

**THE FREEDOM TO CHOOSE THE
BEST DOCTORS AND CENTRES
AROUND THE WORLD**

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

DKV PYMES MUNDICLASSIC



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 THIRTEEN.

DKV Pymes Mundisalud Classic is the ideal solution to help small and medium-sized enterprises look after their employees' health, offering them the freedom to choose the centre, hospital and doctor they want anywhere in the world, whether or not they are part of the DKV medical directory, and without borders being a hurdle to health.

1. You will have access to all doctors and centres around the world. In other words: you will have the peace of mind of knowing that, under any unforeseen circumstances, you will have access to the most innovative methods and the best technology possible.
2. You will not have to wait a single day to start using the majority of services and coverage.
3. We know that you don't just worry about your own health. For this reason, if you have a **partner and/or children, they can use the same insurance.**
4. We want to offer you insurance **for your whole lifetime.** Which is why, **after the third year, we will not cancel your policy.** Furthermore, we will not reduce your coverage after you turn 65.
5. We know how important it is for the numbers to add up in a company. This is why we don't only
6. 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?
7. If you experience any kind of occupational or traffic accident, don't worry, you're also covered.
8. If you want to compare a diagnosis of a serious illness and you need a second medical opinion, you can count on it.
9. We will **reimburse 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.
10. Smile. Unlike other health insurance policies in the sector, yours also includes a dental service.
11. If you have to be admitted to hospital, don't worry. You will have your **own room so that you can be comfortable, along with an extra bed for a companion.** This means you can just focus on the most important thing: getting better.
12. Of course, you can also manage your authorisations quickly and easily at *dkvseguros.es*, over the phone or in a DKV branch.
13. 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.

THE BEST DOCTORS AND HEALTH CENTRES AROUND THE WORLD ARE AT YOUR DISPOSAL.

In Spain, you will have access to a medical directory of more than 1,000 authorised centres and 40,000 professionals, with all the coverage you need.

COVER

- Primary care. 24-hour medical emergencies.
- Hospitalisation with no limit of stay, except for psychiatric admissions (max. 60 days/year).
- All specialities and diagnostic methods.
- FREE dental cover and fillings for the under 15s.
- Hospitalisation and surgical procedures.
- Assistance in pregnancy and childbirth, as well as 3D/4D ultrasound scans during pregnancy.
- Up to **20 sessions per year for psychotherapy**, and 40 sessions in cases of eating disorders, school bullying, gender-based or domestic violence, cyberbullying and work-related stress.
- Respiratory rehabilitation. 10 sessions per insured person per year (children under 10 years of age) and 3 sessions per insured person per year (adults and children over 10 years of age).
- PET/MRI in oncology.
- Chiropractic, physiotherapy and rehabilitation with no limit of sessions.
- Extensive cover for transplants.
- Oncoplastic breast reconstruction following radical surgery and contralateral breast symmetry surgery post-mastectomy.
- Healthcare assistance for HIV/AIDS up to 6,000 euros per insured person during the full lifetime of the policy.
- **Reimbursement of vaccinations not included in the official vaccination programme** (max.€50/vaccination and €150/year).

- **Endopredict** - A genomics platform to estimate the risk of breast cancer recurrence and if the proposed treatment will be effective or not.

And of course, you can go to any centre that is not part of the DKV directory, with a reimbursement of between 80% and 90% of your total expenses.

WORLDWIDE ASSISTANCE FOR STAYS OF UP TO 180 DAYS AND IN THE EVENT OF AN EMERGENCY

Medical, surgical, pharmaceutical, hospitalisation and ambulance expenses when abroad (limit of 20,000 euros). You just have to call +34 913 790 434.

ESPACIO 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.

* Specialities: paediatrics, dermatology, gynaecology, traumatology, endocrinology and psychology, 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 Mundisalud Classic**, customers will have direct access to the most renowned medical centres and professionals throughout Spain, whether or not they are in 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.

REIMBURSEMENT LIMITS

Spain	Abroad	
Medical Reimbursement	100%	-
	80%	90% bill

Reimbursement limits	Classic
DKV Network of Healthcare Services	100% without limits
Reimbursement	80%
Overall annual limit	237.000 euros/year
Outpatient care	40.000 euros/year
Primary Care Consultation	No limit
Specialist and emergency consultations	No limit
Psychology	30 euros/session
Surgical-medical fees	25.000 euros/year
Hospital care	197.000 euros/year
Prostheses	12.000 euros/year
Extended hospitalisation in Spain (admissions of less than 5)	900 euros
Extended hospitalisation abroad (admissions of less than 5 days)	1.350 euros
Short-stay hospitalisation (up to 5 days) and in ICU (in Spain and abroad)	2.400 euros

Groups	Classic
Group 0 (e.g., ingrown nail, vaginal warts, etc.)	No limit
Group 1 (e.g., lingual frenulum, benign lip tumour)	No limit
Group 2 (e.g. vasectomy, phimosis, etc.)	No limit
Group 3 (e.g., Tubal ligation, mastectomy)	No limit
Group 4 (e.g. appendectomy, strabismus surgery)	No limit
Group 5 (e.g., placement of pacemaker, cataracts)	No limit
Group 6 (e.g. tympanoplasty, hysterotomy) cochlear	No limit
Group 7 (e.g. gastrectomy, implant)	No limit
Group 8 (e.g. Liver transplant, epilepsy surgery)	No limit
Childbirth	No limit
Caesarean sections	No limit

dkvseguros.com

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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