

## All of your health care in the palm of your hand

Blua, an innovative digital product that puts technology at the service of your health and offers you exclusive benefits and services:

# 1

**Video consultancy, without needing to travel, connect conveniently with your specialists in:**

- Allergology
  - Digestive System
  - Cardiology
  - General surgery
  - Dermatology
  - Endocrinology
  - Geriatrics
  - Gynaecology and Obstetrics
  - Haematology
  - General Medicine
  - Internal Medicine
  - Nephrology
  - Odontology
  - Oncology
  - Paediatrics
  - Psychology
  - Psychiatry
  - Rheumatology
  - Pain treatment
  - Urology
  - **24-Hour emergencies**
- + Second Opinion**

You will also be able to access the video consultancy service for the following **prevention and healthcare programmes:**

- Nutrition
- Personal Trainer
- Mother and Baby
- Rehabilitation
- Psychology
- Medical Advisor
- Healthy Child
- Pelvic floor



# 2

**Download the new Sanitas app. Easier, faster and simpler. You can perform all of these tasks:**

- Your digital card always to hand
- Manage the details of your Blua product
- Instant messaging and video consultations with your doctor
- Request your medicines at home without needing to make any calls
- Request refunds for your medical expenses and medicines. We will refund them within 10 days
- Make appointments online
- And much more



# 3

You will get the **most comprehensive healthcare**, as well as the following cover and **exclusive services:**

**Refund €150,000:** go to the specialist you choose, even if they are not included on our medical chart and we will refund 80% of the cost.

- **Pharmacy:** your medicines will cost you half normal price and we will also deliver them to your home for greater convenience.
- **Cover in USA:** for your diagnosis and treatment you will also be able to access a prestigious network of centres with which Sanitas has agreements in the USA.
- **Analysis at home:** the laboratory staff will visit your home to perform the analysis.





## PLAN DESCRIPTION

### BLUA

Sanitas Blua is the revolutionary health plan that you can access through digital products. It also includes unique coverage at home (analytical and drug delivery), digital prevention programs and medical advice, and additional coverage that complete the product: reimbursement option of 80% on your medical bills in Spain outside Network and worldwide, with a limit of € 150,000, US assistance and pharmacy. In addition we offer new customers BLUA the best technology, and therefore we also offer a smartphone with which you can easily connect with our doctors through the new app!

## COVER

### 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 they 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 that belong to Sanitas.
- Transfer of sick person by ambulance- performed by land.
- Preventive medical check-ups.

## 2. MEDICAL CARE PROVIDED BY SPECIALISTS

- Specialist medical care, including outpatient surgery
- Genetic studies: Comprises only those necessary for diagnosis and/or prescription of treatment of affected and symptomatic patients.
- Additional methods of diagnoses. Radiology, CT scanner, electrocardiogram
- Ultrasound, allergy tests.
- Functional tests.
- Cobalt therapy, chemotherapy, rehabilitation,
- Obstetric-Gynaecological Nursing (Midwifery)- Care provided by a midwife will be available only for hospital-based child delivery
- Speech and Language Therapy: It is included only when related with organic processes, to a maximum of 6 months a year per Insured.
- Podiatry (Chiropody exclusively).

## 3. HOSPITAL CARE

- Hospitalisation.
- Surgical intervention.
- Intensive Care Unit.
- Childbirth.
- Clinical Psychology.
- Single room with bathroom as well as all the expenses arising from hospitalisation.
- Accommodation, meals, medication.
- Bed for companion.
- For all specialities: medical fees, costs arising from surgery.

## 4. DENTAL COVER- dental 21

- More than 30 services included in your policy: consultations, cleaning, diagnostic tests, fluoridation etc.
- Discounts of up to 21% Dental pricing is set within the Sanitas network, so that you know the fees you are paying in advance.
- Access to the exclusive Millennium Dental Centres: These centres are equipped with the latest technology and all dental specialties and diagnostic tests are available under one roof.
- Modern treatments using state of the art technology, at your service: All the benefits of a quality dental plan provided by the leading medical insurer in Spain
- DENTAL SUPPLEMENT AVAILABLE: 10, 90€ MONTH PER PERSON PER MONTH – 40-50 SERVICES INCLUDED WITH 40% DISCOUNTS IN COMPARISON WITH MARKET PRICES.

