

HEALTH

**DKV**  
MEDICAL INSURANCE



## DKV PYMES

I like to take care of  
the health of my team

*Take good care of yourself*

a member of **MUNICH HEALTH** 

Did you know it is more beneficial to take out a health policy for your employees than increase their salary by the equivalent amount?

**DKV PYMES**

In DKV Seguros we also help you to find the solution that best suits the needs of your small or medium sized company.



# How much does the health of your company cost?

**11,4**

Lost days on average per worker each year due to time off work

**55.000 M EUR**

Opportunity cost for companies. Quantity of goods or services that are not provided or produced due to workers' time off work

**x4**

Increase in productivity of healthy employees

**x4**

Reduction in risk of losing talent on implementing health promotion programmes at work

## STATE OF SURGICAL WAITING LISTS IN THE NHS

DATA: JUNE 30, 2014

Specialties	Total patients waiting.	Nº patients per 1000 inhab.	% more than 6 months	Average waiting time (days)
GENERAL AND DIGESTIVE SURGERY	100.201	2,23	9,2	85
TRAUMATOLOGY	157.653	3,52	15,1	117
ANGIOLOGY/VASCULAR SURGERY	13.509	0,30	13,5	103
NEUROLOGY	9.964	0,22	18,9	154

## STATE OF THE WAITING LISTS OF EXTERNAL CONSULTATIONS IN THE NHS

DATA: JUNE 30, 2014

Total first consultations and basic specialties	Nº patients pending per 1000 inhab.	% with appointment assigned more than 60 days	Average waiting time (days)
GYNAECOLOGY	2,98	37,2	91
OPHTHALMOLOGY	7,90	41,8	78
TRAUMATOLOGY	8,03	32,3	63
DERMATOLOGY	5,98	31,9	47

Source: Information System of NHS waiting lists

# DKV health insurance: a profitable investment

**3 EUR for each  
EUR Invested**

Return on investment in health promotion services in companies

**Healthy and motivated employees increase their performance and productivity**

**Easy to take out**

Computing tools and applications available to companies.  
Reduced costs due to a single representative.

## **Helps to increase the competitiveness of the company**

- › **Reduction in absenteeism.**  
Access to private health care, without waiting lists, administering time off work from the first moment.
- › **Promotes loyalty and motivates the staff:** it is the social benefit most valued by the workers, and can be extended to their direct relatives.
- › **Reduces absences from the workplace** (wide range of telemedicine services, consultations via videoconference)
- › **Prevention and health promotion programmes** in the working environment for all the employees, which will reduce future health problems and improve the health of the company's main asset.
- › **Improves the image of the company, reinforcing the internal policy of SCR.**
- › **Possibility of coordination/ collaboration with the company's medical services.**
- › **Flexible products that adapt to any of the company's needs.** From Top coverage for directors to medical or dental directories.

# Welcome to the specialist in health insurance

**DKV, the reassurance of an international group**

**We form part of Munich Health, which groups together the specialist health companies of Munich RE.**

- › More than **40 million** clients in Europe.
- › More than **20,000 doctors**.
- › More than **1,200 associated centres**.
- › With **756 employees** in Spain.
- › And **72** branches.



# Why DKV Seguros?

## What advantages does DKV offer your small and medium sized company?

**Special prices. From 3 insured persons** with a single invoice, you can take out the best health insurance policy for your small and medium sized company.

Advantageous contracting conditions: **we eliminate the periods of grace**, except for childbirth, for all the workers.

**Without a contribution for health care act.** No additional surcharges to the premium offered.

**Dental Service included in the premium.**

**Application of the same conditions for immediate family members** (spouse and children).

You will belong to the **European leader in health insurance.**

## We adapt our products to your health needs

### **DKV Integral Classic/Élite**

**Health care insurance policy:** Extensive medical directory with qualified specialists and hospital centres.

### **DKV Mundisalud Classic**

**Refund insurance policy:** associated medical directory and 80% or 90% refund of expenses depending on whether the health care is provided in Spain or abroad.

### **DKV Modular Specialists**

**All the specialities,** means of diagnosis and treatments given in consultations.

\*Consult limits in General Conditions



## Coverage and services that make us stand out

### Coverage

- › **Psychology.**
  - › Extensive coverage for **transplants.**
  - › Health care in accidents **at work** and **traffic accidents.**
  - › **Benefit for hospital care** when the client doesn't use the company's policy.
  - › Chiropractic without limit.
  - › Generous limits for **Worldwide Travel Assistance.**
- › Conservation of umbilical cord stem cells.
  - › Giving up smoking.
  - › Biomechanical study of walking.
  - › Medicine service and aesthetic surgery.
  - › Wellness Service: spas and urban spas.
  - › Opticians and orthopaedics.
  - › Gym and fitness.
  - › Alternative therapies: homeopathy, acupuncture and chiromassage.
  - › Audiology.
  - › Capillary implants.

