

# The most extensive medical directory and a top quality service

**DKV Integral**  
The health insurance for you,

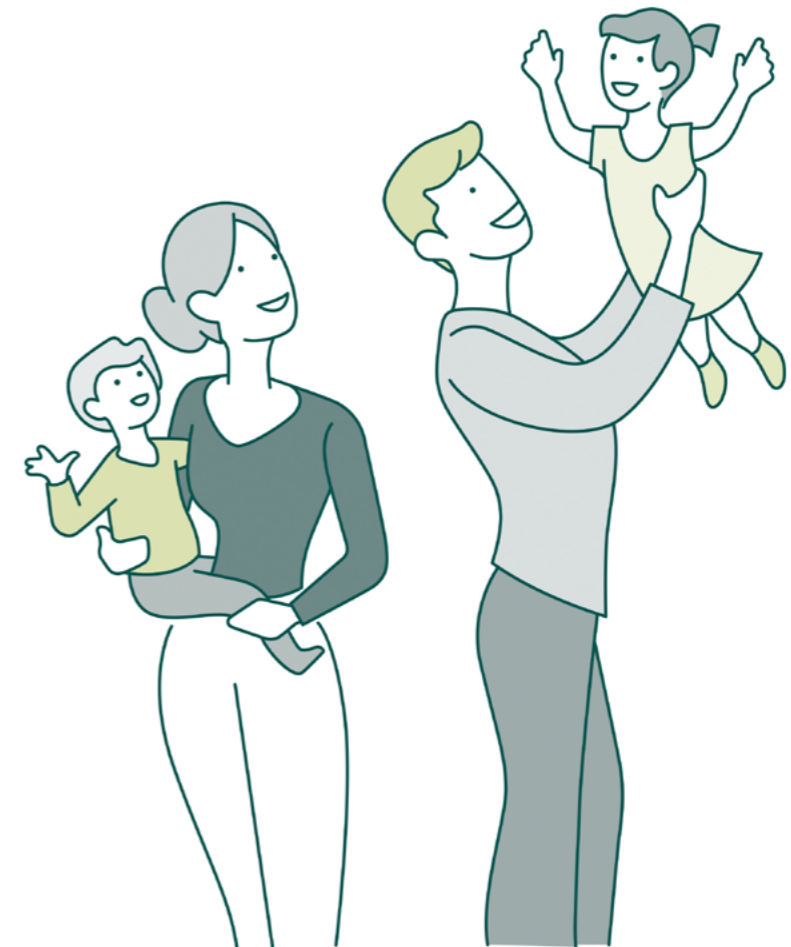
Take good care of yourself

# Introduction

We belong to the DKV Group, one of the largest insurance groups in Germany and Europe in over 30 countries, offering a full range of insurance and services.

In Spain, the DKV Group is present all over the country, with an extensive network of branch offices and practices, where almost 2000 employees serve nearly 2 million customers.

At DKV, we strive to create a healthier world, and develop actions that encompass the health and welfare of our policyholders, professionals, collaborators and society in general. Responsible management that brings value to our social and environmental surroundings, and allows for sustainable growth in the company.



## Any insurance policy must start with a commitment. Ours starts with ten

**DKV Integral** is a comprehensive health insurance policy, with which you can avoid crowds and be guaranteed the most convenient, quick and efficient healthcare assistance, whenever you need it most. The health insurance with the most comprehensive medical directory and the best health care. **You decide which doctor or centre you want to go to in our network.**



1. We want to offer you **insurance that lasts a lifetime**, whatever happens. In other words, no matter how much you use your insurance, **we won't increase the price and we won't cancel it after the third year.**
2. If you are admitted to a hospital, **after the third day, you will receive 80 euros per day up to a maximum of 2400 euros**, when none of the hospital fees are borne by DKV.
3. If you have any kind of **occupational or traffic accident**, don't worry, **we will help you.**
4. If you want to compare the diagnosis of a serious illness and need a **second medical or bioethical opinion**, look no further.
5. To reduce the costs of protecting your family, you will get a **discount of up to 12 % on your family insurance.**
6. You can go to the **gynaecologist and paediatrician of your choice**, even if it is not included in the medical directory, when you take out the reimbursement module (in its individual modality).
7. Pack your suitcases worry-free. With trips of **up to 180 days abroad, you are covered for up to 20 000 euros for healthcare expenses due to an illness or accident.** One of the highest limits on the market.
8. Smile. Unlike other health insurances in the sector, yours **includes a dental service.**
9. You can manage all your authorisations quickly and easily at [dkvseguros.es](http://dkvseguros.es), over the phone or in a DKV branch.
10. You will also have access to **Digital Doctor**, an app that lets you talk with a doctor over the phone, **video call** or chat. Getting a medical consultation has never been so simple or immediate.

