

DKV Mundisalud

**DKV** Health

# Practical guide

Discover what your insurance offers  
you to take good care of yourself

Take good care of yourself

DKV Mundisalud

You have already taken the first step.  
Now, together we can go a long way. Your way.

# Welcome to DKV

With this insurance you will have access from today to a world of health, wellness and prevention that will help you enjoy life more and better. We offer you all the means at our disposal for your peace of mind. And **we ask of you two simple things:**

**The first is that you read this guide.**

It contains all the background information of your insurance and it will be very useful to have it always at hand. That way you can check and quickly access your services, cover, benefits... And everything is explained in a practical and simple way, in a straightforward language. So that everything is clear to you.

**And the second is your cooperation.**

In DKV we want to take care of you, but we also want you to take care of yourself, to be proactive. Because the sooner we begin to work together, get to know you better, listen to you and give you advice, the more health problems we can avoid. First comes prevention, then treatment. And only by staying ahead will you fully enjoy every little moment in life.

This practical guide offers you the most relevant aspects of **DKV Mundisalud**. For more information, please refer to the general terms and conditions booklet included in this welcome pack.

## You will also find in this pack:

**1.**

General terms and conditions or insurance contract: The booklet that accompanies this guide and contains clauses common to all customers.

**2.**

Specific conditions that complete our contract: The printed documentation that you should sign and return. It contains clauses that adapt the contract to your particular situation.

**3.**

Your MEDICARD®, identifying you as a user.

### Important

**Please check your personal details, sign and send the copies required under the policy taken out.**

**If you need further clarification, please call 976 506 000.** This duly signed documentation, along with payment of the initial premium, implies acceptance of insurance. Until both requirements, signature and payment, are met, the policy does not come into effect.

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# Your insurance: Basic concepts to be taken into account

The insurance contract consists of the insurance application form, the health declaration, general terms and conditions, specific conditions, supplements and appendixes and, in some cases, special conditions.

## When does it start?

You can access the contracted provisions and/or services by identifying yourself with your DKV MEDICARD® **with only these waiting periods:**

- **Hospitalisation and surgical procedures (including prostheses)\*: 6 months**
- **Childbirth\*: 8 months**
- **Transplants: 12 months**
- **Assisted reproduction (exclusive coverage for the individual modality of DKV Mundisalud Classic, Élite and Premium): 48 months**

\* Premature birth and hospitalisation due to a life-threatening emergency or an accident are not subject to waiting periods.

And an exclusion period:

- **Health care for HIV/AIDS: 12 months**

Waiting and exclusion periods are applicable in both modalities: own and external means.

If certain diseases or health conditions, such as pregnancy, predate the contract, they may be covered with a special premium for own services. If this is your case, please consult us. If you have received documents including the particularities of the policy that you have taken out, read it carefully; check whether there are any grace or exclusion periods; and contact us if you have any questions.

## What is a waiting period?

It is the period of time that has to elapse from the date the policy enters into force before enjoying certain guarantees or services, for example, hospitalisation, surgical operations or childbirth care.

## What is an exclusion period?

The time that must elapse after the effective date of the policy for certain guarantees to become effective, during which, if any illness subject to exclusion is detected in any of the insured parties, it will automatically be excluded from the insurance coverage throughout the whole term.

## This is an annual contract

The duration of the contract we have signed **will be the calendar year** (1 January to 31 December) and will be renewed by tacit agreement on an annual basis.

The insurance premium is annual, which is compatible with payment in instalments and monthly, quarterly or half yearly payments, depending on the insurance type chosen. In any case, payment of the premium in instalments does not exempt the policyholder from

their obligation to pay the full annual premium. In the event of return or non-payment of invoices, DKV Seguros is entitled to claiming the unpaid amount of the annual premium.

The contract **is renewed automatically**. At DKV Seguros we undertake not to terminate the policy after its third year, except in the event of breach of conditions or inaccuracies in the health declaration.

