



PRODUCT DESCRIPTION SANITAS BASICO

Sanitas Basico is a policy designed for customers who are already within the Social Security system in Spain which offers you complete outpatient assistance.

COVERS

1. PRIMARY CARE

- General Medicine (GP).

This includes medical care in a healthcare centre, indication and prescription of basic diagnosis tests and procedures (analysis and general radiology). It includes also home services when your illness is preventing from attending the consulting room.

- Paediatrics – care of children until the are 15 after they can use a GP.
- Nurse care service: Includes healthcare at the healthcare centre and at home.
- Emergencies: These include healthcare provided in permanent emergency centres.
- Clinical Analyses.
- Transfer of sick person by ambulance- performed by land.
- Preventive medical check-ups.
- Basic Diagnosis tests and procedures, (analysis and general radiology).

2. MEDICAL CARE PROVIDED BY SPECIALISTS

- Specialist medical care, includes all specialities.
- Additional methods of diagnoses. Radiology, CT scanner, electrocardiogram

- Ultrasound, allergy tests.
- Functional tests.
- Podiatry (Chiropody exclusively) 5 sessions a year.

3. WAITING PERIODS

High Technology Diagnostic tests: 6 months.

4. CO-PAYMENT- EXCESS

The coparticipation in the cost of services or copayment is a measure established by the majority of the Health insurance companies with the purpose of making their insured aware of the responsible use of the medical services.

In the other hand, with the copayment generic increases of Premium to all the portfolio of customers are avoided due to the distribution of such cost according to the use of the medical services performed by each client.

Below detail of the copayment that you will have to pay for each use of the services, this is charged monthly together with the premium.

SANITAS DENTAL 21

• 3,00 euros per service that is already included in the policy, the services with deductibles have no excess attached to them,

Antenatal classes; Physiotherapy (10 sessions), ventilation therapy (15 sessions), oxygen therapy (30 days for BPAP and CPAP and 15 days for aerosol) : • 12,00 euros

- Other services (number of consultations per year)
- from 0 a 6 medical acts within the same within the same year --> 0,00 euros
- from 7 a 10 medical acts within the same within the same year --> 4,00 euros
- from 11 a 15 medical acts within the same within the same year --> 7,00 euros
- from 16 a 999 medical acts within the same within the same year --> 10,00 euros

*e.g. if you use the policy 8 times (consultations) the excess would be 6 x 0€ (0€) + 2 x 4€ (8€)
a total of 8€ (applies per person per year)*

5. TOTAL EXCLUSIONS:

HOSPITALIZATION AND SURGERY.

COMPLEX THERAPY (Chemotherapy , RADIOTHERAPY ETC

Maximum contractual age:

You may contract up to age 60. UNIQUE PREMIUM 23 € MONTH FOR THE FIRST YEAR.

There is no upper age limit to remain insured.

6. CANCELLATION POLICY

Contracts are 12 months and notice to be given 1 month prior to renewal.

SANITAS DENTAL 21

Services and rates 2017



PART OF *Bupa*

Exclusive prices with discounts already applied with Sanitas Dental 21 insurance.

SERVICES 2017	2017 DEDUCTIBLES
PREVENTATIVE DENTISTRY	
General consultation: screening and diagnosis	inc
Topical fluoridation	€ 8,00
Dental cleaning	inc
Treatment for tooth sensitivity	€ 17,50
Sealant of fissures	€ 17,50
ORAL SURGERY	
EXTRACTIONS	
Extraction (single tooth)	inc
Non-molar tooth extraction including periapical cysts *	inc
Third molar extraction (wisdom tooth) not included *	inc
Third molar extraction (wisdom tooth) including periapical cysts *	inc
Root extraction	inc
Extraction by sectioning	inc
Postoperative check-up (including suture removal)	inc
MINOR SURGERY	
Frenectomy (lingual or labial frenulum)	€ 55,90
Mucocoele removal	€ 55,50
Periapical cyst removal or extraction	€ 73,50
Gum abscess drainage	€ 26,50
Apicectomy	€ 82,90
PRE- PROSTHESIS SURGERY	
Vestibuloplasty (per quadrant)	€ 129,50
Alveolar ridge adjustment (per quadrant)	€ 129,50
Torus removal (per quadrant)	€ 129,50
ORTHODONTIC SURGERY	
Orthodontic fenestration (per tooth)	€ 95,90
RESTORATIVE DENTISTRY	
Filling	€ 41,50
Reconstruction	€ 52,90
Direct pulp capping	€ 16,90
Indirect pulp capping	€ 10,90
Temporary filling	€ 17,50
ENDODONTICS	
Symptomatic treatment consultation (opening, instrumentation, drainage)	€ 19,00
Retro obturation material (MTA)	€ 97,90
Single root endodontic treatment	€ 90,90
Dual root endodontic treatment	€ 125,50
Multi-root endodontic treatment	€ 171,50
Fiberglass or carbon post	€ 57,50
Single root endodontic re-treatment	€ 110,50
Dual root endodontic re-treatment	€ 144,90
Multi-root endodontic re-treatment	€ 190,90
COSMETIC DENTISTRY	
WHITENING	
Teeth whitening with splints for home use (per treatment)	€ 253,00
Photoactivated tooth whitening (per treatment)	€ 322,00
Photoactivated tooth whitening (per tooth and session)	€ 61,50
Mixed teeth whitening - photoactivation + splint (per treatment)	€ 402,50
Internal teeth whitening (per tooth and session)	€ 61,50
COSMETIC RECONSTRUCTION	
Porcelain veneer	€ 246,00
Injected veneer	€ 270,90
Zirconia veneer	€ 307,90
Composite veneer	€ 126,50
Temporary veneer	€ 113,90
Composite veneer polishing (1 to 3 teeth)	€ 28,90
Composite veneer polishing (4 or more teeth)	€ 57,50
Composite veneer reconstruction (per tooth)	€ 59,50
Intraoral porcelain repair (per tooth)	€ 76,50
PAEDIATRIC DENTISTRY (children under 15)	
Consultation	inc
Oral health	inc

SERVICES 2017	2017 DEDUCTIBLES
Intraoral x-ray	inc
Topical fluorination	€ 8,00
Sealant of fissures	€ 17,50
Dental cleaning	inc
Primary tooth extraction	inc
Primary tooth filling	€ 41,50
Pulpotomy without reconstruction	€ 51,90
Pulpectomy without reconstruction	€ 86,50
Pre-formed metal crown	€ 61,50
Apexification (full treatment)	€ 74,50
Fixed space maintainer	€ 86,50
Removable space maintainer	€ 103,50
Removal of bridge/crown/space maintainer (per tooth)	€ 13,50
Occlusion guide or stop (per tooth)	€ 46,00
Oral screen	€ 51,90
Dental re-implant	€ 47,90
PROSTHESES	
Assembly and study of semi-adjustable articulator	€ 49,50
Occlusion analysis	inc
Customisation	€ 17,50
Diagnostic wax-up (per tooth)	€ 28,90
FIXED PROSTHESES	
Removal of bridge/crown/space maintainer (per tooth)	€ 13,50
Insert	€ 147,90
Combination insert (composite and porcelain)	€ 218,50
Temporary resin crown	€ 28,90
Crown or bridge unit over tooth	€ 283,50
Cosmetic crown or bridge unit over tooth	€ 393,90
Precious material supplement	SPC
Single root castable abutment	€ 92,50
Multi-root castable abutment	€ 111,00
Maryland support (unit)	€ 74,50
Ceramic Maryland support (tooth)	€ 149,50
Fibreglass Maryland support	€ 113,90
Attachments	€ 147,90
Rebonding	€ 11,50
REMOVABLE PROSTHESES	
Removable acrylic (1-3 teeth)	€ 209,50
Removable acrylic (4-6 teeth)	€ 286,50
Removable acrylic (6+ teeth)	€ 332,50
Hypoallergenic resin supplement (per arch)	€ 44,90
Repair	€ 40,50
Repair (rebasings) (per apparatus)	€ 69,00
Repair (retainer addition)	€ 47,50
Metal reinforcement	€ 33,50
Repair (tooth added to removable acrylic)	€ 46,00
Temporary full set (one arch, upper or lower)	€ 322,00
Permanent set with metal reinforcement	€ 454,50
Lingual plate (per tooth)	€ 56,50
Lingual plate (base structure)	€ 215,90
Flexible removable (1-3 teeth) (Flexite, Valplast, etc.)	€ 456,50
Flexible removable (4-6 teeth) (Flexite, Valplast, etc.)	€ 483,00
Flexible removable (6+ teeth) (Flexite, Valplast, etc.)	€ 522,00
Ceramic shoulder or neck (per tooth)	€ 34,50
PERIODONTICS	
Periodontal assessment (periodontal chart) (per arch)	€ 20,00
Periodontal x-ray series	inc
Root planing and scaling (per tooth) (curettage)	€ 10,50
Root planing and scaling (per quadrant) (curettage)	€ 56,00
Periodontal splinting (per tooth)	€ 44,90
Gingivectomy (per quadrant)	€ 28,50
Flap surgery (per tooth)	€ 33,50
Regeneration with biomaterials (per 0.5 gr. unit)	€ 201,50
Membrane (unit)	€ 246,00

