

# DKV Top Health® Sheet

Our health is the most important thing, and each day, we are increasingly aware of how important it is to have good methods to take care of it. This means that it is essential to have medical insurance that resolves any health issue that may arise or prevent illnesses, always having the freedom to choose where to go and who to be attended by, without having to consider the coverage limits incurred with many other insurances.

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 Top Health® 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 Top Health®** 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; with total coverage and without any expense limits.

## What is Top Health® Sheet?

**Unique health insurance** on the market that gives you the ability to:

- Access the associated doctors and centres within the DKV medical directory in Spain.
- Go to any non-associated doctor or centre worldwide with a full reimbursement of expenses (except for dentistry, with a reimbursement of 80%)

The insurance covers:

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

All of this comes with no expense limits or co-payments.

## Who is Top Health® for?

- Senior managers who travel frequently → **Looking for quality**
- People who do not want any limits when it comes to looking after their health, and who have a high purchasing power → **Looking for peace of mind**
- Foreign citizens in Spain with a high purchasing power → **Looking for total coverage.**

## Why DKV Top Health®?

**Wide range of coverage** → 100% coverage without any expense limit (except for dentistry, which is at 80%).

**Exclusive** → insurance with the best coverage on the market.

**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.

**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 Top Health® for?

- Having the **best health insurance** on the market.
- Always have **the best healthcare options, anywhere and at any time**, so that borders or the medical directory are not limitations on your health.
- Access the best and most **innovative centres around the world**.
- Move around the world with **total freedom**, with all potential health issues covered.
- No restrictions on your health and well-being.

## Coverage

- **Policy non-cancellation** commitment after 3 years. ✓
- **No price increases** according to how much the insurance is used → *individual modality*. ✓
- **Healthcare assistance** for traffic and occupational **accidents**.
- Chiropractic, physiotherapy and rehabilitation with no limit of sessions.
- **100% reimbursement for expenses without limits** (except for dentistry, which is at 80% and €9,000). ✓
- Assistance in **pregnancy and childbirth**.
- **3D/4D** ultrasound during pregnancy
- **Hospitalisation without a limit** of days.
- **Virtual colonoscopy** (3D) in associated centres (*alternative to conventional colonoscopy*)
- **Da Vinci robotic** surgery.
- **Preventive extraction** to avoid the **progression of breast or gynaecological cancer**. ✓
- **Prostheses** with no limit
- **Psychology** up to 30 session/year and without limits on psychotherapy sessions.
- Coverage for **alternative therapies** (*homeopathy, acupuncture and osteopathy*). ✓
- **Assisted reproduction**.
- 100% reimbursement of **vaccination and medication expenses**.
- **Spa therapy**: we cover up to 20 days to aid recovery after hospital admission. ✓
- Reimbursement of **optic and orthopaedic expenses** (spectacles, contact lenses, etc.) ✓
- Reimbursement of special **support equipment** such as wheelchairs, CPAP, etc. ✓
- **Reimbursement** of bills in the **fastest time** (*under 7 days*).
- Possibility to request the reimbursement online or using the app with a photo.
- Health care for HIV/AIDS infection.
- 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. ✓
- 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.
- 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

## Contract modalities

There are three contracting modalities:

- No excess
- With an excess of €600
- With an excess of €1,200

*The excess is the quantity after which the DKV Seguros coverage begins.*

## Limits

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)

No expense limits, neither in own means or external means (except for dentistry, with a reimbursement of 80%, max. €9,000).

## Price

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

## Product cross-selling

- **Accidents** so that you have the best protection in the event of an accident.
- **Life**, to insure your family's future.
- **Home**, to protect your houses, making the most of your discount to insure a second home.