

DKV Mundisalud

**DKV**

# Take care of yourself, wherever you are



**A fast service with top  
medical staff and the best  
healthcare centres worldwide.**

# Quality, ease and speed

At DKV, your well-being and that of your loved ones is our top priority. That's why our insurance plans are designed to provide you with the highest quality, ease and speed.



**QUALITY**, because you get the best coverage in the market, including all the services you need for your care. You also have access to the best healthcare centres in the country and one of the most extensive medical networks.



**EASE**, because our services, information and contracts are designed to be simple, clear and straightforward. Without complications.



**SPEED**, because you can manage everything quickly and conveniently through various channels at your disposal. We are here for you, always. .

All this comes with the guarantee of being part of **ERGO**, one of the largest insurance groups in Germany and Europe, serving over 2 million people.



# Our 10 Commitments to You

With **DKV Mundisalud**, you have a health insurance plan that gives you the freedom to choose the specialist or medical centre of your preference anywhere in the world—whether they are part of our medical network or not.



1

Choose **any doctor and medical centre in the world at no extra cost**, with the peace of mind of having the best service and technology at your disposal.



2

**Fast reimbursements. We process refunds within 7 days.** In addition, you can submit requests easily via the Activa DKV app or your Customer Area.



3

So that your family is also well taken care of, you get a **discount of up to 12% on the family insurance** (individual plan).



4

Of course, **you don't pay for doctor visits** through our partnered network.



5

**Always with you.** Starting from the third year, your insurance is for life. Additionally, from the age of 65, your coverage remains unchanged



6

**We take care of your smile.** With DKV Mundisalud, **dental services are included.**



7

If you are hospitalised, you will have a **private room with an extra bed for your companion** if needed. This will make your stay more comfortable and aid your recovery.



8

Using the **DKV Activa app**, you can carry out all the procedures and consultations on your insurance in a few seconds, conveniently and from wherever you are.



9

To always have the most complete services at hand, the **Quiero cuidarme Más** app allows you to chat with the medical team 24/7, access medical reports, prescriptions, and much more.



10

**For trips of up to 180 days abroad, you have up to €30,000 for medical assistance in case of illness or accident during your stay.** This will allow you to enjoy your trip worry-free.



## You will be cared for by the best medical teams and centres **around the world**

You can visit any medical centre worldwide, and **DKV will reimburse you for 80% or 90%** of the total costs.

In Spain, you have access to more than 51,000 medical professionals and 1,000 affiliated centres.

### All the basic cover



**Primary care:** general practice, paediatrics, nursing services and 24-hour medical emergencies.



**Medical specialities:** cardiology, dermatology, ophthalmology, traumatology, gynaecology, oncology, etc.



**Diagnostic and therapeutic means:** ultrasound scans, MRIs, CAT scans, radiotherapy, lithotripsy, etc.



**Hospital admissions and surgery.**

### Additionally...

—**Dental service included, at no additional cost.** Over 50 free treatments, with the rest available at special price.

—**Medical assistance for traffic and workplace accidents.**

—**Annual general medical check-up with just one appointment:** physical consultation and examination, as well as analytical, cardiological, auditory and ophthalmological tests. Additionally, medical guidance after the results.

—**Assisted reproduction** (individual modalities of Mundisalud Classic, Elite, and Premium).

—Assistance in pregnancy and childbirth.

—**Psychotherapy:** 20 sessions/year and 40 for eating disorders, bullying at school, cyber-bullying, occupational stress and gender-based or domestic violence. For individuals under 24 years old, 40 sessions per year in all cases.

—**Private room** in the event of hospitalisation with a bed for your companion.

—**Chiroprody, physiotherapy and rehabilitation with no limit of sessions.**

—It includes one **3D/4D ultrasound** during pregnancy per insured person per year.

—**Endopredict.** This is a multi-gene test to estimate the risk of breast cancer recurrence and the benefits of the proposed treatment.