# Insurance with all the coverage you want today, which you may need tomorrow

## All the basic coverage

### 24-hour emergencies.

#### Primary Care

- General medicine
- Ambulances
- Basic clinical analyses
- Home visits
- Nursing

#### Specialists and diagnostic tests

- All specialities: cardiology, dermatology, gynaecology, study and treatment of allergies, traumatology...
- All diagnostic tests: X-rays, scans, PET, PET-CT, etc.
- Chiropody, physiotherapy and rehabilitation with no limits
- 3D mammography (breast tomosynthesis)
- Minimally invasive diagnostic methods
- No limits on prostheses, except for cardiac and vascular prostheses, with a limit of 12 000 euros
- Diagnostic tests without qualifying periods: scans, x-rays, etc.

### Hospitalisation and surgery

- Medical
- Surgical
- Obstetrics
- Paediatrics
- Intensive Care Unit (ICU)
- Da Vinci robotic surgery for localised prostate cancer or organ-confined cancers
- Oncological treatments
- Compensation for hospitalisation when the costs are not borne by DKV (80 euros/day, maximum 2400 euros)
- No limit to the number of days (except for psychiatric treatment, max. 60 days/year)

## Additionally...

- Dental service, with more than 50 free services
- Surgical procedures
- Assistance in pregnancy and childbirth
- 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
- Extensive coverage for transplants
- Oncoplastic breast reconstruction following radical surgery and contralateral breast symmetry surgery post-mastectomy
- 20 sessions of speech therapy rehabilitation per year for children
- You can choose any specialist from DKV's medical directory with over 29 000 professionals and 1000 health centres, such as the Teknon clinic, the Quirón Hospital Group, the Ruber clinic, etc.
- Reimbursement for the conservation of stem cells from umbilical cord blood (individual modality)

## Worldwide assistance in trips of up to 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.



## DKV Health Spaces

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

Ask your Health 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](http://espaciosdesalud.dkvseguros.com)

## Health services

Medical lines (976 991 199 and 902 499 799):

- 24-hour DKV Doctor
- 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

## ... and although we want to give you maximum coverage, we also work to ensure you won't need it

### Online preventive medicine programmes

Programmes to promote healthy living habits and improve quality of life for both you and your family:

- Healthy living
- Cardiovascular prevention
- Obesity programme
- Childhood obesity prevention
- Breast cancer prevention
- Prostate cancer prevention
- Cervical cancer prevention.
- Healthy pregnancy and childbirth
- Baby care
- Work-related stress prevention
- Healthy childhood
- Healthy adolescence

Ask your Health Expert, go to [planesdevidasaludable.dkvseguros.com](http://planesdevidasaludable.dkvseguros.com), or call 976 506 000 to access all the programmes.

### DKV Health and Well-being Club

Access a catalogue of health and well-being services at the best price.

- Acupuncture
  - Hearing aids
  - Surgery for nearsightedness and presbyopia
  - Medicine and plastic surgery
  - Quitting smoking
  - Dietetics
  - Biomechanical gait analysis
  - Gym/Fitness
  - Homeopathy
  - Optics
  - Orthopaedics
  - Osteopathy
  - Wellness/Spas
  - Online health and beauty products
  - Family planning techniques
- And many more...

Find out about the services and discounts by asking your Health Expert, at [dkvclubdesalud.dkvseguros.com](http://dkvclubdesalud.dkvseguros.com), or by calling 976 506 010.

# Digital health, whenever you need it

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.

## The 'Quiero cuidarme Más' app

The most comprehensive digital health platform. This covers all your needs easily, conveniently and free of charge:

- **Quiero Cuidarme:** find out and improve your healthy lifestyle index.
- **Digital Doctor:** 24-hour medical assistance, symptom checker, video-consultation or online chat with specialists\* and general practitioners, so that you can look after your health anywhere and at any time.
- **Health diary:** personal agenda to record your medical appointments and other health activities.
- **Online appointment request:** in multiple medical centres.
- **Health folder:** save your medical reports and receive your test results automatically.
- **Coach:** chat with a professional to take up and maintain healthy habits in your daily life.
- **Digital midwife** to answer any questions post-partum.
- **DKV Health and Well-being Club** with customised offers on products and services.

\* Specialists: paediatrician, dermatologist, gynaecologist, orthopaedic surgeon, endocrinologist and psychologist.