### How to cancel

The policyholder must request the cancellation (the individual or institution that enters into this contract) with **a month's notice** before the expiry date (31 December). This request has to be sent to the company by post or fax to your nearest DKV branch or to the following email address: [atencioncliente@dkvseguros.es](mailto:atencioncliente@dkvseguros.es).

The mandatory information to be included in the request is as follows:

- Photocopy or digital copy of the policyholder's ID.
- Policy or card number.
- Signature of the policyholder.

### Costs

Healthcare provisions included in your insurance cover bear no cost if they are treated in the DKV Health Care Network. Reimbursements for visits and treatments using external professionals vary between 80% and 90% depending on the modality and the specific terms of your policy.

Check the special conditions to find out your category: Complet, Plus, Classic, Élite or Premium.

The additional services included in the DKV Health and Well-being Club, with attractive rates or discounts, are paid by the insured person.



# What your insurance covers

The main feature of DKV Mundisalud is that, from now on, you can choose the medical care you want: **You can visit any centre or specialist from the DKV Network at no charge and we will also reimburse you**, according

to the contracted category, for **any treatment from non-associated professionals or centres**, anywhere in the world and with complete freedom of choice.

## Primary care

No waiting lists or lengthy paperwork. You have 1,000 associated centres and more than 29,000 professionals across the whole of Spain. Emergencies, ambulance transportation, basic blood work, simple radiology, an annual basic cardiology check-up and primary care at home are covered.

## Specialists and complementary diagnostic procedures

It includes medical or surgical specialities, diagnostic procedures, treatments undertaken in the clinic and emergencies without hospitalisation of these specialities. Additionally it includes psychotherapy, IUD insertion (including reimbursement of the device with no limits in Premium, and up to 120 euros in all other modalities), physiotherapy and speech therapy sessions, among others.

## Hospital care

It comprises the expenses incurred during hospitalisation and medical and surgical fees resulting from treatments. It also includes major outpatient surgery, family planning techniques, arthroscopic surgery, surgical prostheses, radiotherapy and cancer chemotherapy, and many other treatments.

## Dental cover

It includes basic dentistry: consultations, extractions, dental cleaning, dental wound care and associated dental radiology; and preventive dentistry: sealants and fillings up to 14 years.

And for those dental provisions not covered in the policy, access to dental services in very economically advantageous conditions.

The DKV Mundisalud Premium modality includes the reimbursement of the expenses for special dentistry (except cosmetic dentistry) in a percentage and up to a maximum annual limit per insured person that is set in the particular conditions.

## Travel assistance

In the case of an emergency, DKV Mundisalud also takes care of you if you are abroad (trip of a maximum 180 days). In addition, we will send you any forgotten documents and your medication (if you cannot find it in the place where you are), we help you with your lost luggage and absorb any legal cost of a road accident up to the set limit. To use this service it is essential that you contact DKV Seguros from the time of the incident by calling +34 913 790 434 (you will always have this phone number with you on the back of your MEDICARD®).

Find out about the medical coverage included, as well as any subsistence, repatriation and transfer costs covered and their limits, in the annex on travel assistance, of the general terms and conditions.

The contracted specific conditions may change the specific cover of your policy: Please read them carefully, check whether there are any exclusions and contact us if you have any questions.

## There is a lot more cover at your disposal

### Psychology

Maximum of 20 psychotherapy sessions/year (30 sessions in Premium), except for eating disorders (anorexia and bulimia), school bullying, cyberbullying, work-related stress, and gender-based or domestic violence, where the limit is 40 sessions. With a maximum limit of reimbursement for sessions with doctors or centres that are not in the medical directory.

### Mammograms

Access without the need for authorisation.

### Family planning techniques

We cover tubal ligation and vasectomy.

