily amount that you want to receive while on medical discharge.
- We guarantee the prompt payment of compensation.

Funerals

- Economic assistance to cover funeral service expenses.

Accidents

- We will give you the money you need to cover the unforeseen expenses that may arise in the event of death or basic permanent disability due to an accident.



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, 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.

- Acupuncture
 - Hearing aids
 - Surgery for nearsightedness and presbyopia
 - Medicine and plastic surgery
 - Quitting smoking
 - Dietetics
 - Biomechanical gait analysis
 - Gym/Fitness
 - Homeopathy
 - Optics
 - Orthopaedics
 - Osteopathy
 - 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, going to 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.

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 provisions can be used from day one, with the exception of the following, which have qualifying or exclusion periods:

- Hospitalisation and surgery (including surgical prostheses): 6 months, apart from hospitalisation for a life-or-death emergency or due to an accident, which has no qualifying period
- Childbirth (except for premature births): 8 months
- Transplants: 12 months

Combine your insurance coverage according to your needs.

Remember that with Health insurance, you can choose one, two or three modules: the primary care module, the specialists and diagnostic tests module, and the surgery and hospitalisation module. And with Income insurance, you can choose between ‘Renta Clásico’ (classic modality) and ‘Renta Baremado’ (scaled modality).

You choose how to look after yourself, so you can decide how to benefit from your coverage. With or without co-payments?



Your insurance also requires a regular check-up

Your personal and work situation 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 is not the case, please contact your DKV Insurance Expert who will offer you the best solution.

Co-payments

If you do not want co-payments, choose the Élite modality.

	Completo	Plus	Classic	Élite
Consultation description (per consultation)				
Primary care consultations: General medicine, paediatrics and nursing.	€12	€6	€1.95	€0
Other speciality consultations	€20	€10	€2.95	€0
Gynaecology consultations	€20	€6	€2.95	€0
Psychological consultations	€20	€10	€9	€0
Diagnostic tests (per act)				
Clinical analyses	€12	€5	€2.50	€0
Conventional radiology	€10	€5	€2.50	€0
High technology radiology	€55	€30	€2.50	€0
Vascular radiology	€55	€25	€2.50	€0
Tomography - CT	€100	€50	€2.50	€0
Nuclear magnetic resonance	€175	€75	€2.50	€0
Positron Emission Tomography (PET)	€300	€100	€2.50	€0
Endoscopic diagnosis services	€45	€25	€2.50	€0
Cytology	€0	€0	€2.95	€0
Ultrasound Scan	€25	€12	€2.95	€0
Mammography	€0	€0	€2.95	€0
Pathological anatomy	€50	€25	€2.95	€0
Amniocentesis	€250	€100	€2.95	€0
Polysomnography test	€275	€100	€2.95	€0
pH-meter	€200	€100	€2.95	€0
Hospital admissions per day: the co-payment exclusively includes the hospitable stay per day and operating fees. All other medical procedures and diagnostic tests will entail the co-payment corresponding to its group.	€25	€15	€0	€0

	Completo	Plus	Classic	Élite
Hospital activity: preoperative procedures, resuscitation, day hospital, outpatient surgery, dialysis	€0	€0	€2.95	€0
Surgical group 0-1-2	€0	€0	€2.95	€0
Surgical group 3-4-5	€0	€0	€2.95	€0
Surgical group 6-7-8	€0	€0	€2.95	€0
Delivery/Caesarean section	€0	€0	€2.95	€0
Curettage	€0	€0	€2.95	€0
Retrograde cholangiopancreatography Cholangiography	€0	€0	€2.50	€0
Lithotripsy	€0	€0	€2.95	€0
Therapeutic acts (per act)				
Mouth cleaning and dental extractions	€6	€3	€2.95	€0
Rehabilitation	€8	€5	€2.50	€0
Oxygen therapy	€5	€3	€2.50	€0
Photocoagulation	€95	€50	€2.95	€0
Nuclear medicine	€150	€75	€2.95	€0
Diagnostic/treatment services for medical specialities	€25	€12	€2.95	€0
Diagnostic/treatment services for surgical specialities	€25	€12	€2.95	€0
Diagnostic/treatment services for obstetrics and gynaecology	€25	€12	€2.95	€0
Diagnostic/treatment services for cardiology	€75	€40	€2.95	€0
Diagnostic and treatment for oncology	€300	€100	€2.95	€0
Radiotherapy and chemotherapy treatments (per session)	€50	€25	€2.95	€0
Pain management	€120	€50	€2.95	€0
Ambulances	€50	€25	€2.95	€0
Hospital emergencies and primary care at home	€60	€30	€2.95	€0
Outpatient emergencies	€30	€15	€2.95	€0

dkvseguros.com

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Customer service helpline
operated by:

Fundación
INTEGRALIA DKV



Responsible
with your health,
society and the planet.



Healthy company



Sustainable company