

HEALTH

**DKV**  
HEALTH AND MEDICAL INSURANCE



DKV Profesional

I'm no longer worried  
about unforeseen events

*Take good care of yourself*

An ERGO Insurance  
Group company



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## Why DKV Profesional?



**It adapts the different kinds of coverage to your needs, combined into just one bill and at special rates:**

- › **Health module (with sub-modules)**
- › **Income or scaled income module**
- › **Accidents or accidents women module**
- › **Funeral module**

Basic modality for taking out the contract:

**If you are a self-employed worker**

- › Obligatory to take out one Health module, with the option to combine it with other modules

**If you are not a self-employed worker**

- › You must take out two compulsory modules, which can be chosen from between Health, Income, Accidents and Funeral
- › Or you can choose one compulsory Health module as well as a home insurance policy (with a net minimum amount of EUR 120)

## Why go with DKV Seguros?

**Assess all the benefits and conditions of taking out your medical insurance with DKV Seguros. You'll come out on top!**

### **We work with the best**

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

### **We are constantly innovating**

We stay at the forefront to offer you the best and most effective health means.

### **We create social and environmental value**

From the DKV Integralia Foundation, we participate in work integration for people with disabilities and degenerative diseases. We have been a "Zero CO2" (emissions-free) company since 2007.

### **We are close to you**

DKV Health Spaces. The first medical care chain with double ISO 9001 and UNE179001 certification.

### **We are upright, transparent and excellent**

Certificate of Ethically and Socially Responsible Management SGE 21.

Clear Language Certificate.

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

## Health Module

### Avoid the crowds and make sure you get the most comfortable, quick and efficient health care, choosing only what you need.

No waiting lists or lengthy paperwork. Access to better private medicine, with more than 1,000 selected centres and more than 19,000 professionals across the whole of Spain, paying only for the module that you're interested in, or combining several of them together:



#### Primary care

##### Sub-module A:

Medical or surgical specialities, diagnostic means and treatments carried out at the clinic. (Extension Appendix 1)



#### Hospitalisation

##### Sub-module C:

Oncological treatments (and the OSNA technique) kidney treatments, among others, surgery, hospitalisation (including UTIs and conditions relating to pregnancy), therapy, prostheses and much more! (Extension Appendix 3)



#### Specialists

##### Sub-module B:

Medical or surgical specialities, diagnostic means and treatments carried out at the clinic. (Extension Appendix 2)

All modules include:

#### Worldwide assistance in case of emergency

Medical fees, hospitalisation, surgery, pharmaceuticals and ambulance journeys, medical repatriation and many more kinds of coverage. With the highest limits!

### Protect your health and your loved ones' health like you deserve, with the prestige and quality of the European leader in medical insurance.

## **Trust in the best company according to its customers to take care of your health.**

### **Commitment**

Lifelong policy, after the 3rd year we won't cancel your insurance due to a high number of claims.

### **Commitment**

Receive 80 EUR/day after the 3rd day of hospital admission, when none of the hospitalisation fees are at the expense of DKV.

### **Unlimited**

Hospitalisation expenses, with the exception of psychiatry, which has a limit of sixty days/year. (sub-module C)

### **Speed**

Fast healthcare appointments for diagnostic tests and authorised surgical procedures.

### **Convenience**

Manage your authorisations quickly and simply on our website.

### **Savings**

For family policies, discount of up to 12%.

### **You only have to smile**

Free dental service.

### **Flexibility**

If you wish, you can select a modality with copayments, reducing the price of the premium. (Appendix 6)



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

- > **Reimbursement for healthcare bills abroad due to severe illness.** Prior diagnosis in Spain. (Contracting sub-module A+B+C)
- > Coverage for **family care assistance**, in the event of a dependency level 3 as the result of an accident covered by the insurance policy. (Contracting sub-module A+B+C)
- > **Second medical and bioethical opinion due to severe illness**
- > **Psychology.** (Module B)  
20 sessions/year. 40 sessions/year for eating disorders
- > **Mammograms without prior authorisation** (sub-module B)
- > **Free preventive medicine programmes online:** Healthy life, prevention of prostate or colorectal cancer, or work-related stress, among others (Appendix 5)
- > **Breast reconstruction** (sub-module C) After radical oncological surgery
- > **Marrow, liver, kidney, cornea and heart transplants** (sub-module C)
- > **Family planning techniques** (sub-module C)
- > **DKV Health and Well-being Club**

**e-Health services 902 499 799**

- > 24-hour DKV doctor
- > 24-hour paediatric medical line
- > Women's medical line
- > Pregnancy medical line
- > Sports medical line
- > Nutritional medical line
- > Childhood obesity medical line
- > Psycho-emotional medical line
- > Tropical medical line

## Income Module



### **Insure your income when you need it the most.**

**Avoid the pressure of being out of work, receiving an indemnity for every day in which you have to interrupt your professional activities temporarily.**

#### **Classic temporary disability**

Due to an illness or accident of professional or common causes.