FINANCE AVAILABLE AT 0% RATES.

## 5. PHARMACY COVER - Prescriptions.

50% refund medication bills. Up to € 200 reimbursement a year for each insured.

## 6. REIMBURSEMENT MODULE 150.000

Reimbursement 80% for invoices generated outside medical directory in Spain and worldwide with a limit of 150.000€ per insured per year. (see annex to the plan limits on this).

## 7. MEDICAL ASSOCIATES- VIDEO CONSULTATIONS

Available online in [www.sanitas.es](http://www.sanitas.es) : access to all our medical network utilising Sanitas medical card and also access to video consultations through our Sanitas App.

Medical assessors (Gynaecology, urology, paediatric, GP, dermatologist, allergology, oncology, Internal medicine, rheumatology, endocrinology, Digestive, analysis).

Personal Trainer

Nutrition Programme

Psychologist

## 8. WAITING PERIODS \*

This is the period of time (calculated by months elapsed from the effective date of the insurance) during which some of the covers included do not enter into force, these are applied to all new customers that enter the private sector new and standard industry (applied by all insurers).

- Vital Emergencies: IMMEDIATE ( possible death within 24h report required)
- Outpatient surgery: 3 months
- High technology diagnostic tests: 6 months (ex MRI, PET).
- 20 week scan pregnancy: 6 months
- Endoscopy and colonoscopy : 10 months
- Psychology: 6 months.
- Childbirth and C section: 8 months.
- Hospitalisation, including inpatients, day patients 10 months.
- Radiotherapy, chemotherapy, cobalt therapy, radioactive isotopes, linear accelerator, scanner, magnetic resonance, nuclear medicine, bone densitometry, lithotripsy, digital arteriography, radio-neurosurgery and prostate hyperthermia services: 10 months.

**\*If transferring from another insurance company in Spain or any of the BUPA GROUP and have been with that insurer for more than a year, by providing a copy of your particular conditions and last receipt of the premium with them, Sanitas will eliminate all waiting periods.**

## **9. WORLDWIDE EMERGENCY HEALTHCARE.**

Emergency overseas travel assistance: up to a maximum of €12,000 per person per claim provided that the care required occurs within the 90 consecutive days from the start of the trip.

Covers expenses from doctors, surgeons, hospitals and/or clinics outside Spain as a result of medical attention received abroad, derived from an illness or accident occurring abroad.

- Doctors' fees.
- Drugs prescribed by a doctor or surgeon over 3 euros.
- emergency dentistry fees, excluding endodontics, aesthetic reconstructions from earlier treatments, oral cleaning, prosthesis, crowns and implants, these are covered by the previous amount up to a maximum of €241 per Insured.
- Hospitalisation costs.
- Costs for ambulance services requested by a doctor for a local journey.

To use this cover while abroad you first need to contact Sanitas Emergency Abroad Numbers from the back of your Sanitas membership cards and they will advise where to go in case of emergency in the area you are at that time.

T& C of this cover available below.

## **10. EXCLUSIONS**

The cover excludes, although we know that there remain competitiveness and that remains a complete healthcare product:

Health care provided at Social Security clinics.

Healthcare derived from chronic alcoholism, drug addiction or intoxication due to abuse.

Water and home birth.

Voluntary interruption of pregnancy.

Alternative medicine.

Bariatric surgery in morbid obesity.

All surgical techniques using laser, except ophthalmic photocoagulation, clinical vascular surgery, ENT.

Surgery relating to Parkinson's and Epilepsy Surgery.

Vaccines and autovaccinations of all types.

## **11. CANCELLATION**

Contracts are annual and if you wish to cancel you will need to send a letter requesting cancellation one month prior to renewal of your policy.

## **12. CONTRACTUAL AGE: 64 years.**

## **13. CANCELLATION NOTICES**

Contracts are annual and if you wish to cancel you will need to send a letter requesting cancellation one month prior to renewal of your policy.

A RANGE OF SUPPLEMENTS ARE AVAILABLE TO ADD TO THIS POLICY.

