

## A COMPREHENSIVE POLICY DESIGNED TO COVER ALL YOUR NEEDS IN SPAIN

- Primary care and specialities: dermatology, ophthalmology, gynaecology, etc.
- Diagnostic tests: ultrasounds, analyses, X-rays, etc.
- Therapeutic methods: rehabilitation, oncological treatments, etc.
- Surgical operations and hospitalisation.
- Dental coverage included: more than 30 services included and discounts of 21% compared to the average market price.

### All this **coverage with very competitive premiums**<sup>(1)</sup>. You choose the best option for you:

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Age	Más Salud Óptima <sup>(2)</sup>	Más Salud Plus <sup>(3)</sup>	Más Salud
0-2	€38,90	first €46,90	€54,90
3-15	€23,90 s	ervices no cost €31,90 co-PA	YMENT €39,90
16-19	€25,90	€33,90	€41,90
20-24	€34,90	€42,90	€50,90
25-29	€36,90	€44,90	€52,90
30-34	€38,90	€46,90	€54,90
35-39	€40,90	€48,90	€56,90
40-44	€42,90	€50,90	€58,90
45-49	€48,90	€56,90	€64,90
50-54	€53,90	€61,90	€69,90
55-59	€69,90	€77,90	€85,90
60-64	€92,90	€100,90	€108,90
65-69	€110,90	€118,90	€126,90
70-74	€123,90	€131,90	€139,90
75	€126,90	€134,90	€142,90

#### AND OUTSIDE SPAIN TOO

- Repatriation guarantee: transfer of the insured and a companion to the country of origin in case of death of the insured.
- Reimbursement add-on: free choice of specialist and medical centre with the option to set a cap of €150,000 or €300,000 for your trips abroad\*.

# WITH OUR EXTENSIVE RANGE OF COVERAGE OPTIONS YOU CAN PERSONALISE YOUR POLICY:

- Pharmacy: with Sanitas your medicine at half price.
- Optician: your glasses and contact lenses will cost you half price.
- Accidents: compensation in case of death or permanent disability.
- Hospital compensation: Sanitas pays you compensation while you are hospialised.
- Alternative medicine: homeopathy and acupuncture: a different option for your healthcare.

And more coverage options to build your policy.



#### SANITAS IS ALWAYS BY YOUR SIDE

Being a Sanitas customer means enjoying the finest quality, professionalism and experience in all our services, with major advantages and a broad healthcare network:

#### **NATIONWIDE**

- More than 40,000 professionals and more than 1,200 medical centres, including the most important centres nationwide.
- La Zarzuela, Virgen del Mar and La Moraleja Sanitas Hospitals in Madrid.
- · Sanitas CIMA Hospital in Barcelona.
- 19 Multispecialty Milenium centres.
- More than 170 Milenium Dental Clinics.

#### MORE ADVANTAGES AND SERVICES:

- Second medical opinion: obtained from world-renowned specialists.
- Comprehensive customer support:
- Sanitas 24 hours: telephone service for emergencies and medical advice.
- Sanitas Welcome: 24-hour helpline to carry out your procedures in English.
- Sanitas.es: online services to facilitate your procedures (make appointments, find the nearest centre, medical information).

Find your nearest centre here or go to redasistencialsanitas es

#### **CONTACT DETAILS:**

(1) Premiums valid for the first contract year for new registrations for new policies with an incepti date between 01/02/2015 and 01/12/2015; the Insurance Compensation Consortium charge of 0.15% of the net premium will be applied. Policies with only one insured party will have a surcharge of 8% applied to the corresponding net premium. The premiums indicated will vary depending on the place where the insured party lives. Specifically: Tenerife, Ibiza and Menorca have a surcharge of 10% and Mallorca 4% Maximum contracting age 75 years old, with no limit on the time the policy is held. (2) This product will have different co-payments: diagnostic tests €12, complex therapy methods €12, emergencies €8. Pack of services requiring regular visits: 10 sessions of physiotherapy, oxygen therapy 30 days for BPAP and CPAP, 15 days for aerosol, 15 sessions of ventilation therapy and preparation for labour: €20/ pack of services. The dental supplement will have a linear co-payment of €3. The remaining services will have a progressive co-payment according to the following scheme: from 0 to 3 services: €4 per service; from 4 to 10 services: €7 per service; from 11 to 15 services: €10 per service; more than 15 services: €15 per service. (3) From the seventh service onwards, progressive co-payment according to the following scheme: from 7 to 10 services: €4 per service; from 11 to 15 services: €7 per service, and more than 15 services: €10 per service. Pack of services requiring regular visits: 10 sessions of physiotherapy, oxygen therapy 30 days for BPAP and CPAP, 15 days for aerosol, 15 sessions of ventilation therapy and preparation for labour. €12/ pack of services. The dental supplement will have a linear co-payment of €3. Consult the general conditions for the details and limits for each of these coverages

\*Minimum stay in Spain of 6 months a year. Medical assistance in the USA is not included.