—**Respiratory rehabilitation:** Up to 10 sessions per insured person per year (for children under 10 years old) and 3 sessions per insured person per year (for individuals over 10 years old).

—**Hospitalisation with no limit to the number of days** (except for psychiatric treatment, max. 60 days/year and 75 days year in Premium).

—**PET/MRI** in oncology.

—**Da Vinci robotic surgery** for localised prostate cancer or organ-confined cancers (less than 4 cm).

—**Nutritionist services up to 20 sessions per year** for weight control in children under 14 years old, and for the treatment of obesity (individual plan).

## Reimbursement of all invoices

- **Medicines** (50% up to €100, except for Mundisalud Premium, where 70% is reimbursed up to €500) – individual modality.
- **Vaccinations:** Rotavirus in infants, meningitis B (Bexsero), and human papillomavirus (HPV) vaccine for male children, up to a maximum of €50/unit and €150/insured person per year.
- **The conservation of stem cells** from umbilical cord blood (individual modality).
- **Orthoptics.** Visual Rehabilitation for Children Under 10 Years Old, With a prescription from an ophthalmology specialist, up to 10 sessions per year and a reimbursement of €35 per session

—**Speech therapy and phoniatrics, and speech re-education:** speech and language therapy for children with speech and language learning disabilities, as well as rehabilitation for adults after a stroke, with a limit of up to 20 sessions per insured person per year.

## Specialised phone lines (900 810 074)

You can call the medical helpline you need in each case, and we will resolve your doubts.

- 24-Hour DKV physician.
- Paediatric medical line.
- Women’s medical line.
- Pregnancy medical line.
- Sports medical line.
- Nutritional medical line.
- Childhood obesity medical line.
- Tropical medical line.
- Psycho-emotional medical line (900 810 675)



## Your DKV space, very close

At **DKV Health Spaces**, you have the best medical care within reach. Spacious centres where you will feel comfortable, with all services and the latest technology.

Consult your **Health Specialist** for the nearest locations. If you are elsewhere in Spain, visit [dkv.es/espaciosdesalud](https://dkv.es/espaciosdesalud) and find available centres near you.



## We help you to prevent illness and **take care of your health every day**

You already know that with DKV Integral, you have the highest level of coverage to use whenever you need it, but we also work to help you maintain a healthy lifestyle.

### Preventive care programmes

We share healthy lifestyle habits with you and help you improve your quality of life and that of your family members:

- Paediatric health programme.
- Programme for the early detection of diabetes.
- Programme for the early detection of glaucoma.
- Programme for the early detection of gynaecological cancer in women.
- Programme for the prevention of coronary risk.
- Programme for the prevention of skin cancer.
- Programme for the prevention of colorectal cancer in people with a past medical history.
- Programme for the prevention of prostate cancer for men over 45.
- Dental health programme.

Additionally, in the Quiero Cuidarme Más app, you can access personalised **preventive programmes with support from a coach** who evaluates and follows up on your progress.

### Your online store: DKV Club Salud y Bienestar

As a club member, you receive **multiple discounts on health and wellness services for the entire family**: You will find offers on nutrition, fertility, refractive surgery for near-sightedness and long-sightedness, hair health, sports medicine, genetic studies and many more products.

Your health will be in the hands of the best clinics, **with more than 25,000 professionals**. These are some of the brands that trust in the Club to provide their services to our customers: Clínica Baviera, Podoactiva, Biocord, Cuideo, Gaes, IVI, Logitravel, Óptica 2000, and Psicocare, among others.

With DKV Club Health and Wellbeing, you get **discounts on prices, reduced rates, one month of free subscription to apps, raffles, and much more**.

Everything you find in our Club is **validated by health technology assessment agencies**. Additionally, the DKV team includes medical specialists who oversee the entire service offering.



**Find out more about all the services and discounts.** Contact your Health Specialist, visit [dkvclubdesalud.dkvseguros.com](https://dkvclubdesalud.dkvseguros.com), or call 900 810 670.



