

**NO COPAYMENTS, AND WITH
DIRECT ACCESS TO THE DKV
MEDICAL DIRECTORY**

**WE WANT TO TAKE
CARE OF OUR TEAM!**

DKV PYMES ESPECIALISTAS



INTRODUCTION

At DKV we are health activists, which is why our products are aimed at the health and well-being of our insured customers, colleagues and society in general. We believe that a healthier world is possible, and we work towards this.

We belong to the DKV Group, one of the largest insurance groups in Germany and Europe in over 30 countries. In Spain the DKV Group is present all over the country with an extensive network of offices and consultancies, where almost 2,000 employees work serving nearly 2 million customers.

Our responsible management also adds value to our society and the environment and enables the company to grow in a sustainable fashion.

**WE ARE
HEALTH
ACTIVISTS,
ARE YOU
ONE OF
US?**



ANY INSURANCE POLICY MUST START WITH A COMMITMENT. OURS STARTS WITH TEN.

DKV Pymes Especialistas is the **ideal solution for helping small and medium-sized enterprises look after their employees' health**, offering direct access to the best specialists and medical centres in Spain, such as Clínica Universidad de Navarra (CUN), Teknon clinic, the Quirón Hospital Group, the Ruber clinic, and more; **providing the best private health care in Spain.**

1. We want to offer you **lifetime insurance**, no matter what happens. In other words: we will not increase the coverage price even if you use your insurance a lot, and **after the third year, we will not cancel it either.**
2. You will not have to wait a single day to start using the majority of services and coverage.
3. If you want to compare a diagnosis of a serious illness and need a **second medical or bioethical opinion**, you can count on it.
4. We know that you don't just worry about your own health. That's why, if you have a **partner and/or children**, they can also **benefit from this insurance.**
5. **With no limit of sessions**, you can attend **any podiatry, physiotherapy or rehabilitation service and rehabilitation.**
6. We know how important it is for the numbers to add up in a company. This is why we guarantee the best price, under conditions that are much more affordable than for individuals.
7. And not only that, if you decide to take out this insurance, you will get tax benefits: **the first 500 euros are exempt from personal income tax**, extending to the spouse and descendants of employees who are covered by the policy. Interesting, right?
8. Pack your suitcases worry-free. You will be covered for up to 20,000 euros on journeys of up to a maximum of 180 days. 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 enjoy the **Quiero cuidarme Más app**. The most comprehensive digital health platform that covers all your needs easily, conveniently and free of charge.

MORE COVER FOR TODAY AND TOMORROW!

You have more than 1,000 authorised centres and 40,000 professionals at your disposal throughout Spain.

SPECIALITIES

- Angiology and cardiovascular 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 and phoniatics.
- Internal medicine.
- Nephrology.
- Neonatology.
- Pneumology.
- Neurosurgery.
- Obstetrics.
- Dentistry.
- Ophthalmology.
- Oncology.
- Otorhinolaryngology.
- Chiropody.
- Psychiatry.
- Rehabilitation and physiotherapy.
- Rheumatology.
- Traumatology.
- Urology.

WORLDWIDE ASSISTANCE FOR STAYS OF UNDER 180 DAYS AND IN EMERGENCIES

Medical, surgical, pharmaceutical, hospitalisation and ambulance expenses when abroad (limit of 20,000 euros).

You just have to call +34 913 790 434.

ESPACIOS DE SALUD DKV

With Espacios de Salud DKV, you have the best medical assistance always nearby. Large, comfortable centres offering the latest technology and services.

Ask your SME 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.

HEALTHCARE SERVICES

Medical lines (976 991 199):

- 24-hour DKV Physician.
- Paediatric medical line.
- Women's medical line.
- Pregnancy medical line.
- Sports medical line.
- Nutritional medical line.
- Childhood obesity medical line.
- Psychoemotional medical line (976 991 197).
- Tropical medical line.

... AND ALTHOUGH WE WANT TO GIVE YOU MAXIMUM COVERAGE, WE ALSO WORK TO ENSURE YOU WON'T NEED IT.