SERVICES 2017	2017 DEDUCTIBLES
Crown lengthening	€ 149,50
Apical flap repositioning (per quadrant)	€ 227,90
Free gingival graft	€ 149,50
Connective tissue graft	€ 339,50
Periodontal maintenance (both arches)	€ 46,00
Peri-implantitis treatment (per implant)	€ 139,90
ORTHODONTICS⁽¹⁾	
Initial consultation	inc
Examination and diagnosis for personalised treatment plan	€ 74,50
Orthodontic x-ray exam	inc
TREATMENT FOR FIXED APPLIANCES	
METAL BRACES	
Dental arch treatment (one arch)	€ 2.025,50
Dental arch treatment (both arches)	€ 2.254,00
CERAMIC BRACES	
Dental arch treatment (one arch)	€ 2.744,50
Dental arch treatment (both arches)	€ 2.990,50
SAPPHIRE BRACES	
Dental arch treatment (one arch)	€ 2.932,50
Dental arch treatment (both arches)	€ 3.427,00
SELF-LIGATING BRACES	
Dental arch treatment (one arch)	€ 2.806,00
Dental arch treatment (both arches)	€ 3.113,90
COSMETIC SELF-LIGATING BRACES	
PARTIALLY CERAMIC SELF-LIGATING BRACES	
Dental arch treatment (one arch)	€ 3.036,00
Dental arch treatment (both arches)	€ 3.343,90
FULLY CERAMIC SELF-LIGATING BRACES	
Dental arch treatment (one arch)	€ 4.025,00
Dental arch treatment (both arches)	€ 4.482,00
TREATMENT FOR REMOVABLE APPLIANCES	
WITH INVISALIGN®	
Design of Invisalign treatment plan	€ 400,00
Invisalign Full (more than 14 aligners): treatment both arches	€ 5.050,00
Invisalign Lite (up to 14 aligners): treatment one arch	€ 3.050,00
Invisalign Lite (up to 14 aligners): treatment both arches	€ 3.790,00
Invisalign I7 (up to 7 aligners): treatment one arch	€ 1.475,00
Invisalign I7 (up to 7 aligners): treatment both arches	€ 1.900,00
Invisalign Teen (more than 14 aligners): treatment both arches	€ 5.050,00
WITH INVISILINE	
Up to 12 months of treatment (both arches)	€ 3.691,50
More than 12 months of treatment (both arches)	€ 4.922,00
TREATMENT FOR REMOVABLE OR FIXED APPLIANCES	
INTERCEPTIVE TREATMENT	
Up to 12 months of treatment	€ 1.322,50
Up to 18 months of treatment	€ 1.907,50
ANCILLARY TREATMENTS	
Consultation in latency period	€ 25,00
Replacement apparatus due to breakage or loss	€ 143,90
Apparatus repair due to breakage	€ 40,50
1st replacement of metal braces	inc
2nd replacement of metal braces (unit)	€ 2,50
1st replacement of ceramic braces	inc
2nd replacement of ceramic braces (unit)	€ 5,90
1st replacement of sapphire braces	inc
2nd replacement of sapphire braces (unit)	€ 11,50
1st replacement of self-ligating braces	inc
2nd replacement of self-ligating braces (unit)	€ 9,50
1st replacement of cosmetic self-ligating braces	inc
2nd replacement of cosmetic self-ligating braces (unit)	€ 13,90
Invisalign refinement apparatus	€ 410,00
Invisalign replacement apparatus	€ 147,50

inc: services included in insurance coverage, without payment of deductible / **SBP:** according to supplier scale / **SPC:** according to price and quote.

(1) In all orthodontic treatments, the specified price is per patient and completed work; it does not include later check-ups. These services may have an associated copayment, depending on the specific policy conditions.
For extractions:

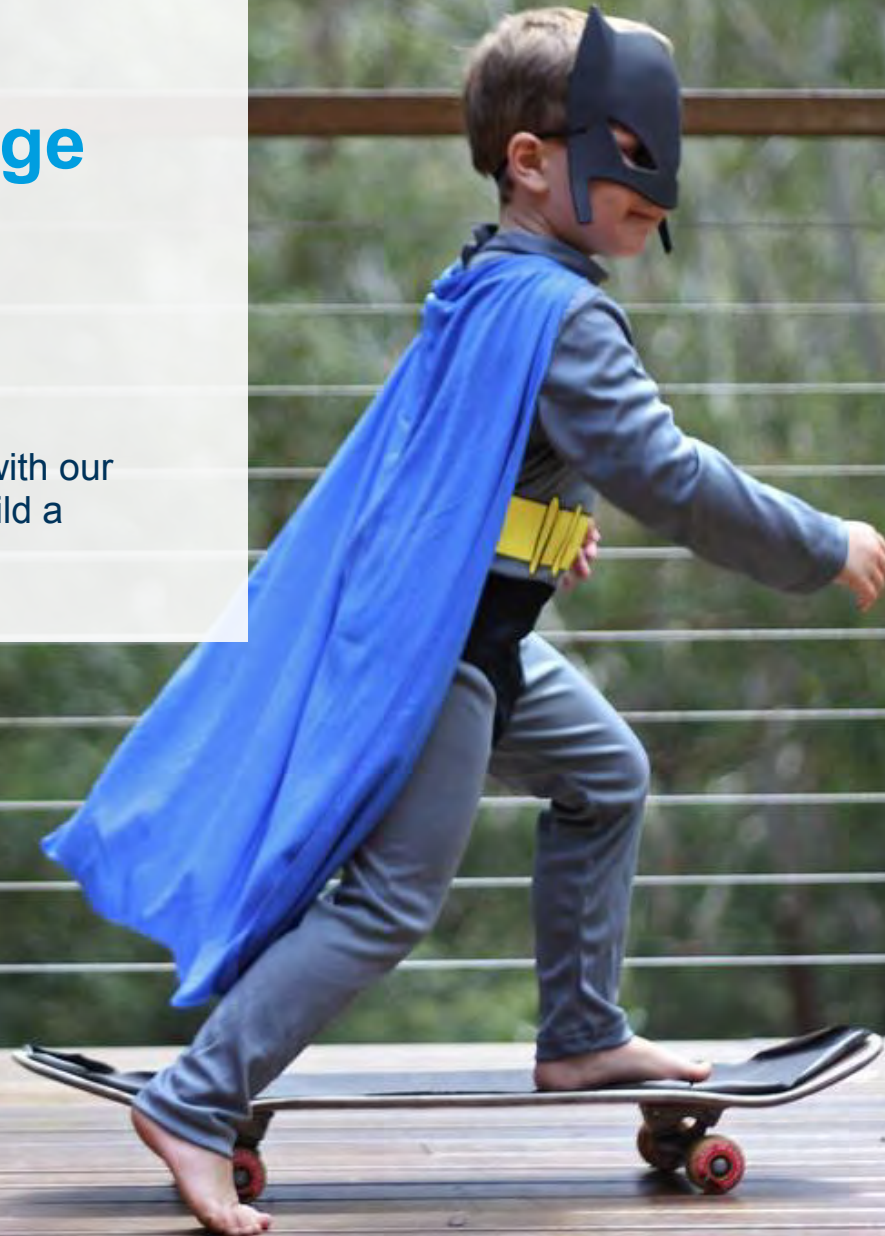
Included teeth are those teeth which once developed do not fully emerge in the mouth, remaining totally or partially within the bone, covered or not by the gums.

