

HEALTH

DKV
MEDICAL INSURANCE



DKV Top Health®

My health covered 100 %
anywhere in the world

Take good care of yourself

a member of **MUNICH HEALTH** 

Without limits or barriers

DKV Top Health[®]

This policy grants you access to the best private medicine, with everything you need to look after your health and quality of life without limits on access or expenses.



There is no other policy like it

DKV Top Health® revolutionises private health insurance, because it is a unique product on the Spanish market. It offers the widest range of services and guarantees including non conventional coverage and we offer up to 100% refunds for doctors' and hospital invoices.

- › **Medication**
- › **Surgical Protheses**
- › **Additional curing aids**
- › **Assisted reproduction techniques**
- › **Odontology**
- › **Spas after a stay in hospital**
- › **Refractive surgery (myopia, hypermetropia and astigmatism)**



Double the coverage to make it easier for you

With this mixed product you can choose between:

Using the DKV medical directory

Gain direct access to the provision of the services on presenting the exclusive DKV Top Health®.

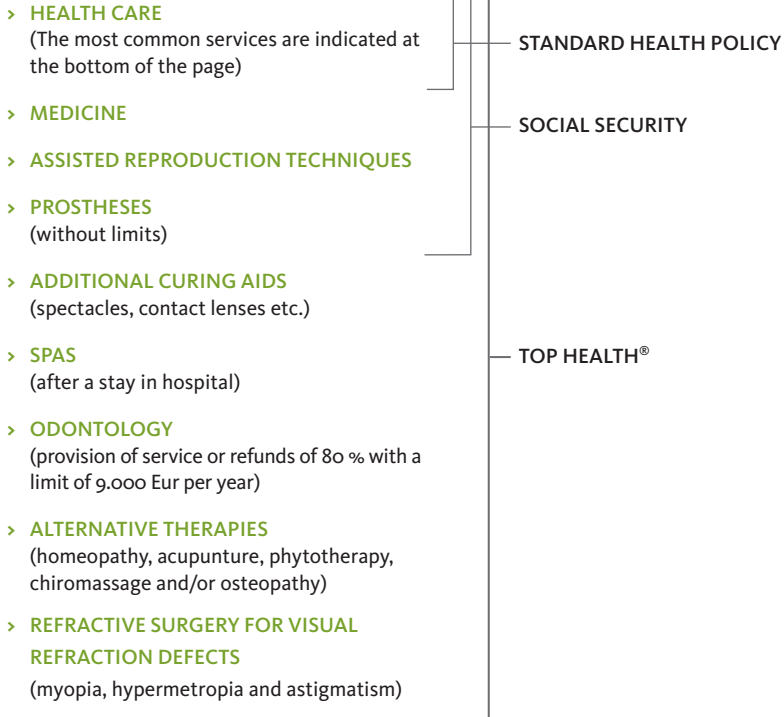
Go to doctors or hospitals that are not in the medical directory

The doctor or hospital of your choice anywhere in the world and we will reimburse you 100% of the total of the invoices paid.

In this option you choose how you want to take out the policy:

- > Without excess
- > With an excess of 600 EUR
- > With an excess of 1.200 EUR

The provision of the service via the DKV Health Care Network and hospital care in a non associated centre does not affect the excess.



Primary care & general medicine • Allergy treatment • Highly specialist surgery • Anaesthesiology • Cardiovascular surgery • Digestive tract • Cardiology-circulatory system • General and digestive surgery • Paediatric surgery • Plastic and repair surgery • Thoracic surgery • Dermatology • Endocrinology and nutrition • Geriatrics • Gynaecology • Family planning (fitting of IUD, tubal ligature) • Preventive medicine (specific preventive programmes) • Hospital care • Internal medicine • Diagnostic aids • Nephrology • Neonatology • Pneumology • Brain surgery • Neurology • Obstetrics • Ophthalmology • Oncology • Otolaryngology • Paediatrics and child care • Chiropody • Psychiatry • Rehabilitation • Physiotherapy and speech therapy • Rheumatology • Transplants • Medical treatment: aerosol therapy-cobalt therapy radiotherapy radioactive isotopes. Dialysis. Electrotherapy. Laser therapy and magnetotherapy. Renal and vesicular lithotripsy. Oxygen and ventilation therapy. Chemotherapy. • Orthopaedics • Urology.