You will be able to choose between one year, a year and a half or two years of coverage.

#### **Relating to childbirth**

For every newborn or adopted child, if the mother has been insured for eight months, you'll receive a single indemnity, equivalent to twenty times the daily grant or income guaranteed by the coverage for time off work during the first period.

You can also add:

#### **Hospitalisation**

An indemnity for each day that you have to stay in hospital, due to an illness and/or accident (maximum 365 days, after the first 24 hours).

## Scaled Income Module

### **The financial peace of mind needed to begin your recovery**

You will be guaranteed a single indemnity, pre-established according to a scale and regardless of the actual amount of time you are off of work

### **A formula that's unique to DKV**

#### **The widest coverage on the market.**

This module covers illnesses that other companies don't.

#### **Maximum management facilities.**

For every accident or illness, we pay you the amount set in the scale.

### **You receive the payment instantly.**

You receive your indemnity as soon as you are off work.

#### **Taxation.**

If you pay taxes using the direct estimation method, you can deduct this cost on your I.R.P.F. declaration (Personal Income Tax).

You can also add:

#### **Indemnity for hospitalisation**

#### **Income with a ninety-day deductible.**

If you are off work for longer than what is established on the scale, we will keep paying you until you are discharged, as another Income guarantee will come into place.



## Accidents Module



### A solution that minimises unforeseen events

#### Within your reach

- › **Death due to an accident:** We will compensate the beneficiary with the amount specified in the specific conditions.
- › **Basic permanent disability:** If the accident causes the total permanent disability of the insured person, which is demonstrated and determined one year following the event, we will pay out the capital specified for this coverage.

In the event of partial permanent disability, the indemnity will be paid out according to a scale.

You will be guaranteed the payment of an indemnity for unforeseen events caused by an accident, for you and your family.

### Exactly what you need in critical moments

- › **Significant indemnity quantities.**
- › **Private health care in the event of an accident (optional)**  
Total coverage within our selected centres, or the free choice of centres outside of this selection with a maximum limit of EUR 1,800.

## Funeral Module

### **Protect your family's future**

In the event of death, we guarantee the payment of an indemnity to cover the costs of the burial or the service requested by the relatives.

### **Advantages**

#### **Renewable annual premium**

For insured people up to the age of seventy, this is a temporary policy that is renewable on a yearly basis, with reassessments in place for the amount paid for the provisions and for the premiums, applying the premium rate each year that corresponds with the age of the insured person.

Funeral coverage will be provided as part of DKV Profesional up to the age of seventy.

After this time, said coverage will be extended for an indefinite period through an individual Funeral policy, which DKV Seguros will offer the insured person under the modality of a level premium.

### **Life insurance**

The decision to continue with the policy is completely up to you.





HEALTH AND WELL-BEING CLUB

## Health and wellness services

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

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

At any time, you can access information on pricing and discounts on the website:

**dkvclubdesalud.com**

### Enjoy the best services

- > Acupuncture
- > Hearing aids
- > Surgery for nearsightedness and presbyopia
- > Medicine and plastic surgery
- > Umbilical cord stem cell conservation
- > 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: Health Module

### **Primary care**

#### **Sub-module A:**

- > General medicine
- > Basic annual heart check up
- > Basic clinical tests and standard x-rays (without contrast)
- > Ambulances
- > Paediatrics and childcare
- > Home care medical service and 24-hour emergency clinic
- > Nursing service (qualified registered nurses)



## Appendix 2: Health Module

### Specialities

#### Sub-module B:

- › Cardiovascular angiology and surgery
- › Digestive system with surgery
- › Allergy and immunology
- › Cardiology
- › General surgery
- › Plastic and restorative surgery
- › Thoracic surgery
- › Dermatology
- › Endocrinology
- › Geriatric medicine
- › Gynaecology
- › Haematology
- › Speech therapy
- › Internal medicine
- › Nephrology
- › Neonatology
- › Pneumology
- › Neurosurgery
- › Obstetrics
- › Dentistry
- › Ophthalmology
- › Oncology
- › Ortolaryngology
- › Chiropody
- › Psychiatry
- › Rehabilitation and physiotherapy
- › Rheumatology
- › Traumatology
- › Urology