Not included teeth are those teeth which once developed are located inside the mouth in a normal or abnormal position.

SERVICES 2017	2017 DEDUCTIBLES
Orthodontic microscrew	€ 172,50
Fixed or removable auxiliary apparatus	€ 287,50
Extraoral apparatus (includes chin support or face mask)	€ 287,50
Retainer with Invisalign splint (completion of treatment)	€ 505,00
Retainer with splint (conclusion of treatment) (per arch)	€ 147,90
Retainer with lingual bar (conclusion of treatment) (per arch)	€ 147,90
Orthodontic mouth guard (for treatments conducted at the same clinic)	inc
IMPLANTS	
Implant study	€ 64,00
Implant maintenance for Milenium-guaranteed treatments	inc
Implant maintenance for treatment not covered by Millennium guarantee	€ 57,50
IMPLANT SURGERY	
Osseointegrated implant (unit)	€ 691,50
Closed sinus lift	€ 74,50
Open sinus lift	€ 215,90
Regeneration with biomaterials (per 0.5 gr. unit)	€ 201,50
Regeneration with biomaterials (block graft)	€ 557,90
Membrane (unit)	€ 246,00
X-ray splint (one arch)	€ 55,50
Placement of osteosynthesis material on jaws (includes osteosynthesis screws and tacks)	€ 241,50
Removal of osteosynthesis material (per operation)	€ 90,90
GUIDED SURGERY	
Guided implant surgery study	€ 345,00
Guided implant surgery supplement (unit)	€ 172,50
Guided surgery x-ray splint	€ 575,00
Guided surgery surgical splint	€ 977,50
PROSTHESES OVER IMPLANTS	
Crown over implant	€ 343,90
Cosmetic crown over implant	€ 401,50
Temporary crown over implant	€ 155,50
Temporary crown for immediate loading	€ 230,00
Implant overdentures (per apparatus)	€ 598,00
Hybrid prosthesis (per arch)	€ 2.065,50
Metal finishing: supra- and meso-structure (per repaired tooth)	€ 111,00
Precious material supplement	SPC
Prosthetic attachments (per tooth)	€ 494,50
Cosmetic prosthetic attachments (per tooth)	€ 609,50
Prosthetic attachment for immediate loading	€ 247,50
Locator (per implant) (includes attachment)	€ 799,25
Micro-milled bar (1-5 implants)	€ 2.587,50
Micro-milled bar (6+ implants)	€ 2.932,50
Ackerman-type clips (per implant) (includes attachment)	€ 391,00
Attachment over implant (includes anchors)	€ 215,90
RADIOLOGY	
Periapical/bitewing/occlusal radiography	inc
Lateral cranium x-ray	inc
Orthopantomography (panoramic)	inc
Cephalometry	inc
Photographs and slides	inc
CAT scan (dental)	inc
Radiological study for orthodontics	inc
TEMPEROMANDIBULAR JOINT PATHOLOGY	
Assembly and study of semi-adjustable articulator	€ 49,50
Occlusion analysis	inc
Customisation	€ 17,50
Muscle relaxation splint (Michigan-type – complex) (first adjustment included)	€ 264,50
Stabilisation splint (simple) (first adjustment included)	€ 172,50
Splint adjustment	€ 37,50
EMERGENCIES	
Visit in case of emergency	inc
Emergency video consultation (weekend)	inc

Sanitas add-on range

Personalise your cover with our
optional add-ons and build a
tailored policy



Sanitas 

PARTE DE **Bupa**

Personalise your healthcare policy

A POLICY TAILORED TO EACH CUSTOMER

- Sanitas offers a wide range of add-ons
- With them, you can build your own policy, selecting those that best suit your needs.

Optional add-ons

- Pharmacy
- Reimbursement add-on
- Gynaecology and paediatrics reimbursement
- Traffic and work accidents
- Accidents

- Income
- Cover in USA
- Temporary disability cover
- Optician's
- Alternative medicine
- Family Assistance

NEW!

- Más Vital add-on
- BLUA digital add-on
- Digital add-on companies
- Total Protection
- Clínica Universidad de Navarra



Add-ons to suit you

If you need **exclusive additional cover** in order to have the best care always to hand and **greater convenience**...

blua

Más Vital

Family Assistance

Digital add-on companies

If you prefer to extend the cover of your product with **financial assistance** with other expenses related to taking care of your health...

Optician's

Alternative medicine

Pharmacy

Clínica Universidad de Navarra

Gynaecology Paediatrics reimbursement

Reimbursement

USA

If you wish to **extend your medical network ever further** and access the most exclusive centres...

If you need **extra help** in unforeseen situations...

Accidents

Income

Temporary disability

Traffic and work accidents

Total protection

Digital add-on **blua**

Main
menu

Access Sanitas' **most digital cover and most exclusive home services.**

- **Video consultation** with your specialists
- Video consultations **24-hour emergencies with direct access (no appointment required)**
- **Prevention programmes** with specialised consultants connected via video consultation: **sports, nutrition, psychology, mother and baby programme, healthy child programme or pelvic floor care programme**
- 50% reimbursement on your **pharmacy costs**, up to €200/year.
- **Home delivery of medicines** from the pharmacy (6 services per insured and year)
- **Home blood test** (2 services per insured and year)

Terms and conditions

- **Waiting periods:** you can avail of it from day one.
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** individual, not mandatory for all members of the policy.
- **Purchasable** any time.