# RANGE OF REIMBURSEMENT ADD-ONS

## 150,000 REIMBURSEMENT ADD-ON CAPS

Percentage of medical expenses reimbursed	
Recommended services in Spain and abroad	100%
Third-party services in Spain and abroad	80%
<b>Guarantees contracted</b>	
<b>Capital Insured</b>	
Year/person	
<b>TOTAL CAPITAL INSURED</b>	<b>€150,000</b>
Hospital care (total cap)	€115,550
Room (hospitalisation per day)	€1,000
ICU/ CCU (hospitalisation per day)	€1,300
Birth	€5,000
normal birth	
caesarean birth	
Hospitalisation fees (per consultation)	€67
Surgery fees (including surgeon's, assistant's and anaesthetist's fees):	
Group 0 surgery	€40,000
Group 1 surgery	
Group 2 surgery	
Group 3 surgery	
Group 4 surgery	
Group 5 surgery	
Group 6 surgery	
Group 7 surgery	
Group 8 surgery	
Complex diagnostic tests	
Therapeutic methods	

Cont.

# RANGE OF REIMBURSEMENT ADD-ONS

## 150,000 REIMBURSEMENT ADD-ON CAPS

Outpatient care (total cap)	€27,000
Primary care (per consultation)	€100
Specialised care (per consultation)	€150
Land ambulance	€1,200
Dentistry: only extractions, treatment and cleaning	€325
Special care at home and home service	€1,505
<b>Prosthesis:</b> partial fund at the percentage and up to the insured capital cap of the prosthesis and implant materials	€3,750
Pedology	€200
Hospitalisation subsidy per day. If the hospital expenses (THOSE ASSOCIATED WITH PSYCHIATRIC HOSPITALISATION ARE NOT INCLUDED) are not the responsibility of the Insureds, they will be reimbursed.	Daily amount per insured €76
	Max days/year: 90
Psychology	€1,500
Psychiatry	
Rehabilitation and physiotherapy	€2,000
Second Opinion	
Emergency medical care when travelling will be processed through the travel insurance add-on with cover of 100% of medical expenses and a cap of €12,000 person/year	



# SANITAS DENTAL 21



## Services

Complete: Milenium And Partners

**PREVENTIVE DENTISTRY**

General dental consultation: examination and diagnosis	Inc.
Dental cleaning	Inc.
Topical fluoride treatments	8,00
Treatment for dental sensitivity	17,50
Fissure sealer	17,50

**PAEDIATRIC DENTISTRY (under 15 years of age)**

Consultation	Inc.
Oral cleaning	Inc.
Topical fluoride treatments	8,00
Oral health education	Inc.
Fissure sealer	17,50
Dental decay index analysis	Inc.
Bacterial plaque study	Inc.
Intraoral x-ray	Inc.
Extraction of deciduous tooth	Inc.
Filling in deciduous tooth	45,50
Pulpotomy without reconstruction	59,50
Pulpectomy without reconstruction	93,90
Apical formations (full treatment)	81,90
Preformed metal crown	73,90
Space maintainer	109,50
Bridge/crown/space maintainer removal (per tooth)	28,90
Guided occlusion or occlusal pad (per tooth)	51,90

**EMERGENCY**

Consultation in case of emergency	Inc.
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**RADIOLOGY**

Orthopantomogram (panoramic x-ray of whole mouth)	Inc.
Escáner Intraoral	Inc.
Intraoral camera photographs	Inc.
Periapical/bite-wing/occlusal x-ray	Inc.
Computerised axial tomography (dental CAT).	Inc.
Radiological study for orthodontics	Inc.
Lateral cranial X-ray	Inc.
Cephalometry	Inc.
Photographs and slides for monitoring and end of treatment	Inc.