## Your health insurance is with you 24 hours a day

### Activa DKV App

With the Activa DKV app, you can easily and quickly access everything your insurance offers. You can manage reimbursements, authorisations, consultations, and much more, conveniently and wherever you are.

- **Consultations.** Find the nearest doctors, specialists or emergency centres.
- **Digital card** available on your mobile phone.
- **Reimbursement management** (only for the optional module of reimbursement for paediatrics and gynaecology). You can request and check the status of reimbursements whenever necessary. You will receive a notification on your mobile phone when the status of the request change.
- **Manage authorisations.** You can request and check the status of your medical authorisation. You will receive an instant notification with the status of your authorisation.
- **Do you have questions? Ask Nauta**, your virtual assistant, who will offer you the information you need to manage your policy at any time.
- **Find the nearest DKV branch** for in-person attention.
- **Connect with DKV** via instant messaging (Wall/WhatsApp).
- Check or change your **contact details**.
- Check or download your **policy's conditions**.
- Access **Quiero cuidarme Más**.



Download the Activa DKV app  
from Google Play or App Store.





## Quiero cuidarme Más app

Access all the functions from your mobile phone:



- **Medical directory** that provides the following:
    - **24-hour medical chat** with advice from a healthcare professional for consultations from your mobile phone.
    - **Video consultations in multiple specialities**, both in our virtual Espacio de Salud and with the professionals in our medical directory, which we make available to you.
    - **Request an in-person appointment** with the professionals in our medical directory and book an appointment online or by phone.
  - **Symptom checker** for a first medical approach on the experienced symptoms.
  - **Mi farmacia.** Request the **electronic prescription** on your phone, so you can go straight to the pharmacy. In addition, **chat with a pharmacist** to clear up your doubts. You can also see the details of the prescribed medication and purchase over-the-counter chemist products via DKV Club Salud y Bienestar.
  - **Take care of your mind.** We offer a section with information about your mental health and the possibility of receiving psychological guidance to solve issues that concern you. The service allows opening a chat with a psychologist who will suggest a treatment and a series of tips and guidelines to follow.
  - **Health folder.** Safely receive and store your medical reports, results and other health documents. You will also receive requests for analytical and imaging tests.
  - **Digital midwife.** Resolve any queries about the care of the newborn, breastfeeding and physical and emotional recovery after childbirth.
  - **Health indicators and challenges.**
  - **My diary:** a personal agenda to record and review your medical appointments and other health activities.
  - **Personalised preventive programmes** with the support of a specialist in coaching.
  - **Online physiotherapy.**
  - **Remote speech therapy service for children.**
- Additionally, if you have your children linked to your policy, you can activate a chat** with the paediatrician from Monday to Sunday, from 8 AM to 10 PM, to ask any questions you may have

### New for 2025

- Possibility of **three-way video calls:** to accompany elderly or disabled insured persons on their appointments.
- **Specialised support for epilepsy:** chat with professionals specifically trained to deal with problems related to epilepsy.
- New **psychoemotional health test:** you can complete a questionnaire and receive an automatic assessment on your well-being.

\*Specialities: allergy, digestive system, cardiology, general and digestive surgery, dermatology and venereology, endocrinology and nutrition, gynaecology and obstetrics, general medicine, internal medicine, nephrology, pulmonology, neurosurgery, ophthalmology, otorhinolaryngology, paediatrics, psychology, psychiatry, rheumatology, pain management, traumatology and orthopaedics, urology.



## DKV makes it easy for you: Customer area

- Easily manage your authorisations and reimbursements.
- View and change details of your policies.
- Download the general and specific terms and conditions of your policies.
- View bills and copayments.

And a lot more.

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Services managed by DKV Servicios S.A., entity entrusted with the provision and development of digital health services for persons insured by DKV Seguros y Reaseguros SAE.