Premiums

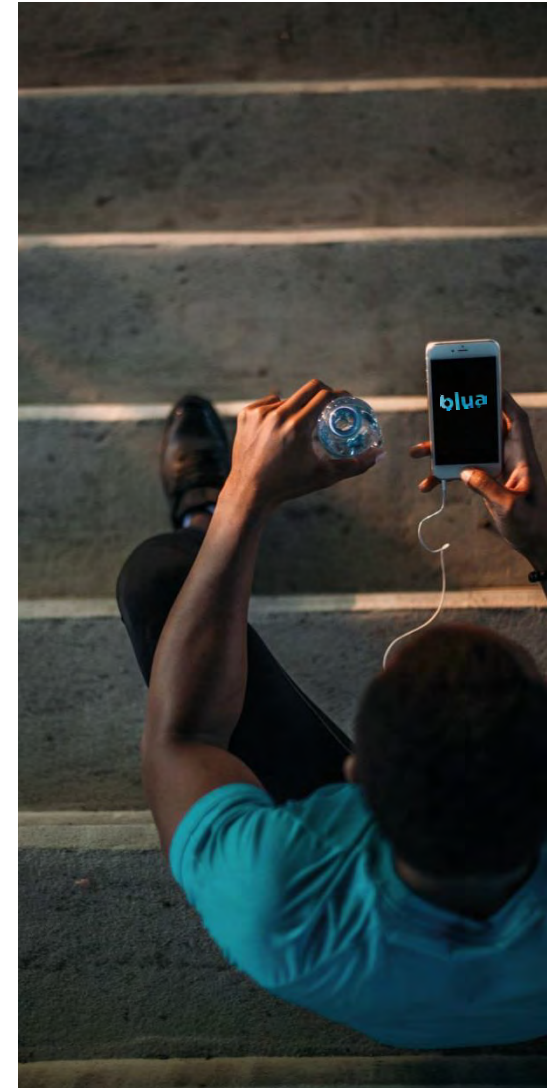
The monthly premiums for this add-on are:

One insured

€10

Total family premium
(2 or more insureds)

€20



Digital add-on companies

Access Sanitas' **most digital cover and most exclusive home services**.

- **Digital doctor** through videoconsultation 24 hours a day 365 days of the year, **with direct access (no appointment required)**
- **Prevention programmes** with specialised consultants connected via video consultations: **sports, nutrition, psychology, mother and baby programme, healthy child programme or pelvic floor care programme**
- **Home delivery of medicines** from the pharmacy (6 services per insured and year)
- **Home physiotherapy** (5 hours per insured and year)

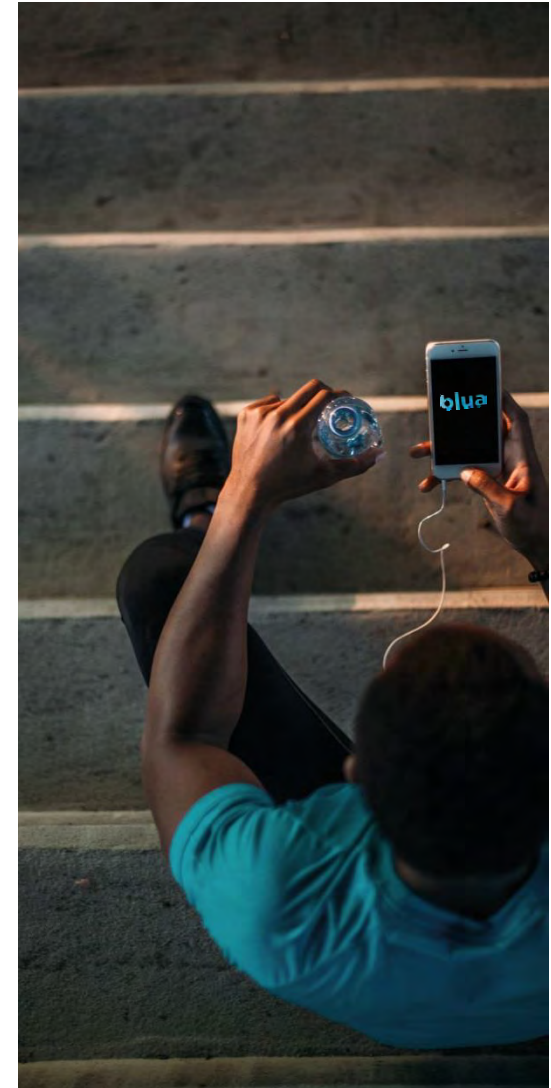
Terms and conditions

- **Waiting periods:** you can avail of it from day one.
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** policy level, mandatory for all members of the company
- **Purchasable** at any time for products pymes, empresas, inicia, multi colectivos y mundi colectivos. Company must be the payer of the premium.

Premiums

The monthly premium for this add-on per insured is:

3€



Family Assistance

We provide the **qualified support** you may need in **unforeseen situations** such as **hospitalisation or home rest** due to illness.

- Support with basic housework
- Care for elderly people who are dependant or children under 16 or disabled people
- Transfer of children under 16 or disabled people to a relative's home
- Accompaniment of children to school
- Home delivery of medicines
- Home pet care

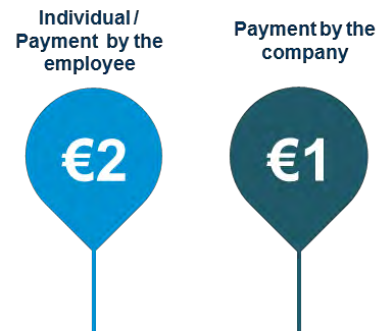
Terms and conditions

- **Waiting periods:** you can avail of it from day one if you purchase it along with your core product.
- **Health questionnaire:** will not be required in order to purchase.
- **Age** 0-75 years.
- **Purchase:** policy level, mandatory for all members.
- **Purchasable:** first purchase or renewal.

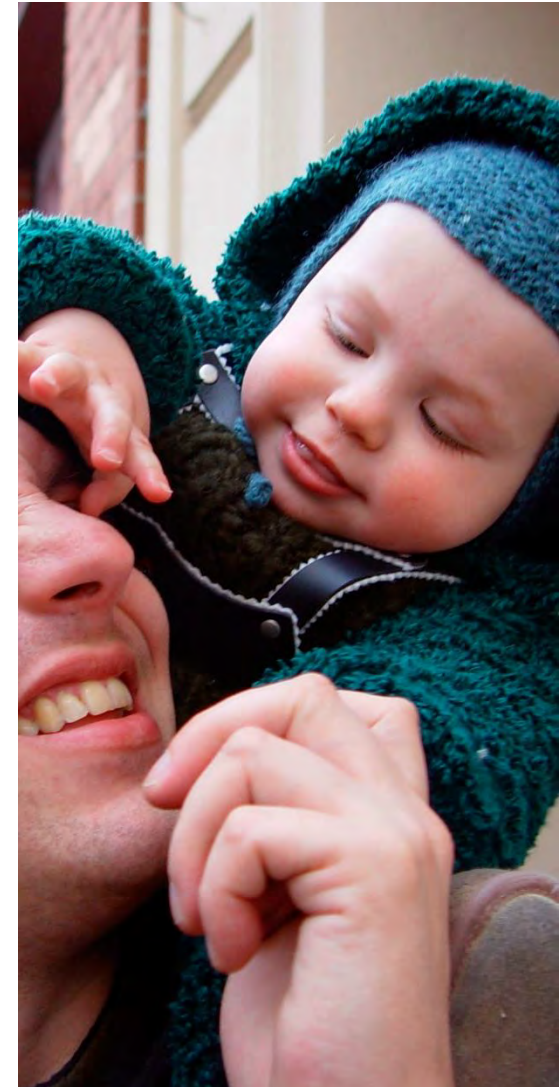
Alternative option to purchase at any other time with a 2-month waiting period.

Premiums

The monthly premiums for this add-on per insured are:



*Add-ons covered by the company must be purchased for all members of the policy.



Más Vital

Main
menu

Enjoy the **most exclusive care** made to measure **for our senior citizens**:

- **Senior programme:** a telephone follow-up programme provided by our specialised team of health consultants.
- **Family Assistance Senior**
 - Personal care. *Exclusive Más Vital!*
 - Accompaniment to medical appointments. *Exclusive Más Vital!*
 - Accompaniment during hospitalisation. *Exclusive Más Vital!*
 - Support with basic housework.
 - Transfer of a relative to their home to look after them.
 - Home delivery of medicines.
 - Pet care.
- **Services in Sanitas Mayores** care homes and day centres
 - Assessment service - guide, accompaniment and assessment.
 - Care service - group physiotherapy.
 - Sociability service - day trips, festivals, workshops...