**CONSERVATIVE DENTISTRY**

Filling	56,90
Reconstruction	68,50
Provisional filling	17,50
FIBREGLASS OR CARBON POST	67,90
Direct pulp coating	16,90
Indirect pulp coating	10,90
Fluorización Terapéutica (por pieza)	28,90

continues

**Services**

**Complete: Milenium And Partners**

Composite veneer	184,00
Composite veneer reconstruction (per tooth)	73,90
Aesthetic front reconstruction (per piece) (Highly Aesthetic Composite)	80,50
Composite veneer polishing (1-3 teeth)	28,90
Composite veneer polishing (4+ teeth)	57,50

**ENDODONTICS**

Consultation for symptom treatment (opening, instrumentation and drainage)	20,00
Single-root endodontics	119,90
Double-root endodontics	182,90
Multi-root endodontics	228,90
Root-end filling material (MTA)	97,90
Single-root repeat endodontics	182,90
Double-root repeat endodontics	228,90
Multi-root repeat endodontics	280,90

**ORAL SURGERY**

**- EXTRACTIONS**

Single tooth extraction	Inc.
Tooth extraction (not wisdom tooth) included, plus dental cysts *	Inc.
Extraction per dental section	Inc.
Extraction of wisdom tooth not included *	Inc.
Extraction of wisdom tooth included, plus dental cysts *	Inc.
Extraction of root remains	Inc.
Post-operative check-up (includes removal of stitches)	Inc.

**- MINOR SURGERY**

Drainage of gum abscess	27,50
Removal or extraction of dental cyst	75,90
Removal of small mucous cysts	57,90
Apicoectomy	109,50
Frenectomy (lingual or labial frenulum)	57,00
Biopsy procedure	Inc.
Orthodontic fenestration (per tooth)	102,50
Alveolar ridge regularisation (per quadrant)	129,50
Vestibuloplasty (per quadrant)	129,50
Removal of torus (per quadrant)	129,50

**COSMETIC DENTISTRY**

**- AESTHETIC SMILE DESIGN**

Digital design study	172,50
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**- WHITENING**

Light-activated teeth whitening (per treatment)	339,50
Combined teeth whitening: light activation plus mouth guard (per treatment) (mouth guards included)	425,50
Dental whitening with mouth trays at home (per treatment)	258,90
Customised mouth guard for teeth whitening (per arch)	45,00
Internal tooth whitening (per tooth and session)	64,50

continues

## Services

Complete: Milenium And Partners

**- VENEERS**

Highly aesthetic veneer with digital design	690,00
Lithium disilicate veneer (highly aesthetic)	632,50
Feldspathic veneer	632,50
Zirconium veneer (highly aesthetic)	575,00
Injected veneer	333,50
Provisional veneer	113,90
Veneers mock-up with digital design	138,00
Mock-up (aesthetic test) (per piece)	109,00
Post-treatment mouth guard with digital design	Inc.
Maintenance of highly aesthetic veneers	Inc.
Microabrasion and remineralization of enamel	69,00

**PROSTHESIS****- FIXED PROSTHESIS**

Occlusal analysis	Inc.
Diagnostic polishing (per tooth)	32,50
Bridge/crown/space maintainer removal (per tooth)	28,90
Provisional resin crown	40,50
Bridge crown or unit on tooth	304,90
Monolithic zirconia crown over tooth	345,00
Cosmetic bridge crown or unit on tooth	425,50
Composite inlay	224,50
Porcelain inlay	339,50
Mixed inlay (composite and porcelain)	258,90
Recementation	28,50
Single-unit cast post	101,90
Multi-unit cast post	114,50
Maryland support (unit)	517,50
Ceramic Maryland support (unit)	747,50
Attachments	154,90
Porcelain fixture and/or repair	92,00
Intraoral porcelain repair (per tooth)	79,50
Selective grinding	20,90

**- REMOVABLE PROSTHESIS**

Removable acrylic (from 1 to 3 pieces)	234,90
Removable acrylic (from 4 to 6 pieces)	327,90
Removable acrylic (from 7 to 9 pieces)	442,90
Removable acrylic (10 or more pieces)	569,50
Provisional complete (one arch, upper or lower)	339,50
Definitive complete with metal reinforcement	460,00
Skeleton (from 1 to 3 pieces)	431,50
Skeleton (from 4 to 6 pieces)	557,90
Skeleton (more than 6 pieces)	747,50
Flexible removable (from 1 to 3 pieces) (Flexite, Valplast, others)	529,00
Flexible removable (from 4 to 6 pieces) (Flexite, Valplast, others)	569,50

