

# **With all the coverage and the best specialists and centres worldwide**

**DKV Top Health®**

**The health insurance for you.**

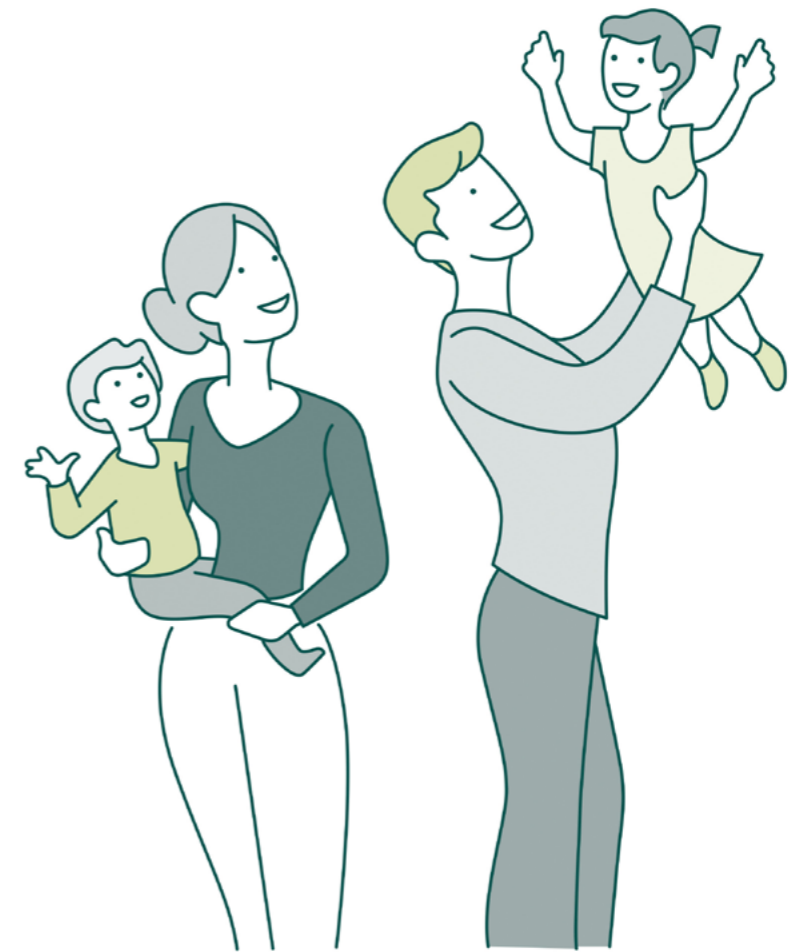
Take good care of yourself

# 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 twelve

**DKV Top Health®**, a unique health insurance on the market that gives you access to the best private medicine worldwide, with everything you need to look after your health. Reimbursement insurance, so that if you choose a non-associated doctor or centre, **DKV will reimburse 100 % of the bill at the fastest rate on the market, in under 7 days.**

1. This is the most comprehensive health insurance on the market. It's that simple. This insurance will give you **access to the DKV 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 expense limit, except for 80 % in the case of dentistry.
3. 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.
4. If you have any kind of **occupational or traffic accident,** don't worry, **we will help you.**
5. If you want to compare the diagnosis of a serious illness and need a **second medical opinion,** look no further.
6. **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.
7. Of course, you **won't have to pay anything to see a doctor from our medical network.**
8. To reduce the costs of protecting your family, you will get a **discount of up to 12 % on your 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 focus on what's most important: getting better.
11. 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.
12. 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 an initial 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 without a limit
- All specialities and diagnostic methods



## Additionally

- Dental service, with more than 50 free services
- Surgical procedures
- Assisted reproduction
- Psychology
- Homeopathy, acupuncture and osteopathy
- Virtual Colonoscopy (3D)
- Chiropractic, 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
- Minimally invasive diagnostic methods

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

## Reimbursement of all invoices

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

## 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 Docto
- Paediatrics
- For women
- For pregnancy
- For sports
- Nutritional
- Childhood obesity
- Psycho-emotional
- 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.

## 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
- 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).

You can **go to any non-associated doctor or centre worldwide with a full reimbursement of expenses** (except for dentistry, with a reimbursement of 80% and a maximum of 9000 euros).

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.



[dkvseguros.com](http://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