

DKV Integral Sheet

The Spanish healthcare system is in the global top ten according to the new report by The Lancet journal. However, the National Health System (SNS) is undergoing a period of reform that has led to a reduction of employees and increased waiting lists, in addition to frequent breakdowns in the emergency department.

It is therefore becoming increasingly necessary to take out private health insurance that guarantees fast access, without waiting lists, to the best centres and specialists. This is even more necessary for those with small children, in order to ensure speed and quality of care in the event of any unforeseen circumstances.

This requirement is particularly evident if we compare the average waiting times of public and private health care (data from the IDIS - Institute for Health Development and Integration)

Taking a diagnostic test: 42 days versus 7 days in private health care.

Results from a diagnostic test: 18 days versus 5 days in private health care.

Through its prestigious associated medical directory, **DKV Integral** offers the best medical specialists and centres in Spain, such as the Teknon clinic, the Quirón Hospital Group and the Ruber clinic, among others; offering the best private healthcare service across the country.

What is DKV Integral?

Health care insurance through the DKV Seguros associated medical directory, which includes:

24-hour primary care and medical emergencies.

Specialists and diagnostic tools.

Hospitalisation and surgical procedures.

Who is DKV Integral for?

- People who want peace of mind, and access to the best care resources if needed → **Having the best.**
- People who travel, for leisure or work, and who want the best care in the event of an emergency → **Health care anywhere in the world.**
- Families with children under 15 who need specialists, particularly paediatricians, where both partners work → **No waiting lists.**
- Adults in work aged 30 to 45, with a medium-high/high socioeconomic level who use technology, travel and have a lot of social contact → **Looking for quality.**
- Adults aged 45 to 65, in work, concerned about their health and looking for professionalism. They require specific specialists (dermatology, gynaecology, urology, etc.) and do not want to wait for a consultation/test, and need annual or periodical check-ups → **Looking for peace of mind.**
- People over 65 who want respect and friendly assistance, and require a lot of consultations → **Looking for proper assistance.**

Why DKV Integral?

Speed → with Social Security, the average waiting time for surgery is 115 days, and for a specialist, 72 days.

Close attention → choice of appointment times to adapt to each person, no waiting lists and access to a greater number of services not covered by public health care (dental cover, physiotherapy, second medical opinion, etc.).

Timesaving → there is no need to go to a GP to get an appointment with a specialist.

Choice → the ability to choose the doctor you want to see within the DKV associated medical directory.

Quality → medical directory with more than 29,000 professionals and 1,000 health centres, such as the Teknon clinic, Quirón, Ruber, CUN¹, etc., without having to pay more for them.

Online procedures → authorisations, contracting products, making appointments for specific tests, etc.

Comfort → private room in the event of hospitalisation with a bed for a companion.

What is DKV Integral for?

- Access the **best specialists and hospital centres** in Spain.
- **Avoid waiting lists** and get preferential health assistance.
- General and paediatric emergencies, **without any hold ups**.
- The ability to **choose the specialist doctor or hospital** you want to go to.
- Have **dental coverage** included in the policy.

¹ Individual modality except for residents of Navarra.

Coverage

- **Medical assistance for traffic and occupational accidents.** ✓
- **Policy non-cancellation** commitment after three years. ✓
- **No price increases** according to **how much the insurance is used** → *individual modality.* ✓
- Chiropractic, physiotherapy and rehabilitation with no limit of sessions.
- **Compensation for hospitalisation** when the costs are not borne by DKV (€80/day, maximum €2,400). ✓
- Second medical opinion.
- The best emergency **global travel assistance** on the market (*trips of up to 180 days and with a maximum limit of €20,000.*) ✓
- **Dental cover included** at no additional cost. ✓
- **No limits on prostheses**, except for cardiovascular prostheses, with a limit of €12,000
- **Extensive age of contracting:** 75 for the individual product and 67 for the group product. ✓
- **Psychotherapy** 20 sessions/year and 40 for eating disorders, bullying at school, cyber-bullying, occupational stress and gender-based or domestic violence. ✓
- Assistance in **pregnancy and childbirth.**
- **Hospitalisation with no limit to the number of days** (*except for psychiatric treatment, max. 60 days/year.*)
- Reimbursement for the Conservation of Stem Cells from Umbilical Cord Blood → *individual modality.* ✓
- Oncoplastic breast reconstruction following radical surgery and contralateral breast symmetry surgery post-mastectomy.
- 3D mammogram.
- Reimbursement for serious illnesses abroad² (80%, max. €16,000). *individual modality*
- Quiero Cuidarme +: ✓
 - **Digital Doctor, 24-hour medical assistance**, symptom checker and **video-consultation with specialists** (paediatrics, dermatology, gynaecology, traumatology, the endocrine system and psychology) so that you can look after your health anywhere and at any time.
 - I want to look after myself, to understand and improve my Healthy Lifestyle Index
 - Health diary (*personal calendar to record medical appointments and other health activities*), make an appointment online and health folder (*to securely save medical reports and receive results*)
- Optional module for the **free choice of gynaecology and paediatrics** → *individual modality*
- **Discount for the number of insured persons:** 7% (4 pers.) 12% (+4 pers.) → *individual modality*
- **Discounts for different payment methods:** 2.8% Quarterly 4.6% Every six months 7% Yearly → *individual modality*

² Serious illness: heart attack, cancer, cerebrovascular disease, organ transplants, paralysis/paraplegia

- Health care for HIV/AIDS infection. ✓
- **Medical helplines:** paediatrics, childhood obesity, nutrition, pregnancy, conditions affecting women, tropical medicine, sports medicine and psychological and emotional issues. ✓
- Multiple **preventive healthcare programmes:** child health, healthy pregnancy and childbirth, coronary risk prevention, women's cancer, prostate and colorectal cancer, stroke and diabetes. ✓
- Access to the **Health and Well-being Club:** discounts on capillary prostheses in cancer treatment, presbyopia surgery, biomechanical gait analysis, postpartum home care, etc.

✓ *Strengths compared with the competition*

Contract modalities

DKV Integral offers 4 contract modalities, according to the co-payment system contracted:

Integral Complet: from €12

Integral Plus: from €5

Integral Classic: from €1.95

Integral Élite: no co-payment

The customer decides whether to pay a lower monthly premium and a higher co-payment for the services, or a higher monthly premium and a lower co-payment.

However, to avoid worrying about usage and the associated expense, the most recommended modality is Integral Élite (without co-payments), where the amount of the insurance does not vary according to use.

Limits

The insurance can be taken out up until the age of 75 in the individual modality and 67 in the collective modality.

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

- o Hospitalisation and surgery (including surgical prostheses): 6 months
- o Childbirth (except for premature births): 8 months
- o Transplants: 12 months

**Hospitalisation for a life-or-death emergency or due to an accident do not incur qualifying periods.*

Price

The price varies according to the modality, age and place of residence.

Integral Complet: from €22

Integral Classic: from €44

Integral Plus: from €33

Integral Élite: from €48

Product cross-selling

- **Dental**, to increase the dental coverage included in the policy.
- **MundiCare®**, protection against a serious illness with access to the best and most innovative centres abroad when treating a specific illness, at a very low cost.
- **Funerals**.
- **Income Protection**, focused on the self-employed.