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**Services****Complete: Milenium And Partners**

Flexible removable (more than 6 pieces) (Flexite, Valplast, others)	603,90
Metal reinforcement	46,00
Repair (rebase) (per appliance)	109,50
Repair (attachment of a retainer)	109,50
Repair (add piece to acrylic removable)	51,90

**PERIODONTICS**

Periodontal examination (periodontal X-ray) (per arch)	20,00
Periodontal x-ray series	Inc.
Root canal scraping and smoothing (per tooth) (curettage)	16,50
Root canal scraping and smoothing (per quadrant) (curettage)	74,90
Periodontal maintenance (one arch)	40,50
Periodontal maintenance (both arches)	67,90
Periodontal splinting (per tooth)	44,90
Gingivectomy (per quadrant)	40,50
Crown lengthening	161,00
Flap surgery (per tooth)	45,50
Apically repositioned flap (per quadrant)	233,50
Biomaterial regeneration (per 0.5g unit)	217,50
membrane (unit)	264,50
Graft free gum	161,00
Connective gum graft	345,00
Peri-implantitis treatment - initial phase (non-surgical) (per implant)	46,00
Peri-implantitis treatment (per implant)	143,90

**ORTHODONTICS**

Study and diagnosis for personalised treatment planning	79,90
Radiological study for orthodontics	Inc.

**- TREATMENT WITH INVISIBLE ALIGNERS**

Diseño plan de tratamiento ortodoncia invisible	250,00
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**WITH INVISALIGN**

Invisalign Comprehensive (unlimited): Treatment both arches	5.347,50
Invisalign Lite (up to 14 aligners): treatment one arch	3.271,90
Invisalign Lite (up to 14 aligners): treatment both arches	3.999,50
Invisalign Express (up to 7 aligners): Treatment one arch	1.633,00
Invisalign Express (up to 7 aligners): Treatment both arches	2.052,90
Invisalign First (unlimited): Treatment one arch	2.978,50
Invisalign First (unlimited): Treatment both arches	3.496,00
Invisalign Comprehensive Phase 2: Treatment both arches	4.186,00

**WITH SPARK® TECHNIQUE**

Spark Advanced (alineadores ilimitados): Tratamiento una arcada	3.208,50
Spark Advanced (alineadores ilimitados): Tratamiento ambas arcadas	4.588,50
Spark 20 (hasta 20 alineadores): Tratamiento una arcada	2.288,50
Spark 20 (hasta 20 alineadores): Tratamiento ambas arcadas	3.438,50
Spark 10 (hasta 10 alineadores): Tratamiento una arcada	1.483,50
Spark 10 (hasta 10 alineadores): Tratamiento ambas arcadas	1.828,50

**- TREATMENT WITH FIXED APPLIANCES**

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## Services

Complete: Milenium And Partners

**INTERCEPTIVE TREATMENT**

Interceptive treatment up to 12 months	1.408,90
Interceptive treatment up to 18 months	2.006,90

**WITH METAL BRACES**

Metal braces treatment, one arch	2.065,90
Metal braces treatment, both arches	2.294,00

**WITH CERAMIC BRACES**

Ceramic braces treatment, one arch	2.857,90
Ceramic braces treatment, both arches	3.105,00

**DAMON**

Damon braces: Treatment of both arches (fixed appliance)	3.944,50
Damon Clear (Aesthetic) braces: Treatment both arches (fixed appliance)	4.600,00

**WITH SELF-LIGATING BRACES**

Self-ligating braces treatment, one arch	2.921,00
Self-ligating braces treatment, both arches	3.231,50

**PARTIALLY CERAMIC SELF-LIGATING BRACES**

Partially cosmetic treatment, one arch	3.151,00
Partially cosmetic treatment, both arches	3.467,50

**FULLY CERAMIC SELF-LIGATING BRACES**

Full ceramic braces treatment, one arch	4.163,00
Fully ceramic braces treatment, both arches	4.628,90

**WITH CLEAR BRACES**

Clear braces treatment, one arch	2.990,00
Clear braces treatment, both arches	3.484,50

