

HEALTH

DKV
MEDICAL INSURANCE



DKV Residentes

I like to feel at home

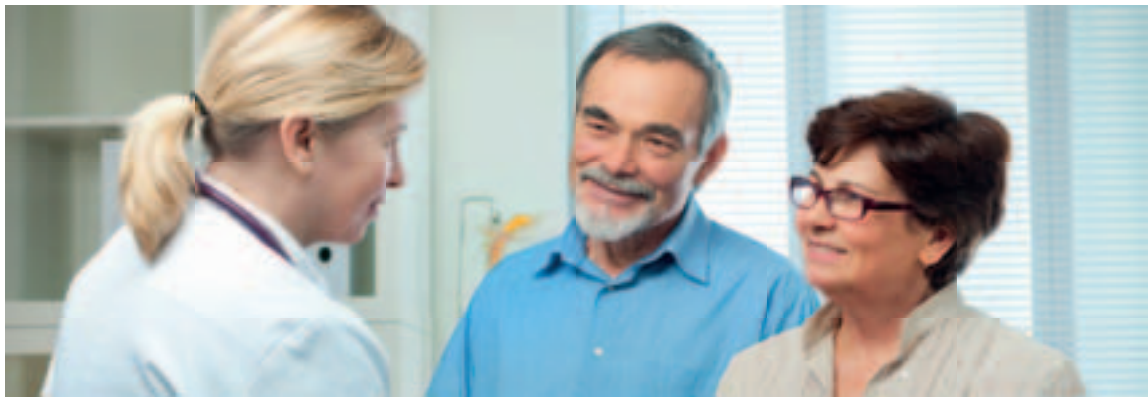
Take good care of yourself

a member of **MUNICH HEALTH** 



You decide

Enjoy a mixed coverage system, where you are free to choose



Even though you're away from home... You needn't worry, we'll take care of you

We offer all the care and services that will improve your quality of life. And as it's a mixed insurance policy, you are free to choose which doctor or hospital to go to:

Associated network, free of charge (except prosthesis, limit up to 12.000 EUR)

Non associated, 100% refund of expenses (80% odontology).

Here and abroad

With the option of the associated medical directory, the care will be provided through the DKV health care network **throughout national territory**. Similarly with the refund option, but if you have taken out modality 22 it includes the Best Care service in Germany provided that your habitual residence is in Spain for at least six months a year.

Made to measure

You can also select basic health care alone if you prefer or if you choose, you can add repatriation to Germany to your coverage, in the event of death, or Best Care.

What is Best Care?

This service guarantees you **health care in Germany of a prestigious specialist in the event of needing treatment with hospital care for serious illnesses, malformations and injuries due to an accident** as specified in the general conditions of the policy:

- > The consultation or admission to the selected centre is organized in a period of 5 working days (reports in German or English).
- > Compensation of **500 EUR** in the event of a claim.
- > Additional compensation of **500 EUR if this period is not respected.**

Everything you need within your reach

- > Primary care
- > Specialists and complementary means of diagnosis
- > Hospital care and surgery
- > Worldwide care in case of an emergency (stays of up to 180 days abroad) up to a maximum limit of 20.000 EUR.

Choose the modality that best suits you

Modality 20

Basic Coverage

Health Care in Spain

Use of associated means and 100% refund for non associated means (according to the limits in the general conditions)

- > **Medication** 1000 EUR/year.
- > **Additional curing aids** (optics, orthopaedic materials, wheelchairs, ...) 1.800 EUR/year.
- > **Odontology:** 100% refund in associated dentists and 80% in non associated (maximum of 3.000 EUR / year).

> **Alternative therapies:** homeopathy, phytotherapy, acupuncture, chiromassage/osteopathy. Refund of costs provided they are given by a doctor (maximum 50 EUR/consultation or session).

Phytotherapy, acupuncture and chiromassage/osteopathy with a limit of 30 consultations/sessions per year.

	Consultations	EUR/ consultations
Homeopathy	unlimited	50
Phytotherapy	30	50
Acupuncture	30	50
Chiromassage	30	50



Modality 21

Basic coverage + Repatriation to Germany

- > Health Care in Spain, medication, additional curing aids, odontology, alternative therapies.
- > Repatriation to Germany in case of death, transfer to the international airport in Germany closest to the place of burial (up to 6.000 EUR).

Modality 22

Basic coverage + Repatriation to Germany + Best Care

- > Health Care in Spain, medication, additional curing aids, odontology, alternative therapies.
- > Repatriation to Germany
- > Coverage in Germany: through the Best Care service.