### Prostheses

In own means with prior authorisation from DKV, there is no limit in the Premium modality; in the rest of modalities there is a 12,000 euros/year limit for cardiac and vascular prostheses, except in Élite, where it is 15,000 euros/year. In external means the annual limit applies to all the covered prostheses (see details in the prostheses section, under the description of coverage in the general conditions).

### Oncoplastic breast reconstructive surgery after radical surgery

It includes the remodelling of the healthy contralateral breast in the same surgical procedure (within a maximum of one year after cancer surgery) to maintain symmetry between both. It will include breast implants, skin expanders and breast mesh coating.

### Clinics in the US

For scheduled admissions, prior request and authorisation from DKV Seguros.



## Other exclusive benefits

### **Daily compensation due to hospitalisation**

DKV Mundisalud offers compensation of EUR 80/day from the third day of hospitalisation (maximum EUR 2,400/year), when hospitalisation is covered by the insurance and none of the expenses have been paid by DKV Seguros.

## Cover only for the individual category with full medical care

### Reimbursement for vaccinations

Reimbursement for systematic vaccinations not included in the official vaccination calendar, or not financed by the Spanish national health system. Includes vaccination against rotavirus in infants, meningitis B (Bexsero), human papillomavirus (HPV) in children and in women.

Check the general terms and conditions or request more information on 976 506 000.

Taking out the Individual category of DKV Mundisalud, with full medical care cover, provides access to some additional guarantees:

- **Reimbursement of homeopathy and acupuncture medical consultations (up to EUR 50/consultation and maximum of 30 sessions/year in acupuncture).**
- **Reimbursement for medication included in the Vademecum:** a certain percentage, and provided they are prescribed by a doctor and purchased in a pharmacy, up to a maximum annual limit per insured party.
- **Reimbursement for the expense of annual maintenance in the bank of haematopoietic stem cells, for the first six years after birth.**
- **Reimbursement of expenses for family assistance and/or dependency care (Grade 3 dependency due to accident).**
- **In addition, DKV Mundisalud Classic, Élite and Premium provide access to additional coverage, such as assisted reproduction.**

# How to use your insurance

DKV Mundisalud allows you to freely choose which doctor or hospital you want to go to, without having to worry whether it is associated.



# 1.

## **Choose a centre from the DKV Health Care Network corresponding to your contracted insurance category and make an appointment.**

Check the list of clinics and professionals at [dkvseguros.com](http://dkvseguros.com) or download the medical directory to your mobile phone and help us look after the environment: [dkvseguros.com/app](http://dkvseguros.com/app).



# 2.

## **When you visit the doctor's surgery, do not forget:**

- **Your ID**
- Your **MEDICARD®**, which is personal and non-transferable (please let us know if you lose it to cancel it and send you a duplicate: Via the DKV Seguros website in your customer area, on 976 506 000 or at [atencioncliente@dkvseguros.es](mailto:atencioncliente@dkvseguros.es)).
- **Authorisations:** Some health services in the DKV Health Care Network (such as hospitalisation, surgery, prostheses and surgical implants, complex diagnostic tests, ambulance transfers, preventive programmes or check-ups, medical or surgical treatments and psychotherapy sessions) require prior authorisation. If advised by your doctor, they can be requested by telephone (976 506 000) or in our branches. Additionally you can do it via your customer area in [dkvseguros.com](http://dkvseguros.com) in a fast and simple way.

## Choose a non-associated doctor or centre and request a reimbursement

If you decide to visit a professional or centre not included in our network, request the reimbursement of the costs: 80-90% according to the contracted category and depending on whether the assistance takes place in Spain or abroad.

Check the application rates, maximum limits and cover of your categories in the specific conditions of your policy. And we will inform you about the documentation to be submitted on [dkvseguros.com](http://dkvseguros.com) and at our Call Centre: 976 506 000.