Terms and conditions

- **Waiting periods:** you can avail of it from day one if you purchase it along with your core product.
- **Health questionnaire:** will not be required in order to purchase.
- **Age for purchasing the policy:** from 60 years-old.
- **Purchase:** individual, not mandatory for the other members of the policy.
- **Purchasable** first purchase or renewal of the policy.

Alternative option to purchase at any other time with a 2-month waiting period.

Premiums

The monthly premium for this add-on per insured is:

€2.50

Reimbursement

The reimbursement add-ons give you **total freedom** to visit the **medical specialist of their choice**, even if they are not included on the Sanitas medical chart. There are various options, depending on your needs:

limit of reimbursement (€)	50.000	100.000	150.000	200.000	300.000
% of reimbursement	80%	80%	80%	80%	90%

If you are a foreigner living between Spain and a 2nd European country, check the options available to enjoy this cover abroad too.

Terms and conditions

- **Waiting periods:** yes, those corresponding to the accompanying healthcare product.
- **Health questionnaire:** will be required in order to purchase.
- **Age** 0 - 64 years.
- **Purchase:** individual, not mandatory for the other members of the policy.
- **Purchasable** first purchase or renewal of the policy.

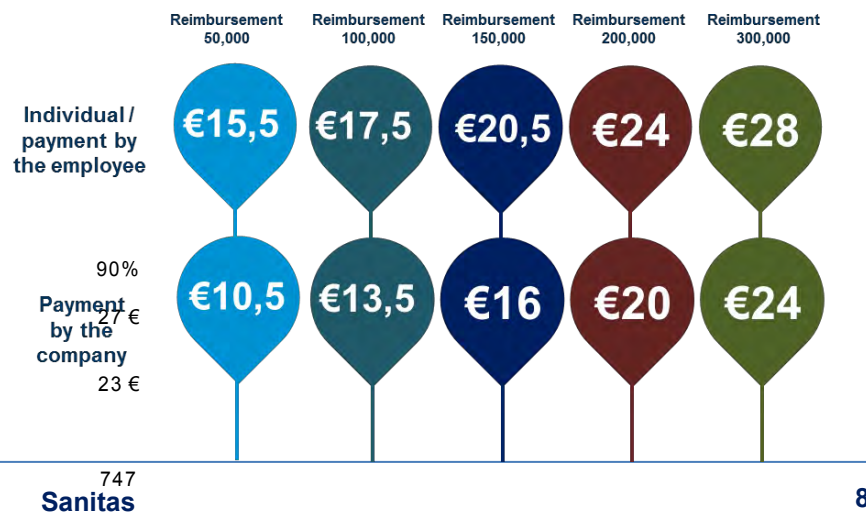


Main menu

Premiums

The monthly premiums for this add-on per insured are:

	80%	80%	80%	80%	90%
Particular/Abierto (voluntario)	15 €	17 €	19,50 €	23 €	27 €
Cerrado (obligatorio)	15 €	17 €	19,50 €	23 €	27 €
Códigos de producto	743	744	745	746	747



*Add-ons covered by the company must be purchased for all members of the policy

Personalise your policy

Sanitas

Cover in USA.

Access the **network of prestigious centres in the USA**, which include the MD Anderson Cancer Center, Houston and Johns Hopkins Hospital, Baltimore.

In addition, with this optional cover you can benefit from a **second option** from the best professionals in the USA:

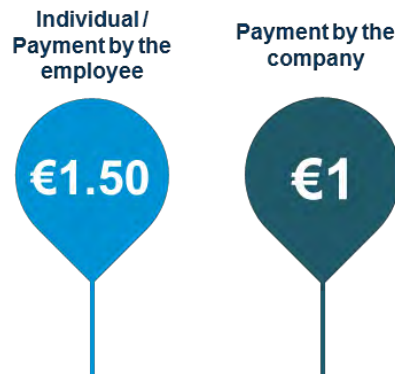
You will be covered for 100% of your medical expenses up to €30,000 per year. For your convenience, the appointment will be managed by Sanitas so that you don't have to worry about a thing.

Terms and conditions

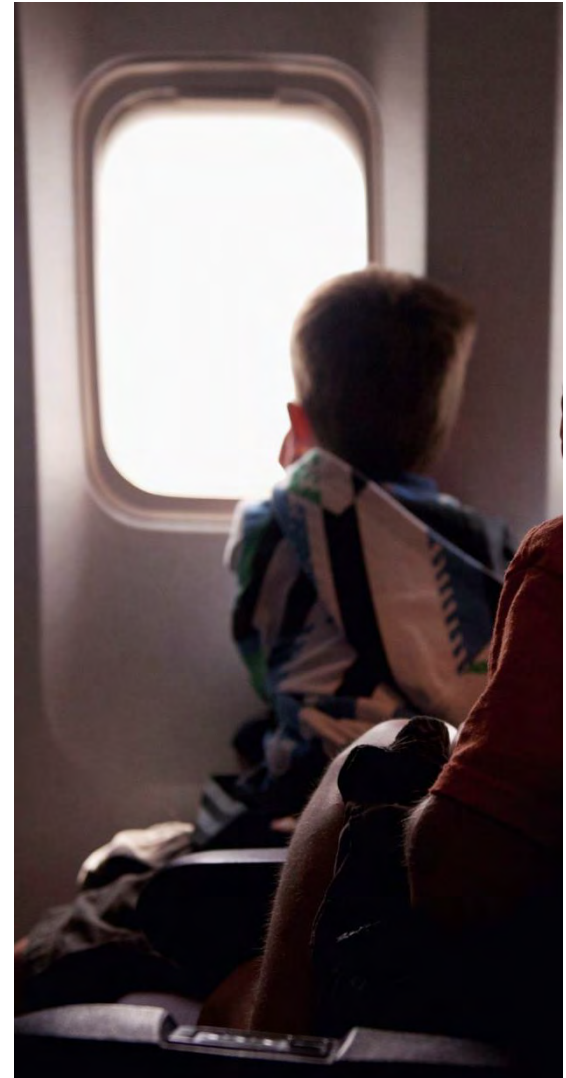
- **Waiting periods:** yes, those corresponding to the accompanying healthcare product.
- **Health questionnaire:** will be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** policy level, mandatory for all members.
- **Purchasable:** first purchase or renewal of the policy.

Premiums

The monthly premiums for this add-on per insured are:



*Add-ons covered by the company must be purchased for all members of the policy.



Clínica Universidad de Navarra

Extend your healthcare product's medical network by adding the prestigious **Clínica Universidad de Navarra to the medical network** available to you.

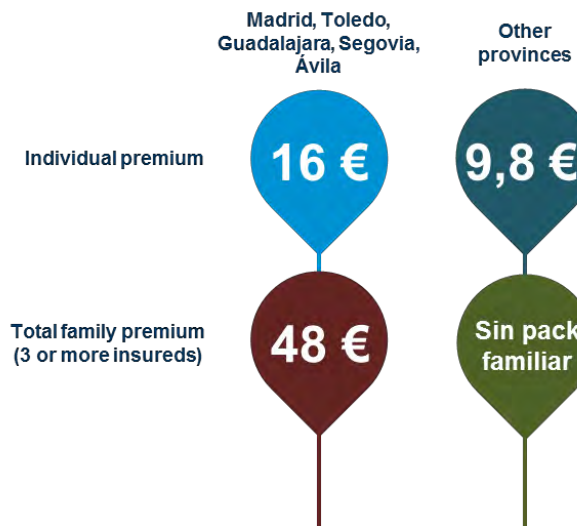
The Universidad de Navarra Clinic has over 50 years of experience during which more than 700,000 patients have put their trust in its services, dedicated exclusively to health. In addition, its new **hospital in Madrid** is scheduled to open **at the end of 2017**. It will also be available with this add-on as soon as it opens.