The best services, only for you

Psychotherapy

Maximum of **20 sessions per year**, except for eating disorders with a limit of **40 EUR/person**. For refund policies, limit of **30 EUR/session**.

Access to mammography without authorisation.

Family planning techniques.

We cover tubal ligation, tubal occlusion hysteroscopy, vasectomy and the fitting of the I.U.D. (The cost of the intrauterine device is not included).

Surgical prosthesis.

With a maximum limit of **12.000 EUR** per insured person, per year.

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.

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.

You can include pre-existent conditions

Through the NorMRisk system.

Rapid reimbursement

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

Use of ICTs

You can process 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.

Rapid appointment administration service

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

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.

DKV Medi-Card®

Identifies you as a DKV client, avoids the use of medical cheques and gives you access to our associated network.

Call Centre.

For authorisations, information, suggestions: **902 499 499 | 913 438 596 | 934 797 539.**

e-salud services available: 902 499 799

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24-HOUR DKV DOCTOR
.....

**24-HOUR PAEDIATRICS MEDICAL
LINE**
.....

**CHILDHOOD OBESITY MEDICAL
LINE**
.....

PREGNANCY MEDICAL LINE
.....

WOMEN'S MEDICAL LINE
.....

NUTRITIONAL MEDICAL LINE
.....

.....
PSYCHOEMOTIONAL HELPLINE
.....

TROPICAL MEDICAL LINE
.....

SPORTS MEDICAL LINE
.....

**SECOND MEDICAL OPINION
FOR A SERIOUS ILLNESS**
.....

**SECOND BIOETHICAL OPINION
FOR A SERIOUS ILLNESS**
.....



Health and wellness services offered by selected professionals with the guarantee of DKV.

Take care of yourself at the best price

With DKV Health and Wellness Club you have full access to your catalogue of health and well-being services at rates well below those of the market.

Access to information about prices and discounts at any time of the day through the web:
dkvclubdesalud.com

Services included

- > Acupuncture
- > Audiology
- > Surgery for the myopia and presbyopia
- > Medicine and aesthetic surgery
- > Cryopreservation in bank of mesenchymal stem cells from adipose tissue
- > Conservation of umbilical cord stem cells
- > Giving up smoking
- > Dietary
- > Biomechanical study of walking
- > Predictive genetics and risk maps
- > Gym / fitness
- > Homeopathy
- > Retraining of speech and language dysfunctions
- > Optics
- > Orthopaedics
- > Osteopathy
- > Retraining of the pelvic floor
- > Assisted reproduction
- > Obstructive sleep apnea therapies
- > Wellness / spas
- > Capillary implants
- > Online parapharmacy



Quick and easy access to the service

- > There are two ways of using the service: direct or with a voucher, a prepayment is never required.
- > Get your voucher or make your appointment directly with the professional and pay for the service after the consultation.
- > You can request the vouchers and get information about the services, discounts and professionals through:



dkvclubdesalud.com



902 499 150



Our branches

You have a great variety of direct services available

Acupuncture, homeopathy, psychology, dietetics, osteopathy logopaedics, maintenance physiotherapy,...and much more!

And also by using the voucher access to

Assisted reproduction, predictive genetics and risk maps, capillary implants, giving up smoking, biomechanical study of walking, sleep disorders, orthopaedics, hearing aids, optics, gyms and fitness, spas, urban spas, etc.

With DKV Health and Wellness Club you can select the best services so that you can take care of your health at the best price:

Surgery for myopia



Assisted reproduction



Healthy hearing



Conservation of umbilical cord



Biomechanical study of walking



Healthy hair



PERIODS OF GRACE

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

Hospital Care * and Surgery: **6 months**
(including surgical prostheses)

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

Transplants: **1 year**

Dental prostheses and maxillary orthopaedics: **8 months**

Best care: **3 months**

Complementary diagnostic aids and out-patient treatment without a period of grace: nuclear magnetic resonance, scanner, radioactive isotopes, cobalt and radiotherapy, dialysis and lithotripsy.

* Accidents or life threatening emergencies have no periods of grace.

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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.



Download the App

DKV Seguros y Reaseguros, S.A.E., Torre DKV, Avda. María Zambriano, 31, 50018 Zaragoza, recorded in the Trade Register of the Province of Zaragoza, volume 1.711, sheet 214, page n.º Z-15,152.

Follow us at:



902 499 350
dkvseguros.com

Cód. 2SRC2.PV/13_v11

Call Centre staffed by:



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



Responsible with your health, society and the planet.



Sustainable company



Healthy company.