

DKV Mundisalud Sheet

We accumulate so many experiences throughout our lives, and those related to our health are the most important. This means it is essential to have medical insurance that resolves any health issue or unexpected circumstances that may arise, with the freedom to choose where to attend to.

As well as having access to a high-quality medical directory, you have the freedom to go to any specific doctor, whether or not they are included in the medical directory. DKV Mundisalud offers this assurance and peace of mind, whilst offering the freedom to choose any doctor or centre anywhere in the world, without borders being obstacles to health.

For example, a day in hospital in the USA amounts to €4,000, and an MRI another €1,000; similar to the costs incurred in Canada, Japan, Mexico or Thailand, etc.

DKV Mundisalud offers the ability to be attended to anywhere in the world, without having to worry about the cost of the medical bill, with access to the most innovative technology and the most prestigious centres and doctors around the world.

So that you can have the widest range of options available, without having to worry about borders or the associated medical directory!

What is DKV Mundisalud?

Health insurance that gives you the ability to:

- Access the associated doctors and centres within the DKV medical directory in Spain (own means) with 100% coverage.
- Go to any unassociated doctor or centre around the world (external means), with 80%/90% reimbursement of total costs.

The insurance covers:

Primary care
24-hour medical emergencies
Specialities and diagnostic methods
Hospitalisation and surgical procedures

And no co-payments!

Who is DKV Mundisalud for?

- Foreign citizens residing in Spain and who want coverage both in Spain and their country of origin → **Looking for proper assistance.**
- Senior Managers/Professionals who travel frequently and want worldwide assistance → **Looking for a quality service without the need to worry when faced with health issues.**
- People who always want to be able to go to their regular doctors, regardless of whether they are in the DKV network → **Looking for peace of mind and assurance.**
- Families with a high purchasing power who want the best assistance, where the associated medical directory is not an issue → **Looking for quality.**

Why DKV Mundisalud?

- **Freedom** → the ability to select the doctor or centre you want anywhere in the world, whether or not they are part of the DKV associated medical directory.
- **Online procedures** → authorisations, product contracting, and automatic reimbursement of bills through the website or the app with a photo.
- **Satisfaction** → our reimbursement customers are highly satisfied with us, giving us an average score of 8.4¹.
- **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.
- **Innovation** → availability of the most innovative tools and best technology around the world, without borders. Because, sometimes, the best techniques and treatments are abroad.
- **Speed** → diagnostic tests, consultations and surgery without delays.
- **Comfort** → private room in the event of hospitalisation with a bed for a companion.

What is DKV Mundisalud for?

- Always have the best **healthcare options, anywhere** and at any time, so that borders or the medical directory are not limitations on your health.
- Always have access to your most **trusted specialists**, whether or not they are associated with DKV
- Access the **best and most innovative** centres around the world.
- Access all professionals around the world without waiting lists.
- Move **around the world with total freedom**, with all potential health issues covered.
- No restrictions on your **health and well-being.**

¹ Data from May 2017.

Coverage

- **Policy non-cancellation** commitment after 3 years. ✓
- Policy permanence after **age 65; coverage is not decreased**, and the policy becomes one that uses the medical directory. ✓
- **No price increases** according to **how much the insurance is used** → *individual modality*. ✓
- **Second medical opinion**.
- Healthcare assistance for **traffic and occupational accidents**. ✓
- **Homeopathy and acupuncture**.
- **Podiatry, physiotherapy and rehabilitation** with no limit of sessions.
- **3D/4D ultrasound** during pregnancy
- **Reimbursement** of bills in the **fastest time** (under 7 days)
- Possibility to **request the reimbursement** online or using the **app** with a photo.
- Reimbursement of **pharmacy expenses** → *individual modality*.
- Reimbursement of **vaccinations**: rotavirus, HPV booster and B-Bexsero vaccinations.
- Reimbursement for the **Conservation of Stem Cells from Umbilical Cord Blood** → *individual modality* ✓
- **Dental cover included** at no additional cost. ✓
- **Assisted reproduction** coverage for Mundi Classic, Élite and Premium → *individual modality*
- Assistance in **pregnancy and childbirth**.
- **Hospitalisation with no limit** to the number of days (except for psychiatric treatment, max. 60 days/year and 75 days year in Premium).
- Without copayment
- **Psychotherapy** 20 sessions/year and 40 for eating disorders, bullying at school, cyber-bullying, occupational stress and gender-based or domestic violence. ✓
- Health care for **HIV/AIDS** (up to €6,000 throughout the policy) ✓
- Discount for the number of insured persons: 7% (4 pers.) 12% (+4 pers.) → *individual modality*
- **Medical helplines**: paediatrics, childhood obesity, nutrition, pregnancy, conditions affecting women, tropical medicine, sports medicine and psychological and emotional issues. ✓
- A wide range of **preventive healthcare programmes**: child health, healthy pregnancy and childbirth, coronary risk prevention, women's cancer, prostate and colorectal cancer, diabetes and stroke. ✓
- Access to the **Health and Well-being Club**: discounts on capillary prostheses in cancer treatment, presbyopia surgery, biomechanical gait analysis, postpartum home care, etc.

- 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*)

✓ Strengths compared with the competition

What are the contracting modalities?

There are 5 modalities for contracting the insurance, depending on the total reimbursement limits, all without co-payments:

Mundisalud Premium

Overall limit: €650,000
Reimbursement in Spain: 90%
Reimbursement abroad: 90%

Mundisalud Élite

Overall limit: €310,000
Reimbursement in Spain: 90%
Reimbursement abroad: 90%

Mundisalud Classic

Overall limit: €237,000
Reimbursement in Spain: 80%
Reimbursement abroad: 90%

Mundisalud Plus

Overall limit: €160,000
Reimbursement in Spain: 80%
Reimbursement abroad: 90%

Mundisalud Complet

Overall limit: €62,000
Reimbursement in Spain: 80%
Reimbursement abroad: 90%

What are the limitations?

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

Qualifying periods in hospitalisation, surgery and childbirth (except in emergencies)

There is no expense limit if you use own means (medical directory), but with external means, the limits depend on the modality contracted.

What is the price?

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

Product cross-selling

- **MundiCare®**, to have 100% coverage abroad in the event of a serious illness.
- **Dental**, to increase the dental coverage included in the policy.
- **Funerals**.
- **Income Protection**, focused on the self-employed.