

DKV Integral

DKV

Taking care of yourself is easy



The most comprehensive
insurance to enjoy life
without complications

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 9 Commitments to You

With **DKV Integral**, you have a comprehensive health insurance policy where you choose the doctor or centre you prefer at all times.



1

Always with you. **Starting from the third year, your insurance is for life.**



2

If you are admitted to the hospital, starting from the third day, **you will receive 80 euros per day**, up to a maximum of 2,400 euros, provided that hospitalisation expenses are not covered by DKV.



3

To ensure your family is also well taken care of, you will receive a **discount of up to 12% on family insurance** (individual plan).



4

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



5

You can visit any **gynaecologist or paediatrician you choose**, even if they are not included in the medical network. You need only take out the reimbursement module (individual modality).



6

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.



7

In the event of any **work-related or traffic accident**, we will assist you at all times, so you do not have to worry about any paperwork.



8

From 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.



Comprehensive health insurance to make sure you have everything you need.

DKV Integral has everything your health requires:

24-hour emergencies.

Primary Care

- General practice.
- Paediatrics.
- Ambulances.
- Basic clinical tests.
- Nursing.



Specialists and diagnostic tests

- All specialties: Cardiology, dermatology, gynecology, ophthalmology, oncology, traumatology, etc.
- Diagnostic tests such as ultrasounds, MRIs, CT scans, radiotherapy, lithotripsy and PET/MRI in oncology.
- Podiatry, physiotherapy, and rehabilitation without limits.
- Minimally invasive diagnostic methods.
- Prosthetics, except for cardiac and vascular, up to 12,000 euros.
- Speech therapy and phoniatrics, and speech re-education in certain cases, up to 20 sessions per insured person per year.

Hospitalisation and surgery

- Medical, surgical, obstetric, pediatric, psychiatric, ICU, and hospitalisation for dialysis and artificial kidneys.
- Da Vinci robotic surgery for prostate cancer or organ-confined and exophytic renal cancer (less than 4 cm).
- Oncological treatments: radiotherapy, brachytherapy, proton therapy (up to 14 years) and chemotherapy.
- Compensation for hospitalisation, provided that the admission expenses are not covered by DKV (80 euros/day, maximum 2,400 euros).
- Hospitalisation with no day limits (except psychiatric, maximum 60 days/year).
- Single room with a bed for the accompanying person.

And there are still more benefits:

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

—**Psychotherapy:** 20 sessions/year. Those under 24 years of age, 40 sessions/year. In cases of eating disorders, bullying, cyberbullying, work-related stress, and gender or domestic violence, 40 sessions/year.

—You can also choose a specialist within the DKV network of contracted doctors, at no additional cost. You have more than **51,000 professionals and 1,000 healthcare centres**, such as Clínica Universidad de Navarra (top 1), Quirón, HM Hospitals, Vithas, Ruber or Juan Bravo, among others.

—**Dental cover included** at no additional cost. It includes more than 50 free services, such as unlimited dental cleaning, X-rays and consultations, extractions, dental treatments, fluoride treatments and dental radiology associated with these treatments, and other services, at special prices.

—Assistance in **pregnancy and childbirth**. With 3D/4D ultrasound during pregnancy and non-invasive prenatal screening tests (fetal DNA) for high-risk pregnancies.

—Cervical cancer prevention programme, including the **preventive HPV test**.

Worldwide assistance for stays of up to 180 days and in the event of an emergency

You are covered for up to 30,000 euros in medical, surgical, pharmaceutical, hospitalisation, and repatriation expenses, as well as document shipment, legal defence costs and many more. Call +34 913 790 434, and we will assist you.

Specialised phone lines (900 810 074)

- 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 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, 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.

- **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 pediatrician 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, gynecology and obstetrics, general medicine, internal medicine, nephrology, pulmonology, neurosurgery, ophthalmology, otorhinolaryngology, pediatrics, psychology, psychiatry, rheumatology, pain management, traumatology and orthopedics, 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 much more.

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.



It is a simple choice:
With or without co-payments?

4 contract modalities, according to the **co-payment contracted:**

- Integral Complet: from 13.50 euros
- Integral Plus: from 6.90 euros
- Integral Classic: from 2.30 euros
- **Integral Élite: no copayment**

Limits and waiting periods for some tests

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

The hiring age for individual contracts is up to 75 years, and for group contracts, it is 67 years.

Copayments

	Complet	Plus	Classic	Élite
Doctor visits (per visit)				
Primary care consultations: general medicine, paediatrics and nursing care	€13.50	€6.90	€2.30	€0
Other speciality consultations	€23	€11	€3.50	€0
Gynaecology consultations	€23	€6.90	€3.50	€0
Psychological consultations	€23	€11	€10	€0
Telemedicine: primary video consultation (general medicine, paediatrics and nursing)	€13.50	€6.90	€2.30	€0
Telemedicine: other speciality video consultations	€23	€11	€3.50	€0
Telemedicine: gynaecology video consultation	€23	€6.90	€3.50	€0
Telemedicine: psychology video consultation	€23	€11	€10	€0
Diagnostic tests (per act)				
Clinical analyses	€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
CT scan	€110	€55	€2.95	€0
Nuclear magnetic resonance	€185	€82	€2.95	€0
Positron Emission Tomography (PET)	€300	€100	€2.95	€0
Endoscopic diagnosis services	€50	€29	€2.95	€0
Cytology	€0	€0	€3.50	€0
Ultrasound scan	€29	€13.50	€3.50	€0
Mammograms	€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 study	€210	€100	€3.50	€0

	Complet	Plus	Classic	Élite
Medical and surgical hospital admissions				
Hospital admissions per day	€29	€17	€0	€0
Hospital activity: Pre-operative, 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	€2.50	€0
Curettage	€0	€0	€3.50	€0
Retrograde cholangiopancreatography / Cholangiography	€0	€0	€2.95	€0
Lithotripsy	€0	€0	€3.50	€0
Therapeutic acts (per act)				
Mouth 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
Medical / Serv. of diagnosis in medical specialities	€29	€13.50	€3.50	€0
Medical / Serv. of diagnosis in medical specialities surgical	€29	€13.50	€3.50	€0
Medical / serv. of diagnosis in obstetrics and gynaecology	€29	€13.50	€3.50	€0
Medical / serv. of diagnosis in cardiology	€82	€45	€3.50	€0
Medical / serv. of diagnosis in oncology	€300	€100	€3.50	€0
Medical 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

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.

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