

HEALTH

**DKV**  
HEALTH AND MEDICAL INSURANCE



DKV Modular

I choose only what I need

*Take good care of yourself*

An ERGO Insurance  
Group company

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## Choose what you need

**Avoid the crowds and ensure the fastest, most convenient and efficient healthcare, when you most need it.**

No waiting lists or lengthy paperwork. You have more than **1,000 associated centres and more than 19,000 professionals** across the whole of Spain.



### Primary care

#### Module A

General medicine, ER, paediatrics, ambulances, check-ups, analysis, etc.  
(Extension of Appendix 1)



### Hospitalisation

#### Module C

Cancer (OSNA technique included) and kidney treatments, among others; surgery; hospitalisation (ICU and pregnancy-related included); therapies; prostheses; and much more!  
(Extension of Annex 3)



### Specialists

#### Module B

Medical or surgical specialities, diagnostic procedures, treatments undertaken in the clinic.  
(Extension of Appendix 2)

All modules include:

### Worldwide assistance in case of emergency

Medical, hospitalisation, surgical, pharmaceutical, ambulance and medical repatriation expenses, and much further coverage. With the highest limits!

**Protect your health and that of your loved ones as you should and with the prestige and quality provided by the European leader in medical insurance.**

## Why DKV Modular?

**Entrust your health to the company with the highest ratings from its customers.**

### Commitment

Lifetime policy, as of the third year, we will not cancel your insurance due to a high number of claims.

### Involvement

Receive **80 EUR/day** after the third day of admission, when not at the expense of DKV. (Module C)

### Flexibility

Customise your insurance by choosing a module or combining them.

### Unlimited

Hospitalisation, except for psychiatric hospitalisation with a limit of sixty days/year. (Module C)

### Speed

Health care appointment arranged rapidly for authorised diagnostic tests and surgical procedures.

### Convenience

Manage your authorisations quickly and easily through our website.

### Savings

For family policies, discount of up to 12%. Pay only for what you need.

### You only have to smile

Free dental service.

## And so that you have total peace of mind:

Highest age for taking out insurance on the market **up to the age of 75, in an individual policy**

## By contracting the three modules in the individual modality, you obtain access to:

- > **Reimbursement of bills abroad in the event of severe illness.** Prior diagnosis in Spain (individual modality).
- > Coverage for **family assistance services** in cases of **dependency level 3** due to an accident covered by the insurance policy (individual modality)
- > **Second medical and bioethical opinion in cases of severe illness**
- > **e-Health services 902 499 799.**
  - 24-Hour DKV Physician
  - 24-hour paediatric health line
  - Women's health line
  - Pregnancy health line
  - Sports health line
  - Nutritional health line
  - Childhood Obesity health line
  - Psychoemotional health line
  - Tropical health line

## Psychology

### In Module B

- > **Twenty sessions/year.**
- > **Forty sessions/year** for dietary disorders.

## Free preventive medicine programmes\*

- > For childhood obesity.
- > Breast and cervical cancer prevention.
- > Prevention of prostate cancer for men over 45.

\*Check all the plans in Appendix 5.

### In Module C

- > Family planning methods.
- > Breast reconstructive surgery after radical surgery.
- > Transplants of cornea, bone marrow, kidney, liver and heart.



## Why DKV Seguros?

**Analyse all the advantages and conditions of taking out your health insurance with DKV Seguros. You'll be rewarded!**

### We work with the best

Highly renowned health centres, such as the Teknon and Ruber clinics, or the Quirón Hospital Group, among others, at your service.

### We are constantly innovating

We are at the forefront offering you the best and most efficient health resources.

### We create social and environmental value

From the DKV Integralia Foundation, we participate in labour integration of people with disabilities and degenerative illnesses.

We have been a Zero CO2 Company since 2007.

### We are close to you

DKV Health Spaces are the first chain of health care clinics with dual certification

ISO 9001 and UNE-179001.

### We are upright, transparent and excellent

SGE 21 Ethics and Social Responsibility Management certificate.

Clear Language Certificate.

Prestigious European recognition of excellence. EFQM 500+ certificate with more than 600 points:



## Health and wellness services

### Take care of yourself, at the best price

With DKV Health and Well-being Club, you can access your catalogue of health and wellness services at lower-than-market prices.

Access the information about prices and discounts via the following website at any given time:  
**dkvclubdesalud.com**

### Enjoy the best services


- > Acupuncture.
- > Hearing aids.
- > Surgery for nearsightedness and presbyopia.
- > Medicine and plastic surgery.
- > Umbilical cord blood banking.
- > Quitting smoking.
- > Dietetics.
- > Biomechanical study of walking.
- > Gym/fitness.
- > Homeopathy.

- > Optics.
- > Orthopaedics.
- > Osteopathy.
- > Pelvic floor rehabilitation.
- > Assisted reproduction.
- > Wellness/spas.
- > Online parapharmacy.

And much more...

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

 902 499 150

 Our branches



## Appendix 1:

### Primary Care

#### Module A:

- > General practice
- > Annual basic cardiology check-up
- > Basic clinical analyses and conventional X-rays (Without contrast)
- > Ambulances
- > Paediatrics and children's health.
- > 24-hour home medical care and in-clinic medical emergency service
- > Nursing service (registered/qualified).