### Services

- › Refractive laser surgery.
- › Surgery for the myopia and presbyopia.
- › Fertility and assisted reproduction.
- › Auto CPAP: snoring therapy or sleep apnea.
- › Predictive genetics and risk maps.



## DKV Integral

I like to take care of myself

**With DKV Integral, you have the most complete health coverage for all your employees. We offer all our centres and associated doctors throughout Spain without limits for health care expenses (except for prostheses).**

### Associated medical directory

With DKV Integral you decide which doctor and clinic in the DKV Health Care Network you want to go to.

Our health insurance guarantees you maximum quality health care and that personal treatment that you look for when you go to a doctor or a clinic.

For the well-being of your workers' relatives, in DKV we guarantee them the most important thing of all: health.





## **DKV Modular Specialists**

I choose only what I need

A policy designed to suit you

With this policy you have access to all the specialities, means of diagnosis and treatments given in consultations.



## DKV Mundisalud

If I can choose, I feel free

**With DKV Mundisalud you have a free choice of which doctor or hospital you go to, even those not in the associated directory.**

### **Associated medical directory and refund of expenses**

The DKV Mundisalud policy is a product that offers the insured person a wide medical and surgical coverage for all kinds of illnesses or injuries by means of a free choice of medical and hospital centres the world over.

80% refund of medical expenses in Spain and 90% abroad.

# Coverage

## Primary care

The peace of mind of having health care covered at home and in over **1.000 of our associated clinics** and with over **2.000 GPs throughout Spain**, avoiding unnecessary waiting lists.

- > 24 hour health care at home and emergency services at a hospital
- > Nursing service (A.T.S./D.U.E.)
- > Basic annual cardiac check up
- > Basic clinical analyses (excluding hormone and immunology tests) and standard X-rays (non contrast).
- > Ambulances
- > Paediatrics and child care
- > General medicine

## Specialists and complementary means of diagnosis

Includes the different medical and surgical specialities, means of diagnosis and medical treatment, when they are given in consultations.

- > Angiology and cardiovascular surgery
- > Allergy and Immunology.
- > Cardiology.
- > Chiropody
- > Dermatology.
- > Digestive system.
- > Endocrinology
- > General surgery.
- > Geriatrics.
- > Gynaecology.
- > Haematology.
- > Logopaedics & Phoniatics
- > Internal medicine.
- > Nephrology
- > Neonatology
- > Neurosurgery.



- › Obstetrics.
- › Odontology
- › Oncology.
- › Ophthalmology.
- › Otorhinolaryngology
- › Plastic and repair surgery.
- › Pneumology
- › Psychiatry
- › Rehabilitation and physiotherapy
- › Rheumatology
- › Surgery of the digestive system.
- › Thoracic surgery
- › Traumatology
- › Urology.

## **Hospital care**

Includes the expenses arising from admission and the medical or surgical fees corresponding to the treatment received.

### **Includes:**

- › **Oncology treatment:** radiotherapy, brachytherapy and chemotherapy.
- › **OSNA technique or method:** intra operative molecular diagnosis of the sentinel node for breast cancer at an early stage, without lymphatic extension.
- › **Renal and vesicular lithotripsy.**
- › **Dialysis and haemodialysis.**
- › **Surgery of the Groups II to VIII of the OMC** carried out exclusively in a hospital centre.
- › **Major out-patient surgery.**
- › **Surgical radiology or profound vascular exploration.**
- › **Stereotactic radio neurosurgery.**



- > **Family planning techniques:** tubal ligation, tubal occlusion, hysteroscopy and vasectomy.
- > **Arthroscopic surgery.**
- > **Turbinate surgery or turbinoplasty** and adenoidectomy by radiofrequency.
- > **Surgical laser** in ophthalmology, proctology, peripheral vascular surgery and otorhinolaryngology in gynaecological and genital pathologies.
- > **High Therapeutic Technology:** 3D Intracranial and spinal tumour surgery assisted by neuronavigators and intraoperative neurophysiological monitoring and fusion or arthrodesis of 3 levels or more of the spine.
- > **Holmium laser, green (KTP and HPS) diode and thulium** for the surgical treatment of benign prostatic hyperplasia.
- > **Percutaneous nucleotomy and Chemonucleolysis.**
- > **Surgical prostheses:** With a maximum limit of 12.000 EUR per insured person, per year.
- > **Daily compensation for hospital care.**
- > **Shock wave therapy** or muscular skeletal lithotripsy for pseudoarthrosis, osteonecrosis and chronic tendonitis.



**And the policy includes:**

1. **Medical hospital care**  
(without surgery).
2. **Surgical hospital care.**  
Includes immediate post operative visits and treatment (up to 2 months after surgery).
3. **Obstetric hospital care.**  
Includes cot and/or incubator for the new born baby during admission, up to a maximum of 28 days.
4. **Paediatric hospital care**  
(For under 14 year olds).
5. **Psychiatric hospital care.**  
For acute outbreaks. (maximum period of 60 days per natural year).
6. **Hospital care in Intensive Care Unit.**
7. **Hospital care for dialysis and artificial kidney.**

# Special coverage

The wide coverage of the policy includes among other things:

## Dental service included

With free dental treatment and other treatment at rates well below those of the market.

