

Health insurance



Information document about the insurance product

Company: DKV Seguros y Reaseguros, S.A.E.

Product: DKV Integral

This document is for information purposes regarding the main features of the insurance product, and is not tailored to the specific needs of each customer. The full pre-contractual and contractual information is provided in other documents, such as the insurance application, and the general, specific, and special terms, which are given to the person purchasing the insurance.

What does this type of insurance include?

DKV Integral is an insurance plan that gives you the freedom to choose which doctor or centre you go to within the DKV Seguros authorised medical directory. There are five insurance modalities: Élite, Classic, Plus, Complet and Elección, which differ in the copayment amounts.

A copayment is a small amount that the policyholder pays whenever they use a medical service. Please see the “Table of medical treatment and copayment groups” in the special terms and conditions for more information.



What does the insurance cover?

- ✓ Primary care and 24-hour emergencies.
- ✓ Medical specialities.
- ✓ Hospitalisation and surgery.
- ✓ Diagnostic means.
- ✓ Therapeutic methods.
- ✓ Dental service.
- ✓ Medical care in the event of a work-related or traffic accident.
- ✓ Complementary coverage:
 - Health and preventive medicine programmes.
 - Psychology.
 - Prostheses.
 - Daily compensation for time spent in hospital.
 - Healthcare for HIV/AIDS and diseases caused by HIV.
- ✓ Biomechanical gait analysis.
- ✓ Reimbursement of the medical expenses incurred abroad for serious illnesses.
- ✓ Reimbursement of expenses for umbilical cord conservation for the first six years.
- ✓ Worldwide travel assistance in case of emergency, for trips lasting less than 180 days, limited to 30,000 euros per insured person and per illness or accident occurring during the trip.
- ✓ Digital health services through the Quiero cuidarme Más app.
- ✓ Medical helplines (24-hour DKV Physician), second medical opinion in the event of a severe illness and telemedicine services with general practitioners and specialists.
- ✓ DKV Club Salud y Bienestar: access to health prevention, promotion and recovery services at affordable prices.
- **Optional reimbursement** coverage for gynaecology and paediatrics.



What is not covered by the insurance?

- ✗ Healthcare for illnesses, injuries or health conditions that already existed when the insurance plan was taken out.
- ✗ Consequences of violent acts, epidemics, catastrophes, and nuclear or radioactive reactions.
- ✗ Illnesses or injuries caused by practising professional sports or activities carried out in high-risk situations.
- ✗ Plastic surgery and any other treatment for aesthetic or cosmetic purposes.
- ✗ The diagnostic and therapeutic techniques that are not endorsed by the Spanish Network of Health Technology Assessment Agencies and National Health System Services (RedETS).
- ✗ Medical care provided in public centres or private centres that are not listed in the DKV Seguros medical directory, and any healthcare resulting from prescriptions issued by the medical staff of these centres.



Are there any restrictions on the coverage?

- ! Psychiatric hospitalisation: 60 days maximum per insured person each year.
- ! Heart and vascular prostheses and implants: limit of 12,000 euros per insured person each year.
- ! Daily compensation for time spent in hospital provided that it does not generate a cost for DKV: 80 euros/day (from the third day) and up to a maximum limit of 2,400 euros per insured person each year.
- ! Healthcare for HIV/AIDS: 6,000 euros maximum for the duration of the contract.
- ! Reimbursement of the medical expenses incurred abroad for serious illnesses. 80% reimbursement up to a limit of 16,000 euros per insured person each year.
- ! Waiting period (period during which the coverage cannot yet be used): in order to access some benefits, six, eight, or twelve months must have elapsed since the effective date of the contract for each insured individual.



Where am I covered?

- ✓ The insurance is valid for the medical directory authorised by DKV Seguros in Spain, provided that the policyholder's usual place of residence is in Spain.



What are my obligations?

- To return the signed contract to DKV Seguros and to pay the cost of the insurance together with the copayment (if applicable).
- To declare to DKV Seguros, before signing the contract, all previously known conditions that could influence the assessment of the insurance coverage.
- To notify DKV Seguros about any changes in your country of residence, home address in Spain, or usual occupation, and the commencement of any high-risk leisure activities or sports.
- To submit any reports or verifying documents required by DKV Seguros.
- To use all available means for a prompt recovery.



When and how should I make the payments?

- The contracting party undertakes to pay for the insurance on an annual basis. However, it is also possible to pay the amount in six-monthly, quarterly or monthly instalments, including any applicable surcharges.
The first payment must be paid at the moment of accepting the contract.
The following payments shall be made on the agreed dates.
- Copayments (according to the selected modality) must be paid together with the insurance receipt.
- Payments will be made by direct debit from the bank account designated by the contracting party.



When does the coverage start and end?

- Once the contract has been signed and the first instalment has been paid, the individual terms and conditions will take effect on the indicated date and end on December 31st. The contract will be renewed each year unless one of the two parties (the contracting party or the company) states otherwise.
- DKV commits to not cancel the contract for insured individuals who have remained in it for three consecutive years, provided that the requirements set out in the general terms are met and the policyholder fulfills their obligations.



How can I cancel the contract?

- The contracting party can oppose the renewal of the contract by submitting a written notification to DKV Seguros at least one month before the contract termination date (December 31st).