Everything you need within your reach

Covers most of the specialities and treatments which include, among others:

Primary care

General medicine, paediatrics and child care, nursing (injections and cures), ambulances, permanent emergency services,...

Medical and surgical specialities

- > Allergy and immunology- Haematology and haemotherapy
- > Anaesthesiology - resuscitation
- > Angiology and cardiovascular surgery
- > Brain surgery
- > Cardiology – circulatory system
- > Chiropody
- > Dermatology, medical and surgical
- > Digestive apparatus
- > Endocrinology and nutrition
- > General and digestive surgery
- > Geriatrics
- > Gynaecology
- > Haematology
- > Internal medicine
- > Logopaedics and phoniatics
- > Midwives
- > Nephrology
- > Neonatology
- > Neurology
- > Nuclear medicine
- > Oncology
- > Ophthalmology
- > Oral and maxillofacial surgery
- > Otorhinolaryngology
- > Paediatric surgery
- > Plastic and repair surgery
- > Psychiatry
- > Rehabilitation
- > Respiratory apparatus
- > Rheumatology
- > Obstetrics: includes amniocentesis, triple screening & EBA Screening
- > Thoracic surgery
- > Urology



Diagnostic aids

- > Clinical analyses, pathological anatomy and smear tests.
- > Endoscopic examinations
- > Fibrobroncoscopic
- > Cardiac diagnosis
- > Neurophysiology
- > Polymonography
- > Surgical radiology or profound vascular exploration

Therapeutic means

- > Aerosol therapy, oxygen therapy and ventilation therapy
- > Analgesic and pain killing treatment
- > Radiotherapy
- > Dialysis & Haemodialysis
- > Chiropody
- > Blood and plasma transfusions
- > Physiotherapy
- > Renal and vesicular and skeletal muscular lithotripsy
- > Oncological chemotherapy

Hospital care

- > Medical - Psychiatric
- > Surgical
- > ICU
- > Obstetric
- > Dialysis and artificial kidney

Worldwide travel assistance for emergencies

For temporary trips abroad of up to 90 days per trip (limit 12.000 EUR).

Exclusive coverage that makes this policy unique

Alternative therapies

- > Homeopathy, phytotherapy, acupuncture, chiromassage and/or osteopathy.
- > Refund of costs for services provided they are given by a doctor up **(maximum limit of 50 Eur per consultation or session)**.
- > Phytotherapy, acupuncture and chiromassage/osteopathy have a limit of **30 consultations or sessions per year**.

Medications

100% refund of expenses with medical prescriptions, including vaccines.

Additional curing aids

- > Hearing aids, contact lenses, glasses and orthopaedic material.
- > Wheelchairs, walking sticks, crutches, walking frames and guide dogs for the blind.

Odontology

Free access to services in DKV network and **80% refund of expenses** in non-associated centres (maximum of 9.000 EUR/year).

Sleep Unit

Includes polymonography and device for the treatment of sleep obstructive apnea.

Family planning techniques

Tubal ligation, tubal occlusion hysteroscopy (Essure System), vasectomy, fitting of the IUD (includes the cost of the device).

Access to mammography without authorisation

Techniques of Assisted Reproduction

Includes fertilisation in vitro and cryopreservation of semen in surgery, and/or chemotherapy and radiotherapy.

Surgical Protheses

Without refund limit in all types of implant.

Refractive surgery for defects of visual refraction (myopia, hypermetropia or astigmatism):

Via excimer laser.
(maximum 1.500 Eur/eye).

Psychotherapy.

100% refund for first 30 sessions, 80% from the 31st and 70%, from the 61st.



Clinical psychology

100% refund for up to 30 sessions/year).

Logopaedics & Phoniatics.

Transplants

All types of organs and bone grafts without refund limit.

Coverage in the event of Dependence grade 3 (levels 1 and 2) due to an accident.

Refund for family care and/or care for dependence services up to a **maximum limit of 10.000 EUR**. Includes care services in the home, fixed and portable tele-assistance and home adaptation service.

Network of clinics in the USA.

For programmed medical-surgical admissions (prior application and authorisation), you will not have to pay the invoices in full: only the proportion not covered by the policy, we will pay the rest. In addition, we can take care of the travel arrangements and transfer to hospital for you.