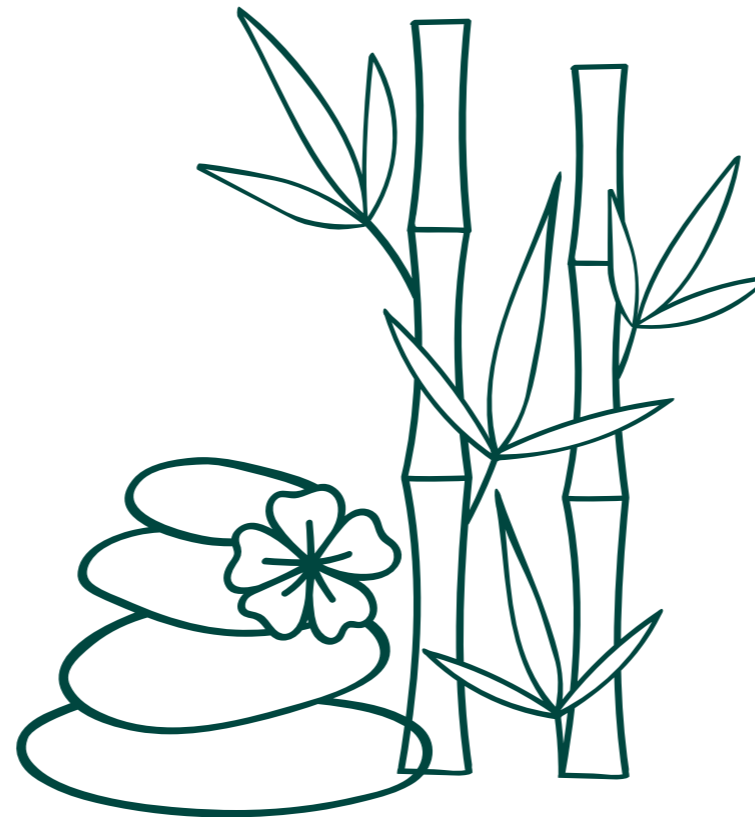
DKV CLUB SALUD Y BIENESTAR

You can access a catalogue of health and well-being services at the best price

- Hearing aids.
- Surgery for near-sightedness and presbyopia.
- Medicine and plastic surgery.
- Quitting smoking.
- Dietetics.
- Gym/Fitness.
- Optics.
- Orthopaedics.
- Assisted reproduction.
- Wellness/Spas.
- Online chemist.

And many more...

Find out about services and discounts by asking your SME Expert, at dkvclubdesalud.dkvseguros.com, or by calling 976 506 010.



LESS TRAVELLING, MORE DIGITAL HEALTH!

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.

QUIERO CUIDARME MÁS APP

Access to all DKV Digital healthcare services:

- **Medical directory:** find your trusted doctor.
- **Virtual enquiry:** by chat, video call or phone with general practitioners and specialists*.
- **Digital card** on your mobile phone.
- **Electronic prescription** on your phone, so you can go straight to the pharmacy.
- **Health folder:** receive and store your medical reports.
- **Health coach & Digital midwife:** advice via chat during pregnancy and in the first 100 days after giving birth to resolve queries.
- **Health indicators and challenges:** monitor your health indicators, calculate your healthy lifestyle index and sign up to challenges that improve it.
- **My diary:** schedule your medical appointments.

- Other features such as access to the **DKV Club Salud y Bienestar** or the possibility of managing your family members (minors or authorised persons) and using the services available for them.

* Specialists: paediatrician, dermatologist, gynaecologist, orthopaedist, endocrinologist and psychologist, among others.



CUSTOMER AREA

DKV offers a Customer area here customers can access a range of different procedures:

- Check your policy's details.
- Request a duplicate card.
- Special terms and conditions of your insurance.
- Request a travel assistance certificate.
- You can also send complaints or claims, which can be done via a simple form.

And a lot more.

Services managed by DKV Servicios SA, the company entrusted with the provision and development of digital health services for persons insured by DKV Seguros y Reaseguros SAE.

Employees can benefit from all the services and coverage in the policy from day one, apart from childbirth.

A minimum of 3 insured people per insurance and up to a maximum of 50. The maximum age to take out the insurance is 67.

With **DKV Pymes Especialistas**, customers will have direct access to the most renowned medical centres and professionals throughout Spain from the DKV medical directory, **without paying anything extra.**



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 is not the case, please contact your SME Expert who will offer you the best solution.

dkvseguros.com

Follow us on



Download the app



Customer service helpline
manned by:

Fundación
INTEGRALIA DKV

**OBJETIVOS
DE DESARROLLO
SOSTENIBLE**

Responsible with your
health, society
and the planet



Healthy company



DKV is the company best valued
by insurance brokers in the
individual healthcare Branch