### Reimbursement procedures

You can request the reimbursement online, which is quick, easy and safe, or present all of the required documentation (reimbursement form, invoices and, where relevant, medical reports):

- In any of our branches
- By post to:  
Unidad de Reembolso - DKV Seguros  
Aptdo. de correos 20  
08960 - Sant Just Desvern  
(Barcelona), Spain
- Via email, providing all the information in electronic form:  
[dkvreembolso@dkvseguros.es](mailto:dkvreembolso@dkvseguros.es)

You will be able to track the request via your customer area on [dkvseguros.com](http://dkvseguros.com). And to answer any questions you might have about this process, you only have to call us on 934 797 505.

If everything is correct, DKV Seguros undertakes to process and reimburse your expenses by bank transfer within a **maximum period of seven days**.

## How do you request an online reimbursement request?

### Reimbursement request via website

- 1. Sign in** to your customer area (areadelcliente.dkvseguros.com) using your personal details (ID number and password).
- 2. Go to “My reimbursements”** or go directly to “Request reimbursement”. Here you can reverse charge the invoices and follow up on the status of all bills you’ve already processed.
- 3. Attach the scanned bill** or send it via email with the corresponding record number.
- 4. Fill in the reverse charge form** with your personal information and the invoice details, and indicate the current account where you want the reimbursement to be made.
- 5. For invoices with an amount of 250 or less, you don’t need to do anything else; for invoices for a higher amount, over the following fifteen days, you should present the original invoices** in any of our branches or send them to:

Unidad de Reembolso - DKV Seguros  
Aptdo. de correos 20  
08960 - Sant Just Desvern  
(Barcelona)

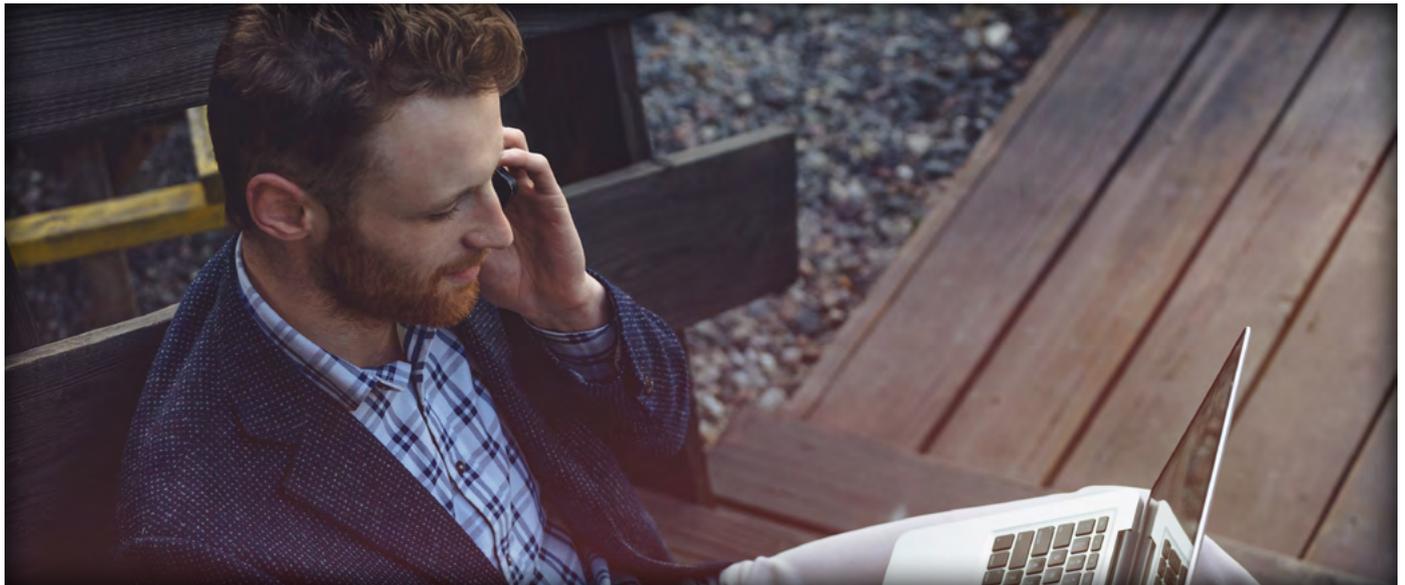
## Reimbursement request using the app

1. **Download the DKV Reimbursement app** and sign in to your customer area with your username and password.
2. Request a reimbursement by selecting the speciality, **taking a photograph of the bill** and filling in your personal details.
3. You will be able to **follow up on all your reimbursement requests** via the app.
4. When the **status of your request changes**, you will receive a message detailing this information.