## You choose the limits

### Mundisalud Complet

- Overall limit: **62,000 euros**.
- Reimbursement in Spain: 80%.
- Reimbursement abroad: 90%.

### Mundisalud Plus

- Overall limit: **160,000 euros**.
- Reimbursement in Spain: 80%.
- Reimbursement abroad: 90%.

### Mundisalud Classic

- Overall limit: **237,000 euros**.
- Reimbursement in Spain: 80%.
- Reimbursement abroad: 90%.

### Mundisalud Élite

- Overall limit: **310,000 euros**.
- Reimbursement in Spain: 90%.
- Reimbursement abroad: 90%.

### Mundisalud Premium

- Overall limit: **650,000 euros**.
- Reimbursement in Spain: 90%.
- Reimbursement abroad: 90%.

## Limits and waiting periods in some tests

There is no expense limit if you use the DKV medical directory; in all other cases, the limits depend on the modality contracted.

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

From the first day, you have access to all benefits, except for those that have a waiting 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.

\*Hospitalisation due to an emergency or accident has no waiting period.

# DKV Mundisalud

Reimbursement limits	Completo	Plus	Classic	Élite	Premium
% Reimbursement of the bill	80% Spain 90% Abroad	80% Spain 90% Abroad	80% Spain 90% Abroad	90% Spain 90% Abroad	90% Spain 90% Abroad
Overall annual limit	€62,000/ insured/year	€160,000/ insured/year	€237,000/ insured/year	€310,000/ insured/year	€650,000/ insured/year
Outpatient care	€12,000/ insured/year	€24,000/ insured/year	€40,000/ insured/year	€60,000/ insured/year	€150,000/ insured/year
Primary Care Consultation	€40/consultation	€60/consultation	without sublimit	without sublimit	without sublimit
Specialist and emergency consultations	€80/consultation	€120/ consultation	without sublimit	without sublimit	without sublimit
Psychology	€40/session	€40/session	€40/session	€40/session	without sublimit
Hospital care	€50,000/ insured/year	€136,000/ insured/year	€197,000/ insured/year	€250,000/ insured/year	€500,000/ insured/year
Prostheses	€12,000/ insured/year	€12,000/ insured/year	€12,000/ insured/year	€15,000/ insured/year	€20,000/ insured/year
General hospitalisation with an extended stay (> 5 days) in Spain	Max. €300/day	Max. €400/day	Max. €900/day	Max. €1,200/day	without sublimit
General hospitalisation with an extended stay (> 5 days) abroad	Max. €450/day	Max. €600/day	Max. €1350/day	Max. €1800/day	without sublimit
Short-stay hospitalisation (up to 5 days) and in ICU (in Spain and abroad).	Max. €800/day	Max. €1200/day	Max. €2400/day	Max. €3200/day	without sublimit
Insertion and cost of intrauterine device	€120/ insured/year	€120/ insured/year	€120/ insured/year	€120/ insured/year	without sublimit
Vaccinations	€150/ insured/year	€150/ insured/year	€150/ insured/year	€150/ insured/year	€150/ insured/year
Reimbursement maintenance expenses for the umbilical cord Note: 100% Spain/0% Abroad	€90/insured/year €540/insured/ contract	€90/insured/year €540/insured/ contract	€90/insured/year €540/insured/ contract	€90/insured/year €540/insured/ contract	€90/insured/year €540/insured/ contract
Reimbursement of expenses for family assistance/dependency care, grade 3 due to accident Note 100% in Spain/100% Abroad	€1,200/ insured/contract	€1,200/ insured/contract	€1,200/ insured/contract	€1,200/ insured/contract	€1,200/ insured/contract
Advisory/management service for dependency subsidies Note 100% in Spain/100% abroad	€2,000/ insured/contract	€2,000/ insured/contract	€2,000/ insured/contract	€2,000/ insured/contract	€2,000/ insured/contract
HIV/AIDS outpatient and hospital care	€6,000/ insured/contract	€6,000/ insured/contract	€6,000/ insured/contract	€6,000/ insured/contract	€6,000/ insured/contract