Terms and conditions

- **Waiting periods:** the same periods as the healthcare product, restarting from the moment the add-on is purchased and only applicable to Clínica Universidad de Navarra.
- **Health questionnaire:** will be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** individual, not mandatory for the other members of the policy.
- **Purchasable:** at any time.

Premiums

The monthly premiums for this add-on per insured are:



*Add-ons covered by the company must be purchased for all members of the policy.



Gynaecology and paediatrics reimbursement

This add-on allows you to access any gynaecologist, obstetrician or paediatrician even if they are not on the Sanitas medical chart.

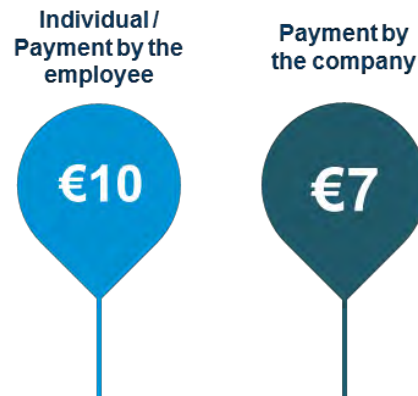
You can request a **60% reimbursement of the cost of consultations** in the aforementioned specialities (**gynaecology, obstetrics and paediatrics**) with a cap of €100 per consultation and a very generous annual cap of **€10,000**.

Terms and conditions

- **Waiting periods:** you can avail of it from day one.
- **Health questionnaire:** will be required in order to purchase.
- **Age:** 0-75 years (males up to 14 years).
- **Purchase:** individual, not mandatory for all members of the policy.
- **Purchasable:** first purchase or renewal of the policy.

Premiums

The monthly premiums for this add-on per insured are:



*Add-ons covered by the company must be purchased for all members of the policy.



Pharmacy

Get financial assistance with your medicine costs. You will be covered for 50% of the **cost of your medicines** with an annual cap of €200 per insured on the policy.

The medicines must be prescribed by a doctor on the Sanitas medical chart, unless you have purchased a reimbursement product.

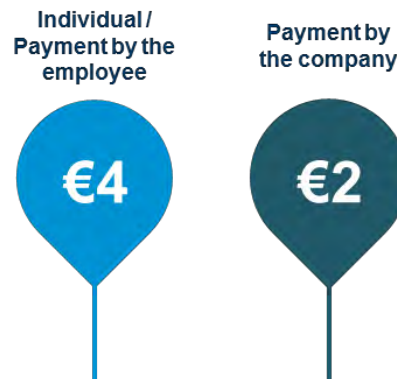
Terms and conditions

- **Waiting periods:** you can avail of it from day one if you purchase it along with your core product.
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** policy level, mandatory for all members.
- **Purchasable:** first purchase or renewal of the policy.

Alternative option to purchase at any other time with a 4-month waiting period.

Premiums

The monthly premiums for this add-on per insured are:



*Add-ons covered by the company must be purchased for all members of the policy.



Optician's

Enjoy a 50% reimbursement on your **progressive contact lenses and progressive lenses** prescribed by an optician.

The optician you visit must be on the Sanitas medical chart, unless your policy is a reimbursement policy.

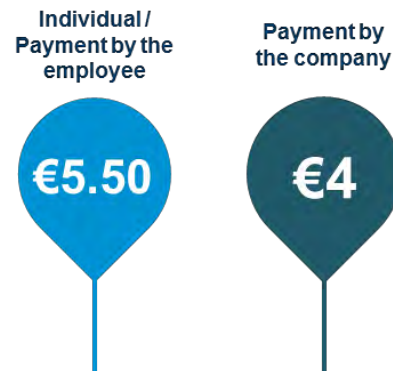
- Reimbursement of **50% of the bill, up to a maximum of €300 / person and year.**
Valid for 1 prescription a year.

Terms and conditions

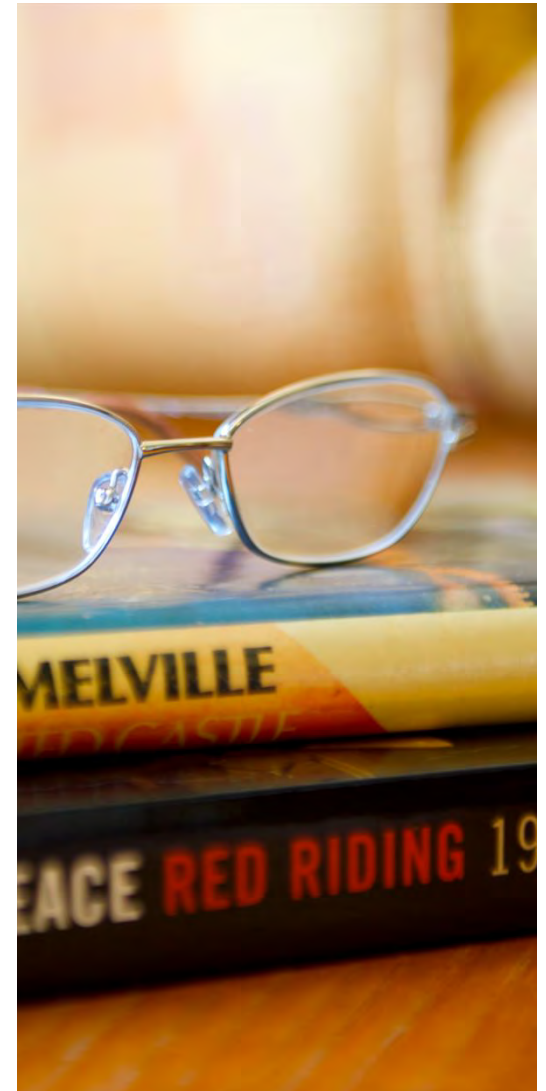
- **Waiting periods:** 6 months
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** policy level, mandatory for all members.
Children under 6 years-old do not pay the premium but are entitled to the cover.
Alternative option to purchase individually for €7.50 per month and insured.
- **Purchasable:** any time.

Premiums

The monthly premiums for this add-on per insured are:



*Add-ons covered by the company must be purchased for all members of the policy.



Alternative Medicine

You can visit the **professional of your choice** in Spain and get a **50% reimbursement of the cost up to €400** for the services:

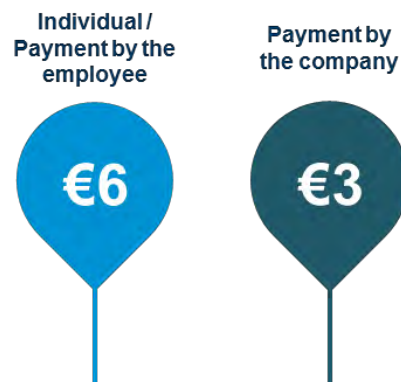
- **Homeopathic consultations and homeopathic products**
dispensed and billed during the consultation.
- **Acupuncture consultations and acupuncture material**
that are required and used by the professional during the consultation.

Terms and conditions

- **Waiting periods:** 6 months
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** individual, not mandatory for the other members of the policy.
- **Purchasable:** any time.

Premiums

The monthly premiums for this add-on per insured are:



*Add-ons covered by the company must be purchased for all members of the policy.