## Appendix 3: Health Module

### Hospitalisation

#### Sub-module C:

- › **Medical hospitalisation**  
(without surgical intervention)
  - › **Surgical hospitalisation.** This includes post-operative visits and treatments (up to two months after the surgery)
  - › **Obstetric hospitalisation.** This includes a cot and/or incubator for the new-born child for a maximum period of twenty-eight days
  - › **Paediatric hospitalisation** (people under 14 years old)
  - › **Psychiatric hospitalisation.** For acute outbreaks (maximum sixty days per calendar year)
  - › **Hospitalisation in the Intensive Care Unit. ICU**
  - › **Hospitalisation for dialysis and artificial kidney.** For treating acute kidney failure
- Furthermore:**
- › **Oncological treatments:** radiotherapy, brachytherapy and chemotherapy
  - › **OSNA method or technique:** intraoperative molecular analysis of the sentinel ganglion in breast cancer at an early stage, without lymphatic spread
  - › **Renal and vesicular lithotripsy**
  - › **Dialysis and hemodialysis**
  - › **Major ambulatory surgery**
  - › **Arthroscopic surgery**
  - › **Turbinate surgery or turbinoplasty** and adenotonsillectomy using radio frequency
  - › **Family planning techniques:** tubal ligation, vasectomy and hysteroscopic tubal occlusion
  - › **High therapeutic technology:** guided prostate biopsy with multi-parametric magnetic resonance for the early detection of small neoplastic at an early stage
  - › **Laser surgery** in ophthalmology, proctology, peripheral vascular surgery, otolaryngology, and in gynaecological and genital pathologies
  - › **Holmium laser (diode and thulium), green (KTP and HPS),** for the surgical treatment of benign prostate hyperplasia
  - › **Surgical prostheses:** no limit, except for cardiovascular treatments, with a maximum limit of EUR 12,000 per insured person per year
  - › **Shock wave therapy** or muscular-skeletal lithotripsy (3 sessions per procedure) for pseudoarthrosis, osteonecrosis and chronic tendinitis

## Appendix 4: We are always right by your side when you travel

### **Included in all health sub-modules**

### **Assistance across the world in case of emergency**

- › For trips of no more than **180 days**, including:
  - › Medical, surgical and pharmaceutical fees, and hospitalisation and ambulance expenses when abroad (EUR 20,000 limit)
  - › Relocation and medical repatriation for injuries and illnesses
  - › Roundtrip ticket for a relative and hotel expenses, if the hospitalisation lasts for more than five days (up to 30 EUR/day with a maximum limit of EUR 300)
  - › Early return of insured person in the event of a family member's death
  - › Early return of the insured person in the event of a fire or accident in the home
  - › Emergency dental expenses (up to EUR 150)
  - › Expenses for extended stays in a hotel (up to 30 EUR/day with a maximum limit of EUR 300)
  - › Shipment of medications
  - › Over the phone medical consultation
- › Repatriation of deceased persons and accompanying insured persons
- › Companion in the event of death
- › Assistance in locating and sending baggage
- › Sending documents
- › Legal defence abroad (up to EUR 1,500 per claim)
- › Advance for bail bond (up to EUR 6,000 per claim)

## Appendix 5: We don't just help you to take care of your health, we also offer you:

### **Free and remote preventive medicine plans and programmes**

**Healthy living promotion programmes from infancy up to adolescence**

**Obesity prevention programme**

**Workplace stress prevention**

**Colorectal cancer prevention**

**Cardiovascular risk prevention programme**

**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 to access all the programmes.

## Appendix 6: Modalities with co-payments

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

DESCRIPTION OF CONSULTATIONS (PER ENQUIRY)	COMPLET	PLUS	CLASSIC	ÉLITE
Primary care: general medicine, paediatrics and nursing	EUR 12	EUR 6	EUR 1.95	EUR 0
Consultations across all other specialities	EUR 20	EUR 10	EUR 2.95	EUR 0
Gynaecology consultations	EUR 20	EUR 6	EUR 2.95	EUR 0
Psychology consultations	EUR 20	EUR 10	EUR 9	EUR 0