Reimbursement limits	Compleat	Plus	Classic	Élite	Premium
Medical fees for hospitalisation			€25,000/insured/year	€50,000/insured/year	€100,000/insured/year
Doctors	without sublimit	without sublimit	without sublimit	without sublimit	without sublimit
<b>Surgical</b>					
Group 0 (e.g. ingrown nail, vaginal warts, etc.)	without sublimit	without sublimit	without sublimit	without sublimit	without sublimit
Group 1 (e.g. (lingual frenulum, benign lip tumour, etc.)	without sublimit	without sublimit	without sublimit	without sublimit	without sublimit
Group 2 (e.g. vasectomy, phimosis, etc.)	without sublimit	without sublimit	without sublimit	without sublimit	without sublimit
Group 3 (e.g. tubal ligation, mastectomy, etc.)	€1,000/service	€1,500/service	without sublimit	without sublimit	without sublimit
Group 4 (e.g. appendectomy, strabismus surgery, etc.)	€1,000/service	€1,500/service	without sublimit	without sublimit	without sublimit
Group 5 (e.g. placement of pacemaker, cataracts, etc.)	€2,000/service	€3,000/service	without sublimit	without sublimit	without sublimit
Group 6 (e.g. tympanoplasty, hysterectomy, etc.)	€2,000/service	€3,000/service	without sublimit	without sublimit	without sublimit
Group 7 (e.g. gastrectomy, cochlear implant, etc.)	€3,000/service	€4,500/service	without sublimit	without sublimit	without sublimit
Group 8 (e.g. liver transplants, epilepsy surgery, etc.)	€3,000/service	€4,500/service	without sublimit	without sublimit	without sublimit
Childbirth	€2,000/service	€3,000/service	without sublimit	without sublimit	without sublimit
Caesarean sections	€2,500/service	€3,600/service	without sublimit	without sublimit	without sublimit
Transplants	€3,000/service	€4,500/service	without sublimit	without sublimit	without sublimit
Robot-assisted Da Vinci surgery	€3,000/service €15,000/insured/year	€4,500/service €15,000/insured/year	€15,000/insured/year	€15,000/insured/year	€20,000/insured/year
Psychology consultations	40 acts/insured/year	40 acts/insured/year	40 acts/insured/year	40 acts/insured/year	40 acts/insured/year
Up to 24 years of age	40 acts/insured/year €40/session	40 acts/insured/year €40/session	40 acts/insured/year €40/session	40 acts/insured/year €40/session	40 acts/insured/year No limit per session
Starting from 25 years of age	20 acts/insured/year €40/session	20 acts/insured/year €40/session	20 acts/insured/year €40/session	20 acts/insured/year €40/session	30 acts/insured/year No limit per session

Note: calculated together with expenses for general hospitalisation to undergo Da Vinci robot surgery.

# Examine your health insurance

Reviewing your insurance is as important as taking care of your health. Your needs may change over time. Therefore, we recommend that you check whether your insurance is still suitable. If it is not, your Health Specialist will help you find the best solution for you.

The perfect health insurance policy for you:

## Your health expert

Name:

Tel.:

Email:

Comments:

dkv.es



Download the apps



Discover DKV's virtual space



DKV is the company best valued by insurance brokers in the individual healthcare branch

Customer helpline operated by:

Fundación

**INTEGRALIA DKV**

This document is merely informative and has no contractual value. The full product information is included in the general terms and conditions.

DKV Seguros y Reaseguros, S.A.E. Torre DKV, Avda. María Zambrano, 31 50018 Zaragoza, registered in the Commercial Registry in the Province of Zaragoza, volume 1,711, folio 214, sheet No. Z-15,152. Company Tax ID: A-50004209.

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