## Appendix 2:

### Specialities

#### Module B:

Includes **medical or surgical specialities, diagnostic resources and treatments during visits, such as:**

- |  |                                    |
|--|------------------------------------|
| > Angiology and cardiovascular surgery | > Nephrology                       |
| > Digestive system with surgery        | > Neonatology                      |
| > Allergy and immunology               | > Pneumology                       |
| > Cardiology                           | > Neurosurgery                     |
| > General surgery                      | > Obstetrics                       |
| > Plastic and reconstructive surgery   | > Dentistry                        |
| > Thoracic surgery                     | > Ophthalmology                    |
| > Dermatology                          | > Oncology                         |
| > Endocrinology                        | > Ortolaryngology                  |
| > Geriatric medicine                   | > Chiropody                        |
| > Gynaecology                          | > Psychiatry                       |
| > Haematology                          | > Rehabilitation and physiotherapy |
| > Speech therapy and speech pathology  | > Rheumatology                     |
| > Internal medicine                    | > Traumatology                     |
|  | > Urology                          |

## Appendix 3:

### Hospitalisation

#### Module C:

**Medical hospitalisation**  
(without surgical intervention).

- > **Surgical hospitalisation.** It includes immediate post-operative cures and visits (up to two months after surgery).
- > **Obstetrical hospitalisation.** Includes cot and/or incubator for the newborn baby up to a maximum of 28 days
- > **Paediatric hospitalisation** (patients under 14 years old).
- > **Psychiatric hospitalisation.** For acute outbreaks (maximum sixty days per calendar year).
- > **Hospitalisation in an Intensive Care Unit ICU**
- > **Hospitalisation for dialysis and artificial kidney.** For the treatment of acute renal failure.

#### Moreover:

- > **Oncological treatments:** radiotherapy, brachytherapy and chemotherapy
- > **OSNA method or technique:** interoperative molecular analysis of the sentinel node in the early stage breast cancer, without lymphatic spread
- > **Renal and vesicular lithotripsy**

- > **Dialysis and hemodialysis**
- > **Major ambulatory surgery**
- > **Arthroscopic surgery**
- > Surgery on nasal passages or turbinectomy and tonsilloplasty using radiofrequency techniques
- > **Family planning techniques:** tubal ligation, hysteroscopic tubal occlusion and vasectomy.
- > **High therapeutic technology:** guided prostate biopsy with multi-parametric magnetic resonance for early detection of small neoplastic lesions.
- > **Surgical laser** in ophthalmology, proctology, ophthalmology, peripheral vascular surgery, ortolaryngology, and in gynaecological and genital pathology
- > **Holmium surgical laser, Green laser diode (KTP and HPS) and Thulium** for the surgical treatment of benign prostatic hyperplasia
- > **Surgical prosthesis:** without limit, except for cardiovascular prostheses with a maximum limit of 12,000 euro per insured person and year.
- > Shock-wave or musculoskeletal lithotripsy therapy (3 sessions per process) in pseudoarthrosis, osteonecrosis and chronic tendinitis

## Appendix 4:

### We are also beside you when you travel

#### Included in all modules

#### Worldwide assistance in the event of a medical emergency

In stays not exceeding **180 days**, including:

- > Medical, surgical, pharmacy, hospitalisation and ambulance expenses abroad (EUR 20,000 limit).
- > **Transfer and repatriation** of injured and sick parties
- > **Return ticket** for a relative and hotel costs, if hospitalisation lasts longer than 5 days (up to 30 euros/day, up to a maximum of 300 euros)
- > **Early return of the insured person due to death** of a relative
- > **Early return of the insured person due to fire or accident** at home
- > Emergency **dental expenses** (up to 150 euros)
- > **Expenses of extending a stay** in a hotel (up to 30 euros/day, up to a maximum of 300 euros)
- > Shipment of **medications**
- > **Medical helpline**
- > **Repatriation of the deceased** and of accompanying insured parties

- > **Accompanying party** in the event of death
- > Help for **locating and shipping luggage**
- > Forwarding of documents.
- > Legal defence costs abroad (up to 1,500 euros per claim).
- > Advance on **bail** (up to 6,000 euros per claim)



## Appendix 5:

### Free and remote preventive medicine plans and programmes

**Programmes to promote a healthy lifestyle starting from childhood to adolescence**

**Programme for the prevention of obesity**

**Workplace stress prevention**

**Colorectal cancer prevention**

**Programme for the prevention of cardiovascular risk**

**Breast cancer prevention**

**Cervical cancer prevention**

**Prostate cancer prevention**

Look on the website [programas.vivelasalud.com](http://programas.vivelasalud.com) or call 902 499 499 and have access to all the programmes.

### More information:

- > Maximum co-payment limit per insured person per calendar year: EUR 600
- > Co-payments valid for 2017
- > All provisions can be used from day one, except for waiting periods:
  - Hospitalisation\* and surgical procedures: **Six months**
  - Surgical prostheses: **six months**
  - Childbirth (except for early delivery): **Eight months**
  - Transplants: **Twelve months**

\* Hospitalisation for a life-or-death emergency or due to an accident has no waiting period. Any pathology existing before taking out the policy is excluded from the coverage and must be reflected in the health declaration. Consult the policy conditions and limits in the general terms and conditions.




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**DKV** | **ERGO** is a team of specialists that works for your complete peace of mind and safety. DKV advises you in the areas of Health, Income and Accidents, whereas ERGO focuses on the areas of Life, Home and Funeral insurance.

**DKV**

**Download the app**

Follow us on:  

902 499 350  
dkvseguros.com

DKV Seguros y Reaseguros, S.A.E. Torre DKV, Avda. María Zambrano, 31 50018 Zaragoza, listed in the Mercantile Register of Zaragoza, volume 1/711, folio 214, sheet no. Z-15,152.

Servicio de atención telefónica atendido por:

**DKV integralia** 

Fundación para la integración laboral de personas con **discapacidad**

 **Empresa Responsable**

Responsables con tu salud,  
con la sociedad y con el planeta.



Empresa sostenible.



Empresa saludable.

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