If it's all correct, DKV Seguros will then process and carry out the reimbursement for your expenses via a bank transfer in a **maximum of seven days**.



# 24-hour information and administrative procedures



## Online administrative procedures and responses

- **DKV Seguros website**

You can have all the information on your insurance and address any concerns on copayments, cover or additional services every day of the year and at any time.

- **Customer area**

To expedite procedures, to obtain authorisation and to make any changes to your policy that you consider necessary. Always with our customer service team at your side.

Visit [areadelcliente.dkvseguros.com](http://areadelcliente.dkvseguros.com) and register.

## Medical advice for severe illnesses

- Second Medical Opinion
- Second Bioethical Opinion

## Medical helplines at your disposal: 976 991 199

- 24 h DKV doctor
- 24 h paediatric medical helpline
- Childhood obesity medical helpline
- Pregnancy medical helpline
- Medical helpline for women
- Dietary medical helpline
- Tropical medical helpline
- Sports medical helpline
- Psycho-emotional helpline

# E-health services to help you look after yourself



## Quiero cuidarme

Create your personal health biography and improve your quality of life. We will show you how to dedicate time to look after yourself and to improve your health, through personal action plans. These will help you to acquire new healthy habits. You can synchronise this with your digital e-health devices, such as Google fit, Apple health, Fitbit and Garmin.

Download the 'Quiero cuidarme' app from the App Store or Google Play, and enter the new age of digital health.



## Digital Doctor

An exclusive smart medical line for our customers. You can use this to get a first diagnosis via the symptom checker, start a chat or get a video consultation from a doctor, sending and receiving images and reports. You can also access previous consultation records.

With Digital Doctor you will save time on journeys and in waiting rooms, which you will get back in comfort.

Download Digital Doctor for free and access a medical line with all the technology that your mobile phone offers.



App Store



Google play

Services managed by DKV Servicios SA, a company that provides and develops digital health services for policyholders with DKV Seguros y Reaseguros SAE.



## Quiero cuidarme Más

Get free and permanent access to all the digital health service that DKV offers:

- **Quiero cuidarme**, a self-care tool that provides action plans to improve your health.
- **Digital Doctor**, 24-hour medical care, symptom checker, and video-consultations with specialists so you can take care of yourself anywhere and anytime.
- **Health diary**, with a personal agenda to record your medical appointments and other health activities.
- **Online appointment request** in multiple medical centres.
- **Health folder**, to securely save your medical reports and automatically receive results from analyses and other tests.



# Enjoy your free prevention plan and live in health!

DKV Seguros is committed to **prevention and health promotion**, so we want you to start taking care of yourself before any problem arises: Only in this way can we prevent it from arising. For this, we have created a **Healthy Life Plan: “Live in health”**. A **free and personalised** plan to achieve a healthy lifestyle, preventing risk factors and recognising early symptoms, with a support team and different tools to make it easier.

Visit the exclusive space Live in health and access your Healthy Life Plan today: [planesdevidasaludable.dkvseguros.com](https://planesdevidasaludable.dkvseguros.com)

# DKV Health and Well-being Club: Take better care of yourself, at the best price

Your DKV Mundisalud insurance also allows you to access **additional health and wellness services** with companies with high national prestige, under very favourable economic conditions and no prepayments. Simply because you are a DKV Seguros customer, you are already part of the DKV Health and Well-being Club.