My Healthy Living Plan



Mi Plan de Vida Saludable

This plan promotes healthy habits and helps you to prevent illnesses through specific programmes, easily accessible through Internet and with telephone medical support:

programas.vivelasalud.com

- > Healthy living plan
- > Cardiovascular prevention
- > Pregnancy and healthy childbirth
- > Obesity
- > Child obesity
- > Parents' school
- > Prevention of breast cancer
- > Prevention of prostate cancer
- > Prevention of work related stress
- > Preventing a stroke
- > Prevention of cervical cancer
- > Prevention of colon cancer

We stand out

Promise of non-cancellation of the policy by DKV.

We will not cancel the policy of any client provided that he has completed three full years with us, except for breach of contract.

Rapid appointment administration service.

A telephone helpline to speed up your appointment for a diagnostic test or surgical admission, which has been authorised beforehand.

Discounts for family units in individual modality policies:

7% (4 insured persons)

12% (5 or more insured persons).

Use of ICTs

You can deal with the refund of your invoices for **amounts up to 250 Eur**, by sending the digitised image through the web page. In other cases you can also do it in this way, up to the maximum limits established in the policy sending DKV the original documentation

Unbeatable technical and human resources

The leading and more advanced technology combined with the most efficient professionals in the field of medicine.

Rapid reimbursement

We process or reimburse authorised your invoices in a **maximum period of 7 days** via a bank transfer.

Online authorisations.

Wherever you are, you can deal with your authorisations in a rapid, effective way through our web. Enter your personal client area and deal with all your administration on-line.

Call Centre.

For authorisations, information, suggestions: **902 499 499**.

Personal platinum card

Identifies and gives you access to our associated network, with free medical acts.

e-salud services available: 902 499 799

24-HOUR DKV DOCTOR

**24-HOUR PAEDIATRICS MEDICAL
LINE**

**CHILDHOOD OBESITY MEDICAL
LINE**

PREGNANCY MEDICAL LINE

WOMEN'S MEDICAL LINE

NUTRITIONAL MEDICAL LINE

TROPICAL MEDICAL LINE

SPORTS MEDICAL LINE

**SECOND MEDICAL OPINION FOR A
SERIOUS ILLNESS**

**SECOND BIOETHICAL OPINION
FOR A SERIOUS ILLNESS**

**DKV VIRTUAL DOCTOR AND DKV
VIRTUAL PAEDIATRICIAN:
DKVSEGUROS.COM**

We take an interest in you

Serviplus Top Health **902 499 150**

Subsidised service for the conservation of umbilical cord stem cells

To conserve, analyse and safeguard the child's umbilical stem cells at birth.

Giving up smoking

DEJALOATRÁS® is effective treatment to help you to stop smoking.

Biomechanic study of walking.

And design and production of made to measure insoles.

Wellness.

Hydrotherapy, spas and urban spas.

Opticians and orthopaedics shops.

Network of shops with discounts when buying optical and orthopaedic material.

Medicine and aesthetics service.

PERIODS OF GRACE

All the services included in the policy can be used from the first day, except:

Hospital Care* and surgery: (includes surgical prosthesis) **6 months**

Childbirth (except premature births): **8 months**

Laser surgery for myopia, hypermetropia & astigmatism: **1 año**

Techniques of Assisted Reproduction: **1 year**

Transplants: **1 year**

Psychotherapy: **8 months**



Dental prostheses & orthopaedic maxillary: **8 months**

* In case of accidents or life threatening emergency there is no period of grace.

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DKV Seguros y Reaseguros, S.A.E. Torre DKV, Avda. María Zambrano, 31 50018 Zaragoza, recorded in the Trade Register of the Province of Zaragoza, volume 1,711, sheet 214, page n.º Z-15,152.

DKV | ERGO is a team of specialists that works for your peace of mind and reassurance. DKV advises you on Health, Income Protection and Accidents while ERGO focuses on the areas of Life, Home and Funeral insurance.

Follow us at:  

902 499 350
dkvseguros.com

Cód. 25RC2.PY/01_191

902 499 350
Call Centre staffed by:

DKV integralia 

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

 **Empresa Responsable**

Responsible with your health, society and the planet.



We are an excellent company.



Healthy company