Total Protection

If you are **self-employed** the following needs of your day to day will be covered for you and your family in case of **temporary disability or hospitalisation**, with the following cover designed for you:

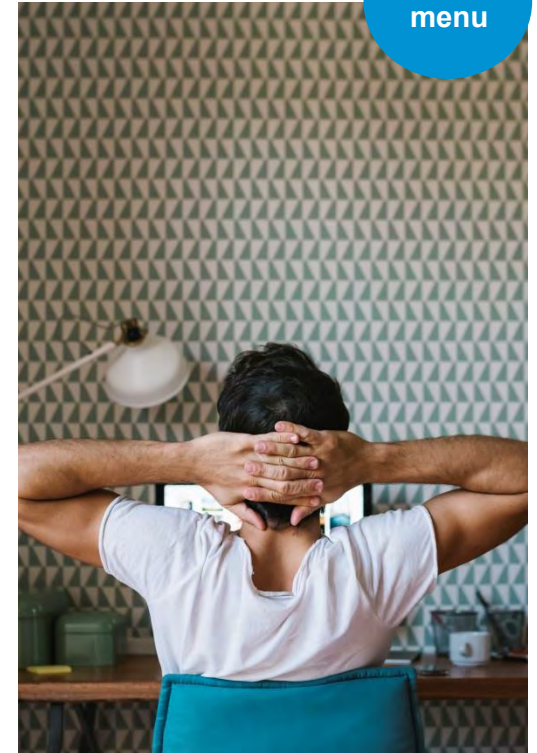
- **Payment protection:** we will reimburse your insurance premium so that you only need to worry about getting better *Exclusive Total Protection!*
- **Physiotherapy at home** *Exclusive Total Protection!*
- **Home delivery of medicines** to avoid unnecessary travel.
- **Delivery of mail to your home** *Exclusive Total Protection!*
- **Mobility guarantee:** taxi service to help with travel.
- **Support with basic** housework
- Transfer of a relative to your home or of your children to a relative's home to take care of them.
- **Tutoring** at home
- Accompaniment of children to and from school.
- Support with the installation of a workstation at home *Exclusive Total Protection!*

Terms and conditions

- **Waiting periods:** you will have full cover from day one if you purchase it along with your core product.
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** policy level, mandatory for all members.
- **Purchasable** first purchase or renewal of the policy.

Alternative option to purchase at any other time with a 2-month waiting period.

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Premiums

Individual

The monthly premium for this add-on per insured is:

€2

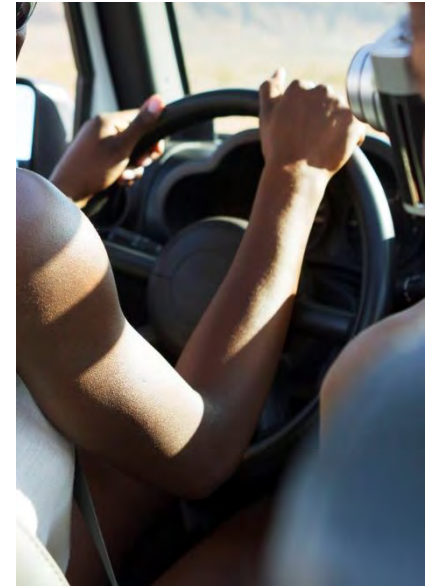
Accidents

With this cover you or your family will have the right to **compensation** in case of **death or permanent disability** resulting from an accident.

The compensation that you receive will depend on your previously insured capital (**€30,000 or €60,000**).

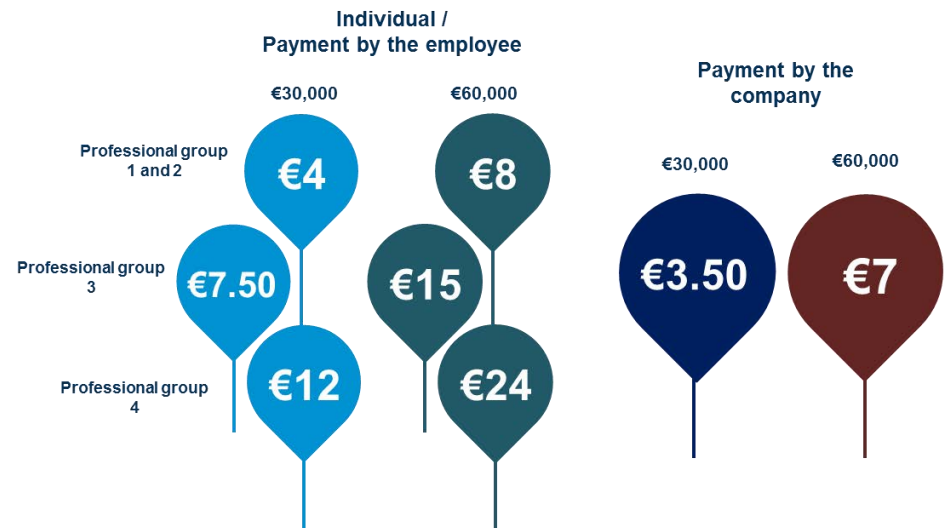
Terms and conditions

- **Waiting periods:** you will have full cover from day one.
- **Health questionnaire:** will be required in order to purchase.
- **Age:** 18 - 65 years.
- **Insurability age limit:** up to 70 years
- **Purchase:** individual, not mandatory for all members of the policy.
- **Purchasable:** any time.



Premiums

The premiums will vary depending on the compensation chosen and the insured's profession



*Add-ons covered by the company must be purchased for all members of the policy.

Income

You will get extra support at the most delicate times with **€60 a day in compensation** in case of hospitalisation, in addition to other benefits.

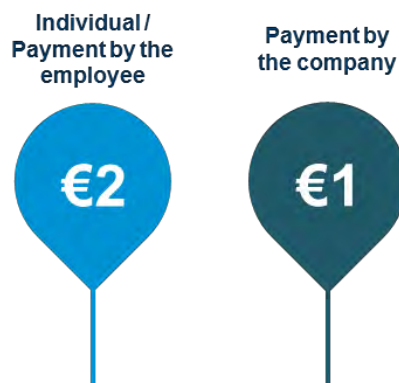
- **Double compensation** in case of admission to **ICU**.
- **50% extra** compensation if you admitted in a different region to where you live.
- **Help during convalescence** of 50% for 5 days following hospitalisation for surgery.
- In case of **childbirth or caesarean**, daily compensation for up to 6 days.

Terms and conditions

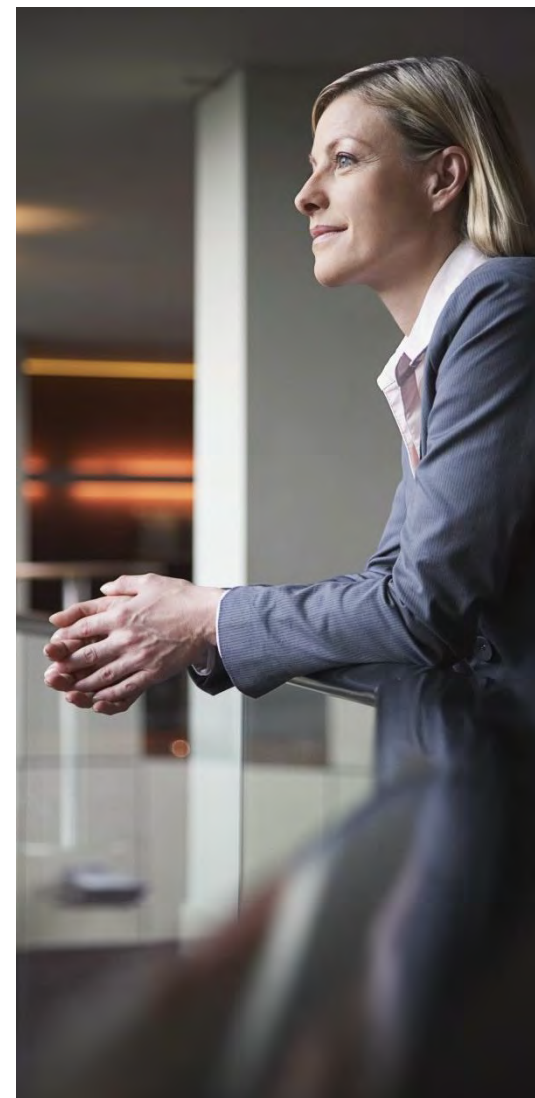
- **Waiting periods:** 8 months
- **Health questionnaire:** will be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** individual, not mandatory for the other members of the policy.
- **Purchasable:** any time.