You can check rates, discounts, offers, centres and services at [dkvclubdesalud.com](http://dkvclubdesalud.com) or on 976 506 010.



# DKV Health Spaces very close to you

Our Health Spaces are a new concept to guarantee the best and most comprehensive medical care for you. Innovative and advanced, wide and comfortable, with more features and the latest technology.

Check which one is closest to you at [espaciosdesalud.dkvseguros.com](https://espaciosdesalud.dkvseguros.com)

# We look after the health of people and the planet

Our company is aware that health is not just an individual thing, which is why we strive to achieve a healthier world, with many projects in fields such as preventing child obesity, labour integration for people with disabilities or the sustainability of the planet:

**In the fight against childhood obesity, we are developing various projects:** activities in schools with the entity 'Ayuda en Acción', scientific studies, video games in collaboration with Youtubers, outreach programmes, collaboration with the Universidad de Padres, etc.

The **DKV Integralia Foundation**, created more than 15 years ago, has a team of more than 400 people, all of whom have a disability of some sort. And, day after day, they are the first voice our customers hear when they call us. The voice of DKV.

**Once again, we are a zero emissions company (Cero CO2), having offset our carbon footprint for all our products.** In 2007 our commitment to the planet made us the first medical insurance company in Spain to completely neutralise our carbon emissions, and we are now a benchmark in the sector.

For more information on our ethical, social and environment commitments, go to: **[dkvseguros.com/empresa-responsible](https://www.dkvseguros.com/empresa-responsible)**, where you will find our Sustainability report, or email us at **[empresa.responsible@dkvseguros.es](mailto:empresa.responsible@dkvseguros.es)**.

## A million smiles

Do you like to participate in solidarity activities? Participate in our solidarity initiatives by signing up on the platform **unmillondesonrisas.org**, which is also accessible from your customer area on the website: with your participation and volunteering, you will accumulate smiles with which you can earn wuaki.tv accounts and experiences, to enjoy or exchange for solidarity gifts.

Additionally, you can contribute your grain of sand with a donation and we will match the quantity that you donate (check the bases on the website).

If you are one of the users who accumulates the most smiles during the year, you can get a 1,000 EUR donation cheque for the NGO or foundation that you choose.

## OXFAM Intermón

We've collaborated with them since 1998 in their fight against poverty and inequality, as well as in their campaigns in humanitarian crises, such as Haiti, Nepal, etc.

Because the world can improve. You are part of our commitment to the world: let us know your interests and help to guide our social policy.

Follow us and participate.





The content of this guide is merely informative, and therefore lacks contactual value. You will find full information regarding your policy in the general conditions and the particular conditions.

The information in this user guide is generic, and is based on the general conditions of your insurance policy; if there are any discrepancies between this information and the indications of your insurance's particular conditions, the particular conditions will prevail. In the event of any unforeseen circumstances, please contact us directly.

# Contact us at any time



## Complete information and procedures

976 506 000

## 24-hour DKV doctor and medical helplines

976 991 199

## Worldwide travel assistance

+34 913 790 434



## dkvseguros.com

All our insurance  
without leaving home



Facebook



Twitter



Google+



## Consult us in writing

atencioncliente@  
dkvseguros.es



## National network of DKV Seguros branches

If you prefer to visit one of our offices, you have a wide network at your disposal. Accessible and welcoming, because we like taking care of ourselves as much as we like taking care of you. Check the list on [dkvseguros.com](http://dkvseguros.com) and discover what they look like inside.



## Complaints and claims

Make them in writing to:

Customer Care Service  
Torre DKV  
María Zambrano, 31  
50018 Zaragoza

defensacliente@  
dkvseguros.es

Take good care of yourself

Customer service  
helpline manned by:

Fundación  
**INTEGRALIA DKV**

Responsible with your health,  
society and the planet.



With Oxfam Intermón, because  
the world can improve.



Sustainable company.



Healthy company.



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Tax ID: A-50004209.