# OUR HEALTH INSURANCE WITH NO AGE LIMIT

# **DKV SELECCIÓN**

#### **PREMIUMS**

Age	Monthly	Quarterly S	ix Monthly	Annual
Up to 49 years	41	119,57	234,57	457,70
50 to 64 years	73	212,89	417,65	813,71
65 to 75 years	103	300,39	589,28	1.148,11
Starting from 76	144	419,95	823,85	1.605,12

Copayment per medical service: 3 EUR (incl. tax).
Free copayment in policies with 4 or more insured persons.

### **SUBSIDISED SERVICES**

- Odontostomatology (except basic coverage included in policy).
- · Laser eye surgery to treat myopia.

#### FROM THE BEGINNING OF THE POLICY

- General medicine: Paediatrics and Registered Nurse.
- Specialties: allergy, gastroenterology, cardiology, general surgery, dermatology, endocrinology, geriatrics, gynaecology, phoniatrics and speech therapy, internal medicine, nephrology, pulmonology, neurology, odontostomatology, ophthalmology, otorhinolaryngology, podiatry (maximum 10 sessions a year), psychology (maximum 10 sessions year), psychiatry, rheumatology, obstetrics, traumatology and urology.
- Diagnostics: clinical analysis, anatomical pathology, cytology and colposcopy, densitometry, ultrasound, echocardiography, electroencephalograms, electromyograms, ergometers, x-rays and mammograms.
- Medical hospitalisation and ICU. (max. 3 days).
   Only for life-threatening emergencies or accident.
- Surgical emergencies. (unlimited).
   Only for life-threatening emergencies or accident.
- Emergency care in Spain and abroad.
- Ambulances (for transfers to network-affi liated hospitals).
- **24** hour Medical emergencies and ambulances: 976 996 990 | 900 810 674.



## **AT SIX MONTHS**

- Surgical hospitalisation (unlimited).
- Medical hospital care and ICU (maximum three days).
- Diagnostics and treatmento: arteriograms, liver and bone marrow biopsies, bronchoscopies and bronchographs, catheterization, endoscopy, phlebography, Holter, nuclear medicine, oxygen therapy, rehabilitation (except chronic diseases), CAT scan, valvuloplasties and angioplasties, nuclear magnetic resonance (NMR) and lithotripsy.
- Specialized surgery: angiology, audiosurgery, cardiac surgery, maxillofacial surgery, plastic surgery, lung surgery and neurosurgery.

# AT TEN MONTHS

- Births (including epidural anaesthesia).
- Neonatology.

#### **EXCLUSIONS**

Pre-existing illnesses. Work-related accidents, occupational accidents or traffic accidents. Sterility treatment. Cosmetic treatment. Dialysis. Sleep disorders treatment. Positron emission tomography (PET). Oncology treatment. Transplants. Prosthesis and osteosynthesis material. Family planning and contraception. (IUD placement is covered. The IUD is paid for by the policy holder). Any expenditure for non-network affiliated doctors.