## Psychology:

Maximum of **20 sessions/year**, except for eating disorders with a limit of **40 sessions/ year** and without contribution with the Élite modality.

## Specific programmes of preventive medicine

Take advantage of the specific programmes of preventive medicine:

1. Programme of infant health.
2. Programme for the early detection of gynaecological cancer in women.
3. Programme for the prevention of heart disease.
4. Programme for the prevention of skin cancer.
5. Programme for the prevention of colon cancer, in people with a medical history of such trouble.
6. Programme for the prevention of prostate cancer for men over 45.
7. Dental health programme.

## Healthy living plan “Vive la salud”

Consult the web [programas.vivelasalud.com](http://programas.vivelasalud.com) o llama al 902 499 499 | 913 438 596 | 934 797 539, and take advantage of our prevention programmes and health promotion, such as:

1. **Prevention of work related stress.** When work can affect the different aspects of a person's life (family, social, work).
2. **Preventing a stroke.** Aimed at the adult population, especially those who show risk factors or a background of cardiovascular illness.
3. **Child obesity prevention programme.** Education for the acquisition of healthy eating habits through educational material aimed at children.



**Mi Plan de Vida  
Saludable**

[programas.vivelasalud.com](http://programas.vivelasalud.com)



**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).

**Prosthesis**

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

**Breast reconstruction**

After radical surgery, and if required, during the same operation the reconstruction of the healthy contralateral breast (maximum limit of one year after the oncology surgery) Includes the breast prosthesis, skin expanders and coated breast meshes.

**Transplants of bone marrow, liver, kidney, cornea and heart.**



# In case of an emergency: worldwide care

Travel with peace of mind. Our health policies guarantee worldwide travel **assistance in case of an emergency abroad** (for stays of up to **180 days** per trip or journey).

includes:

- › **Transfer and health repatriation of injured and/or sick persons** in the event of an illness or an accident.
- › **Return ticket** and hotel expenses for a relative of an insured person who stays in hospital for over **5 days** (up to 30 EUR /day) with a maximum limit of 300 EUR.
- › **Premature return of the insured person because of a relative's death.**
- › **Premature return of the insured person** due to a fire or serious incident in his home.
- › **Expenses of medical, surgical, pharmaceutical, hospital care and ambulance abroad** with a limit of 20.000 EUR.
- › **Emergency dental expenses** (up to 150 EUR).
- › **Expenses of an extended stay in a hotel** (up to 30 EUR /day) with a maximum limit of 300 EUR.
- › **Delivery of medication.**
- › **Telephone medical consultations.**
- › **Repatriation of the deceased** and of accompanying insured persons.
- › **Companion** in case of death
- › **Assistance** with locating and sending of luggage.
- › **Delivery of documents.**



## 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](http://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](http://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



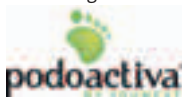
Healthy hearing



Conservation of umbilical cord



Biomechanical study of walking



Healthy hair



# Premiums DKV PYMES 2016

## Rest of Spain (EUR/month)

<b>AGE</b>	<b>DKV INTEGRAL CLASSIC</b>	<b>DKV INTEGRAL ÉLITE</b>	<b>DKV MUNDISALUD CLASSIC</b>	<b>DKV MODULAR SPECIALISTS WITH PAEDIATRICS</b>
From 0 to 19 years	<b>36,70</b>	<b>40,78</b>	<b>56,63</b>	<b>21,31</b>
From 20 to 49 years	<b>44,78</b>	<b>49,76</b>	<b>81,58</b>	<b>26</b>
From 50 to 59 years	<b>60,56</b>	<b>67,28</b>	<b>110,64</b>	<b>35,16</b>
Over 59 years	<b>98,32</b>	<b>109,24</b>	<b>172,28</b>	<b>57,08</b>

## Barcelona- Baleares (EUR/month)

<b>EDAD</b>	<b>DKV INTEGRAL CLASSIC</b>	<b>DKV INTEGRAL ÉLITE</b>	<b>DKV MUNDISALUD CLASSIC</b>	<b>DKV MODULAR SPECIALISTS WITH PAEDIATRICS</b>
From 0 to 19 years	<b>38,54</b>	<b>42,82</b>	<b>59,46</b>	<b>22,37</b>
From 20 to 49 years	<b>47,02</b>	<b>52,25</b>	<b>85,66</b>	<b>27,30</b>
From 50 to 59 years	<b>63,58</b>	<b>70,65</b>	<b>116,17</b>	<b>36,92</b>
Over 59 years	<b>103,24</b>	<b>114,71</b>	<b>180,90</b>	<b>59,93</b>





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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.

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902 499 350  
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Cód. 2RS2.PV/17\_v5j

Call Centre staffed by:

**DKV integralia** 

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

 **360° Responsible company**

Responsible with your health, society and the planet.



Sustainable company



Healthy company.