

Copayments

Choose the Élite modality and forget about copayments.

	Complet	Plus	Classic	Élite
Doctor visits (per visit)				
Primary care: general medicine, paediatrics and nursing.	13,50 €	6,90 €	2,30 €	0 €
Other specialities	23 €	11 €	3,50 €	0 €
Gynaecology	23 €	6,90 €	3,50 €	0 €
Psychology	23 €	11 €	10 €	0 €
Telemedicine: videoconsultations. Primary (gen. Medicine, paediatrics and nursing)	13,50 €	6,90 €	2,30 €	0 €
Telemedicine: other speciality videoconsultations	23 €	11 €	3,50 €	0 €
Telemedicine: gynaecology videoconsultation	23 €	6,90 €	3,50 €	0 €
Telemedicine: psychology videoconsultation	23 €	11 €	10 €	0 €
Diagnostic tests (per procedure)				
Laboratory tests	13,50 €	5,50 €	2,95 €	0 €
Conventional radiology	11 €	5,50 €	2,95 €	0 €
High technology radiology	60 €	34 €	2,95 €	0 €
Vascular radiology	60 €	29 €	2,95 €	0 €
Computerised tomography scan	110 €	55 €	2,95 €	0 €
Nuclear magnetic resonance	185 €	82 €	2,95 €	0 €
Positron emission tomography (pet) scan	300 €	100 €	2,95 €	0 €
Endoscopy for diagnosis services	50 €	29 €	2,95 €	0 €
Cytology	0 €	0 €	3,50 €	0 €
Ultrasound scan	29 €	13,50 €	3,50 €	0 €
Mammogram	0 €	0 €	3,50 €	0 €
Pathological anatomy	55 €	29 €	3,50 €	0 €
Amniocentesis	260 €	100 €	3,50 €	0 €
Polysomnography test	285 €	100 €	3,50 €	0 €
Ph-meter	210 €	100 €	3,50 €	0 €

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Medical and surgical hospital admissions				
Hospital admissions per day	29 €	17 €	0 €	0 €
Hospital procedures: preoperative procedures, resuscitation, day hospital, outpatient surgery, dialysis	0 €	0 €	3,50 €	0 €
Surgical group 0-1-2	0 €	0 €	3,50 €	0 €
Surgical group 3-4-5	0 €	0 €	3,50 €	0 €
Surgical group 6-7-8	0 €	0 €	3,50 €	0 €
Delivery/caesarean section	0 €	0 €	3,50 €	0 €
Curettage	0 €	0 €	3,50 €	0 €
Endoscopic retrograde cholangiopancreaticography / cholangiography	0 €	0 €	2,95 €	0 €
Lithotripsy	0 €	0 €	3,50 €	0 €
Therapeutic procedures (per procedure)				
Teeth cleaning and dental extractions	6,90 €	3,50 €	3,50 €	0 €
Rehabilitation	9 €	5,50 €	2,95 €	0 €
Oxygen therapy	5,50 €	3,50 €	2,95 €	0 €
Photocoagulation	105 €	55 €	3,50 €	0 €
Nuclear medicine	160 €	82 €	3,50 €	0 €
Treat. / Serv. Of diagnosis in medical specialities	29 €	13,50 €	3,50 €	0 €
Treat. / Serv. Of diagnosis in surgical specialities	29 €	13,50 €	3,50 €	0 €
Treat. / Serv. Of diagnosis in obstetrics and gynaecology	29 €	13,50 €	3,50 €	0 €
Treat. / Serv. Of diagnosis in cardiology	82 €	45 €	3,50 €	0 €
Treat. / Serv. Of diagnosis in oncology	300 €	100 €	3,50 €	0 €
Treat. Radiotherapy and chemotherapy (per session)	55 €	29 €	3,50 €	0 €
Pain management	130 €	55 €	3,50 €	0 €
Ambulances	55 €	29 €	3,50 €	0 €
Emergency hospital services and primary care at home	67 €	34 €	3,50 €	0 €
Emergency outpatient services	34 €	17 €	3,50 €	0 €

Copayment limit

The co-payment limit per policyholder/year is 600 euros. Once this amount is reached, the insured person will not have to pay any type of copayment.

Waiting periods

All the benefits can be used from the first day, except for the following, which have a corresponding grace period:

Outpatient: 6 months

- Outpatient surgical procedures in groups 0, I and II of the classification, except in cases of emergencies or accidents: 6 months.
- High-technology diagnostic resources, computed axial tomography (CAT) and nuclear magnetic resonance (NMR): 6 months
- Shockwave (musculoskeletal lithotripsy): 6 months
- Interventional diagnostic resources without hospitalisation: 6 months
- Psychotherapy sessions: 6 months
- Foot surgery and biomechanical gait analysis (exclusive in the individual modality): 6 months

Hospital: 8 or 12 months

- Transplants: 12 months
- Assistance for any type of birth (except for premature birth) or caesarean: 8 months
- Surgeries in groups II and VIII of the classification, hospitalisation and prostheses, for any reason, except in the cases of emergencies or accidents: 8 months

Other waiting periods: 8 or 12 months

- Proton therapy in paediatric tumours: 8 months
- Healthcare for HIV/AIDS: 12 months