

# If I can choose, I feel free



## DKV MUNDISALUD COMPLET

And if I want my gynaecologist, Dr Izquierdo, to go on treating me?

With DKV Mundisalud Complet you have full access to the medical directory at no extra cost. However, if you want to go to a specialist who is not in the directory, we will refund 80% of the invoice, up to 80 EUR per visit to a specialist (90% refund abroad).

ANNUAL GLOBAL LIMIT: 62.000 EUR



## DKV MUNDISALUD PLUS

And if one day I need to take my kids to a specialist I've been recommended?

DKV Mundisalud Plus allows you to take your children to any specialist that you choose, even if he's not in the medical directory. We refund 80% of the invoice, up to 120 EUR per visit to a specialist (90% refund abroad).

ANNUAL GLOBAL LIMIT: 100.000 EUR



## DKV MUNDISALUD CLASSIC

And if I don't want to set any limits on my family's health?

DKV Mundisalud Classic gives you total freedom to enjoy your health. Select your doctors and DKV will refund you 80% of the invoice from centres not included in the medical directory in Spain (without any limit per visit to your specialist) and a 90% refund abroad.

ANNUAL GLOBAL LIMIT: 205.000 EUR



## DKV MUNDISALUD ÉLITE

And if I want to choose how and when I want to?

DKV Mundisalud Élite allows you to enjoy your health with complete peace of mind because not only do we refund 90% of your invoices, but we also have one of the highest global limits on the market.

ANNUAL GLOBAL LIMIT: 300.000 EUR

## Coverage

### PRIMARY CARE

Basic annual cardiological check up; standard X-rays (without contrast); ambulances; general medicine; paediatrics and child care; health care at home; 24 hour emergency hospital care; clinical analyses, etc.

### SPECIALISTS AND MEANS OF DIAGNOSIS

Consultations for all medical specialities: gynaecological check ups, specific preventative programmes, podiatry, psychiatry, rehabilitation, physiotherapy, psychology, etc. Complementary diagnostic aids (radiology, ultrasound, allergy tests,...)

### HOSPITAL CARE

Without daily limits for surgery, medical and child care (except for psychiatry, which has a maximum limit of 60 days per year) Childbirth. Prostheses. Dialysis. Intensive care unit, etc.

### PSYCHOLOGY

15 sessions per year. Own means without a contribution. For non associated doctor or centre, refund percentage depends on the policy with a limit of 25 EUR per session.

### DKV COMMITMENTS

Promise of non cancellation of the policy after the 3<sup>o</sup> year, coverage for accidents at work and traffic accidents and specific programmes of preventative medicine.

### REFUNDS FOR HOMEOPATHY AND ACUPUNCTURE SESSIONS

Included provided they are given by a doctor ( individual policy only ) with a limit of 50 EUR / Session, and in the case of acupuncture with an annual limit of 30 sessions.

Free of charge- with any associated doctor and hospital.

Refund of costs if you visit a non-associated doctor or centre.

ASSOCIATED CENTRES	COVERAGE 100%
NON-ASSOCIATED CENTRES	REFUND 90% ABROAD REFUND 80%-90% (ÉLITE) IN SPAIN



Access to prevention programmes, your own control of your illness and personal health consultancy.

## Additional services

**Dental care.** Free and highly discounted rates of treatment.

### Network of clinics in the USA

**24 Hour DKV Paediatric Medical line.** 24 hour special telephone service to better attend to the needs of the little ones.

**Second medical opinion.** Consult the leading experts with international prestige at a distance about a serious illness.

**Online authorisations.** Access your personal client area through our web page to do all your administration easily.

**Rapid appointment administration service.** We offer you a telephone helpline to speed up your appointment for a diagnostic test or surgical admission, authorised beforehand.

## At special prices

**Treatment:** refractive laser surgery, fertility service and assisted reproduction, conservation of mother cells of the umbilical cord, programme for giving up smoking.

**Biomechanic study of walking.** Analysis and diagnosis of your way of stepping and walking, besides the design and production of made to measure insoles.

And if you have an **individual policy**, you have many advantages with family care, wellness, medicine and aesthetics, discounts on opticians and surgical aids shops, etc.

With DKV Mundisalud you have a free choice of which doctor to go to and which centre to visit, both in Spain and abroad, even with those not in the medical directory.

Tell us what you need and we will recommend the best policy for you and your family. Free of charge, for any associated doctor or clinic.

With a refund for expenses if they're not in the associated medical directory.

4 different modalities for 4 different sets of needs.



Telephone or internet medical consultation services to advise you and settle your doubts related to symptoms, health problems and medicines.

- 24 HOUR DKV DOCTOR
- 24 HOUR PAEDIATRIC MEDICAL LINE
- PREGNANCY MEDICAL LINE
- WOMEN'S MEDICAL LINE
- CHILD OBESITY MEDICAL LINE
- NUTRITIONAL MEDICAL LINE
- TROPICAL MEDICAL LINE
- SEGUNDA MEDICAL OPINION FOR SERIOUS ILLNESSES
- SEGUNDA BIOETHICAL OPINION FOR SERIOUS ILLNESSES

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

DKV VIRTUAL DOCTOR · DKV VIRTUAL PAEDIATRICIAN

**DKV | ERGO** is a team of specialists created to better attend to your needs. While DKV is the specialist that advises you on Medical Insurance, ERGO supplements this integral insurance offer focussing on the areas of Life, Home and Funeral insurance.

Being together allows us to specialise in and devote ourselves in depth to the areas that interest you, to continue working for your peace of mind and reassurance.

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*Together, more reassured.*

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### THE FULL RANGE OF DKV AND ERGO PRODUCTS

#### HEALTH INSURANCE

- DKV INTEGRAL
- DKV MUNDISALUD
- DKV TOP HEALTH®
- DKV DENTISALUD
- DKV MODULAR
- DKV PROFESIONAL
- DKV RESIDENTES

#### FINANCIAL SERVICES

- DKV RENTA
- DKV RENTA BAREMADO
- DKV ACCIDENTES
- DKV RENTA FAMILIAR
- DKV RENTA MUJER
- DKV ACCIDENTES MUJER

#### SERVICES

- ERGO HOGAR
- ERGO PROTECCIÓN FAMILIAR

#### ERGO VIDA

- ERGO VIDA PREVISIÓN
- ERGO VIDA JUBILACIÓN PLUS
- ERGO VIDA AHORRO
- ERGO VIDA GARANTIZADO



**Intermón Oxfam**

With Intermón Oxfam, because the world can improve.



**Unespa** ASOCIACIÓN EMPRESARIAL DEL SEGURO

Estamos adheridos a las Guías de Buenas Prácticas de Unespa. Para mayor información consulta nuestra web.



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*Enjoy good Health!*

a member of **MUNICH HEALTH**

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