## App DKV

DKV has a free mobile app where customers can access a range of different procedures:

- Consult your information.
- Locate branches and DKV Health Spaces.
- Search the medical directory by area or postcode, filtering by the most commonly used specialities.
- Customised notifications service.
- Save the details of your favourite doctors so they are always available.
- Request card duplicates, the particular conditions, or a travel assistance certificate.
- You can also send complaints or claims, which can be done via a simple form.

One app to manage your health insurance.

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Digital Doctor and Quiero Cuidarme Más are services managed by DKV Servicios SA, the entity responsible for providing and developing digital health services for persons insured by DKV Seguros y Reaseguros SAE.

All provisions can be used from day one, except for:

- Hospitalisation and surgery (including surgical prostheses): 6 months, apart from hospitalisation for a life-or-death emergency or due to an accident, which has no qualifying period
- Childbirth (except for premature births): 8 months
- Transplants: 12 months

The contracting age in the individual modality is up to 75.

**You choose how to look after yourself, so you can decide how to benefit from your coverage.** With or without co-payments?

4 contract modalities, according to the **co-payment contracted:**

- Integral Complet: from 12 euros
- Integral Plus: from 5 euros
- Integral Classic: from 1.95 euros
- **Integral Élite: no co-payment**



## **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 isn't the case, get in touch with your Health Expert to get a better solution.



# Co-payments

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

	Completo	Plus	Classic	Élite
<b>Consultation description (per consultation)</b>				
Primary care consultations: General medicine, paediatrics and nursing.	€12	€6	€1.95	€0
Other speciality consultations	€20	€10	€2.95	€0
Gynaecology consultations	€20	€6	€2.95	€0
Psychological consultations	€20	€10	€9	€0
<b>Diagnostic tests (per act)</b>				
Clinical analyses	€12	€5	€2.50	€0
Conventional radiology	€10	€5	€2.50	€0
High technology radiology	€55	€30	€2.50	€0
Vascular radiology	€55	€25	€2.50	€0
Tomography - CT	€100	€50	€2.50	€0
Nuclear magnetic resonance	€175	€75	€2.50	€0
Positron Emission Tomography (PET)	€300	€100	€2.50	€0
Endoscopic diagnosis services	€45	€25	€2.50	€0
Cytology	€0	€0	€2.95	€0
Ultrasound Scan	€25	€12	€2.95	€0
Mammography	€0	€0	€2.95	€0
Pathological anatomy	€50	€25	€2.95	€0
Amniocentesis	€250	€100	€2.95	€0
Polysomnography test	€275	€100	€2.95	€0
pH-meter	€200	€100	€2.95	€0
Hospital admissions per day: the co-payment exclusively includes the hospitable stay per day and operating fees. All other medical procedures and diagnostic tests will entail the co-payment corresponding to its group.	€25	€15	€0	€0

	Completo	Plus	Classic	Élite
Hospital activity: preoperative procedures, resuscitation, day hospital, outpatient surgery, dialysis	€0	€0	€2.95	€0
Surgical group 0-1-2	€0	€0	€2.95	€0
Surgical group 3-4-5	€0	€0	€2.95	€0
Surgical group 6-7-8	€0	€0	€2.95	€0
Delivery/Caesarean section	€0	€0	€2.95	€0
Curettage	€0	€0	€2.95	€0
Retrograde cholangiopancreatography Cholangiography	€0	€0	€2.50	€0
Lithotripsy	€0	€0	€2.95	€0
<b>Therapeutic acts (per act)</b>				
Mouth cleaning and dental extractions	€6	€3	€2.95	€0
Rehabilitation	€8	€5	€2.50	€0
Oxygen therapy	€5	€3	€2.50	€0
Photocoagulation	€95	€50	€2.95	€0
Nuclear medicine	€150	€75	€2.95	€0
Diagnostic/treatment services for medical specialities	€25	€12	€2.95	€0
Diagnostic/treatment services for surgical specialities	€25	€12	€2.95	€0
Diagnostic/treatment services for obstetrics and gynaecology	€25	€12	€2.95	€0
Diagnostic/treatment services for cardiology	€75	€40	€2.95	€0
Diagnostic and treatment for oncology	€300	€100	€2.95	€0
Radiotherapy and chemotherapy treatments (per session)	€50	€25	€2.95	€0
Pain management	€120	€50	€2.95	€0
Ambulances	€50	€25	€2.95	€0
Hospital emergencies and primary care at home	€60	€30	€2.95	€0
Outpatient emergencies	€30	€15	€2.95	€0

[dkvseguros.com](http://dkvseguros.com)

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Customer service helpline  
operated by:

Fundación  
**INTEGRALIA DKV**



Responsible  
with your health,  
society and the planet.



Healthy company



Sustainable company