Premiums

The monthly premiums for this add-on per insured are:



*Add-ons covered by the company must be purchased for all members of the policy.



Traffic and work accidents

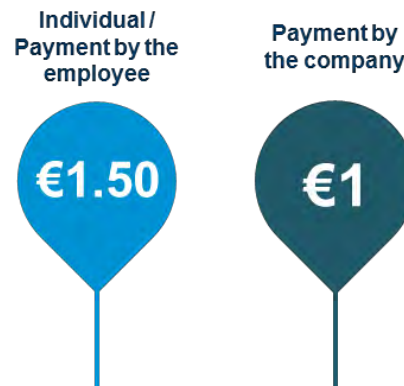
You will receive **healthcare** in case of an accident at work, a traffic accident or a profession-related illness, cover that is often excluded from health insurance.

Terms and conditions

- **Waiting periods:** you will have full cover from day one.
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** 0-75 years (children under 18 years-old will not pay the premium).
- **Purchase:** policy level, mandatory for all members.
- **Purchasable:** any time.

Premiums

The monthly premiums for this add-on per insured are:



*Add-ons covered by the company must be purchased for all members of the policy.



Temporary Disability

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You will receive **daily financial support** in case of temporary disability that prevents you from performing your professional activity due to illness.

- The amount you will receive will be **€10** a day from the 7th day of disability.

Terms and conditions

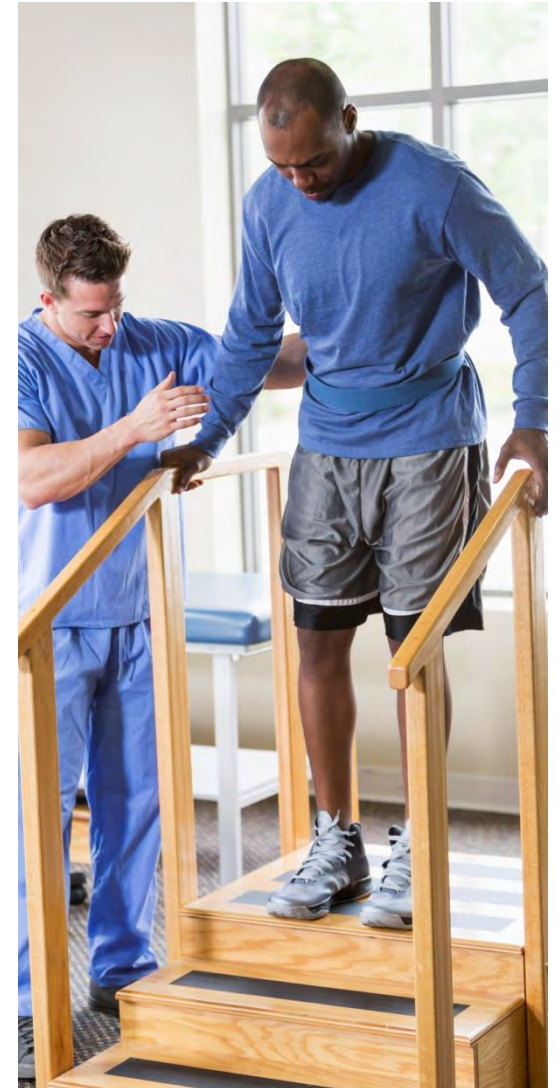
- **Waiting periods:** 8 months.
- **Health questionnaire:** will be required in order to purchase.
- **Age:** 16-64 years.
- **Insurability age limit:** 70 years.
- **Purchase:** only by the policyholder.
- **Purchasable** any time.

Premiums

This add-on can only be purchased by the policyholder.

€5

*This cover will be provided by La Previsión Mallorquina de Seguros, S.A



If you are a foreign national living in Spain...

Reimbursement

If you wish to have your **healthcare both in Spain and abroad** covered for a maximum of 6 months a year, we have two add-ons for you:

- **80% reimbursement** up to a maximum of **€150,000**.
- **90% reimbursement** up to a maximum of **€300,000**.

The cover will be provided anywhere in the world, except for the United States.

Terms and conditions

- **Waiting periods:** yes, those corresponding to the accompanying healthcare product.
- **Health questionnaire:** will be required in order to purchase.
- **Age:** 0-64 years.
- **Purchase:** individual level.
- **Purchasable:** first purchase or renewal of the policy.

Repatriation

In case of death, **repatriation to your country of origin** will be covered.

This includes **transfers costs** from the international airport to the region of your country of origin and the **transfer of a companion** (provided that they are a direct relative with permanent residence in Spain).

Terms and conditions

- **Waiting periods:** you will be covered from day one.
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** for all members of the policy.
- **Purchasable:** first purchase or renewal of the policy.

Premiums

The monthly premiums for this add-on per insured are:

Reimbursement
150,000

€49

Reimbursement
300,000

€69



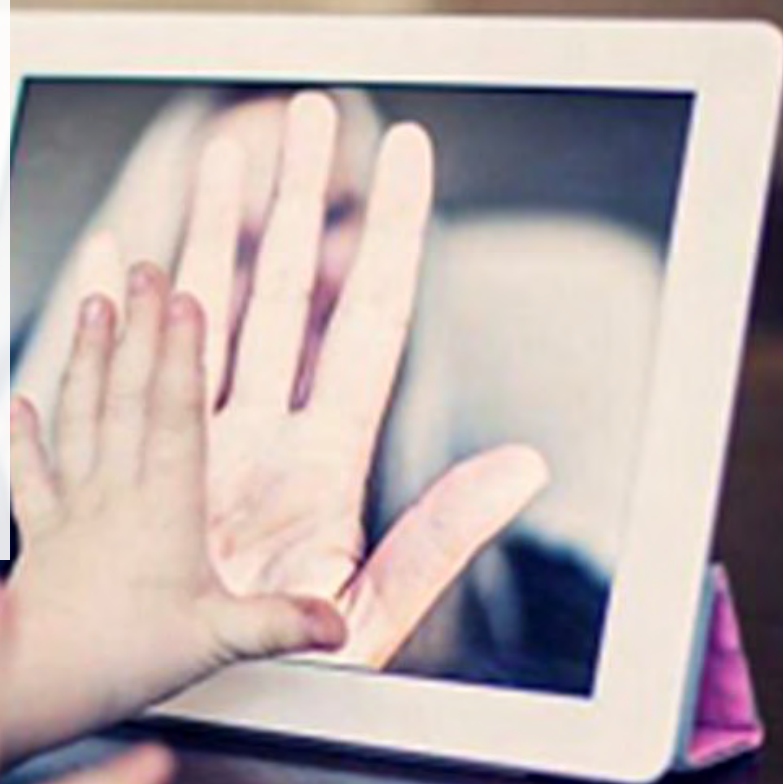
Premiums

The monthly premium for this add-on per insured is:

Individual

€3

**Choose the add-on
that best suits your
needs and build a
tailored policy!**



Sanitas 

PARTE DE **Bupa**