**- SUPPLEMENTARY TREATMENTS**

Consultation in latency period	26,00
Annual post orthodontic maintenance for treatments under Milenium guarantee	Inc.
Invisalign refinement appliance	410,00
Invisalign replacement appliance	147,50
Retention appliance with Invisalign splint (end of treatment) (per arch)	557,90
Fixed or removable auxiliary appliances	287,50
External appliances (includes chin cap or facemask)	287,50
Renewal of appliance due to breakage or loss	158,00
Appliance repair due to breakage	44,50
1st replacement of metal braces	Inc.
1st replacement of ceramic braces	Inc.
1st replacement of Safire braces	Inc.
1st replacement of self-ligating braces	Inc.
1st replacement of cosmetic self-ligating braces	Inc.
1st replacement of Damon braces	Inc.
1st replacement of Damon Clear braces (Aesthetic)	Inc.
Retainer (completion of treatment) (per arch)	172,50
Oral protector for orthodontics (for treatments performed at the clinic)	Inc.

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## Services

## Complete: Milenium And Partners

Orthodontic microscrews (per unit)	195,50
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**IMPLANTOLOGY**

Implantology study	64,00
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Osseointegrated implant (unit)	730,50
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Biomaterial regeneration (per 0.5g unit)	217,50
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Resorbable membrane (unit)	264,50
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Closed maxillary sinus lift	232,90
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Open maxillary sinus lift	379,50
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Placement of osteosynthesis material on jaws (includes osteosynthesis screws and tacks)	339,50
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**- COMPUTER GUIDED SURGERY**

Computer-guided implantology surgery study	345,00
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Computer-guided implant surgery supplement (unit)	172,50
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Computer-guided surgery surgical occlusal splint	977,50
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**PROSTHESIS ON IMPLANTS**

Monolithic zirconia crown over implant	458,90
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Cosmetic crown on implant	517,50
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Provisional crown on implant	166,90
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Provisional crown for immediate loading	235,90
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Overdenture on implant (per appliance)	638,50
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Hybrid prosthesis (per arch)	2.185,00
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Metal termination: supra or mesostructure (per restored tooth)	114,50
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Prosthetic attachments (per tooth)	500,50
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Cosmetic prosthetic attachments (per tooth)	609,50
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Prosthetic attachment for immediate loading	259,00
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Locator (unit)	805,00
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Attachment on implant (includes riders)	227,90
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Ackermann clip (per implant) (includes attachment)	402,50
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Implant maintenance for Milenium-guaranteed treatments	Inc.
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Implant maintenance for treatment not covered by Millennium guarantee	57,50
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Overdenture maintenance (includes cleaning and disinfection) for treatments under Milenium guarantee	Inc.
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Overdenture maintenance (includes cleaning and disinfection) for treatments not under Milenium guarantee	92,00
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Hybrid prosthesis and bar overdenture maintenance (includes cleaning and disinfection) for treatments included under Milenium warranty	Inc.
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Hybrid prosthesis and bar overdenture maintenance (includes cleaning and disinfection) for treatments not included under Milenium warranty	138,00
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**TEMPOROMANDIBULAR JOINT PATHOLOGY**

Occlusal analysis	Inc.
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Selective grinding	20,90
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Neuromuscular mouth guard (Michigan occlusal splint - complex) (includes first adjustment)	316,50
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Splint adjustment	40,00
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Assembly and study of semi-adjustable articulator	57,50
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Stabilization splint (simple) (includes first adjustment)	178,50
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## Services

**Complete: Milenium And Partners**

Sleep apnoea mouth guard

977,50

inc: Services included in insurance cover with no co-payment charged / APQ: according to price and quotation.

(1) For all orthodontics treatments, the price listed is stated per patient and finished work. This price does not include subsequent checkups. According to the particular terms & conditions of the policy, these services may be associated with a co-payment amount.

\*In extractions: An embedded tooth is a tooth that once it has completed its development fails to come fully out of the mouth, finding itself partly or wholly in the interior of the bone, covered or not by the gum.

A non-embedded tooth is a tooth that is in a normal or abnormal position in the mouth once it has completed its development.