DIAGNOSTIC TESTS (PER ACTION)	COMPLET	PLUS	CLASSIC	ÉLITE
Clinical analysis	EUR 12	EUR 5	EUR 2.50	EUR 0
Conventional radiology	EUR 10	EUR 5	EUR 2.50	EUR 0
High-tech radiology	EUR 55	EUR 30	EUR 2.50	EUR 0
Vascular radiology	EUR 55	EUR 25	EUR 2.50	EUR 0
Tomography - CAT	EUR 100	EUR 50	EUR 2.50	EUR 0
Nuclear magnetic resonance	EUR 175	EUR 75	EUR 2.50	EUR 0
Positron emission tomography (PET)	EUR 300	EUR 100	EUR 2.50	EUR 0
Endoscopic diagnosis services	EUR 45	EUR 25	EUR 2.50	EUR 0
Smear test	EUR 0	EUR 0	EUR 2.95	EUR 0
Ultrasound scan	EUR 25	EUR 12	EUR 2.95	EUR 0
Mammogram	EUR 0	EUR 0	EUR 2.95	EUR 0
Pathological anatomy	EUR 50	EUR 25	EUR 2.95	EUR 0
Amniocentesis	EUR 250	EUR 100	EUR 2.95	EUR 0
Sleep study	EUR 275	EUR 100	EUR 2.95	EUR 0
PH measurement	EUR 200	EUR 100	EUR 2.95	EUR 0

	COMPLET	PLUS	CLASSIC	ÉLITE
Hospital admissions per day: the co-payment exclusively includes the hospital stay per day and surgical fees. All other medical acts and diagnostic tests will entail the co-payment that corresponds with their group.	EUR 25	EUR 15	EUR 0	EUR 0
Hospital activity: preoperative care, resuscitation, day hospital, outpatient surgery, dialysis	EUR 0	EUR 0	EUR 2.95	EUR 0
Surgical group	EUR 0	EUR 0	EUR 2.95	EUR 0
Surgical group	EUR 0	EUR 0	EUR 2.95	EUR 0
Surgical group	EUR 0	EUR 0	EUR 2.95	EUR 0
Childbirth/Caesarean section	EUR 0	EUR 0	EUR 2.95	EUR 0
Curettage	EUR 0	EUR 0	EUR 2.95	EUR 0
Retrograde cholangiopancreatography	EUR 0	EUR 0	EUR 2.95	EUR 0
Cholangiography	EUR 0	EUR 0	EUR 2.95	EUR 0
Lithotripsy				

THERAPEUTIC ACTS (PER ACT)	COMPLET	PLUS	CLASSIC	ÉLITE
Dental cleaning and extractions	EUR 6	EUR 3	EUR 2.95	EUR 0
Rehabilitation	EUR 8	EUR 5	EUR 2.50	EUR 0
Oxygen therapy	EUR 5	EUR 3	EUR 2.95	EUR 0
Photocoagulation	EUR 95	EUR 50	EUR 2.95	EUR 0
Nuclear medicine	EUR 150	EUR 75	EUR 2.95	EUR 0
Diagnostic/treatment services for medical specialities	EUR 25	EUR 12	EUR 2.95	EUR 0
Diagnostic/treatment services for surgical specialities	EUR 25	EUR 12	EUR 2.95	EUR 0

	COMPLET	PLUS	CLASSIC	ÉLITE
Diagnostic/treatment services for obstetrics and gynaecology	EUR 25	EUR 12	EUR 2.95	EUR 0
Diagnostic/treatment services in cardiology	EUR 75	EUR 40	EUR 2.95	EUR 0
Diagnostic and treatment services in oncology	EUR 300	EUR 100	EUR 2.95	EUR 0
Radiotherapy and chemotherapy treatments (per session)	EUR 50	EUR 25	EUR 2.95	EUR 0
Pain management	EUR 120	EUR 50	EUR 2.95	EUR 0
Ambulances	EUR 50	EUR 25	EUR 2.95	EUR 0
Emergency hospital care and primary home care	EUR 60	EUR 30	EUR 2.95	EUR 0
Outpatient emergencies	EUR 30	EUR 15	EUR 2.95	EUR 0

## Explanations:

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

\*Hospitalisation for a life-or-death emergency or due to an accident has no waiting period. All kinds of pathologies existing prior to taking out the policy are excluded from the insurance, and must be reflected in the health declaration. Consult the conditions of the policy and the limits in the general conditions.



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



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Call Centre staffed by:

**DKV integralia** 

Foundation for workplace integration of people with disabilities.

 Responsible company

Responsible with your health, society and the planet.



Sustainable company



Healthy company