



## **SANITAS HEALTH PLAN COMPLETE**

Specially designed for expatriates living in Spain for all or part of the year is one of our best plans that offer you the most extensive and complete medical assistance exclusive to Sanitas.

Offers 100% cover within our medical associated clinics in Spain and a second European country of your choice and 90% reimbursement of all medical bills issued outside Sanitas network in Spain and Worldwide with a limit of €500.000 per person/ per year

There is no time limit on the duration spent in either country insured.

- Bi-lingual health assistance
- Reimbursement of medical expenses

## **COVER**

### **1. PRIMARY CARE**

- General Medicine (GP).
- Paediatrics – care of children up to 14 years of age after they can use a GP.
- Care for new-borns: Covers healthcare to a new-born child at the Company's partner facilities and the related expenses provided the new-born is registered with the Insurer. This cover also includes payment or partial reimbursement by the Insurer of expenses relating to medical and/or hospital care required by a new-born during the 28 days following birth, as a result of any kind of congenital disease.
  - 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: Diagnostic tests are performed by the services designated by the Sanitas. Prior written prescription is required.
- Allergy and immunology: Autovaccination: the serum at your own expense, the administration of this by one of the nurses is included.

## 2. MEDICAL CARE PROVIDED BY SPECIALISTS

- All 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.
- Obstetric-Gynaecological Nursing (Midwifery)- Care provided by a midwife will be available only for hospital-based child delivery
- Speech and Language Therapy: This is only included when it is medically necessary as part of the treatment of an organic process 6 months treatment per insured member per year is covered in our medical network in Spain exclusively, is not covered in the second European country of your choice.
- Podiatry (Chiropody exclusively): limited to 5 sessions per year
- Ear, nose and throat: It includes CO2 laser surgery.
- Chemotherapy, radiotherapy.

## 3. HOSPITAL CARE

In the Second European Country of Cover, and when not part of our medical network in Spain, a prior prescription from the physician will be written. For hospitalisation in our medical Network in Spain a prior prescription from your physician will be necessary.

- Hospitalisation
- Surgical intervention
- Intensive Care Unit
- Childbirth
- Psychiatric hospitalization.
- Single room with bathroom as well as all the expenses arising from hospitalisation: Accommodation, meals, medication.
- Bed for companion: **only** in our medical network in Spain, this in a second European country is not covered.
- For all specialities: medical fees, costs arising from surgery

#### 4. ASSISTANCE IN THE UNITED STATES

The covers under this policy is provided in the United States via healthcare facilities. has to previously be approved by Sanitas, which will manage and process the covered services.

Coverage in the United States extends to 100 % of medical expenses up to the insurance limits per insured and annual period indicated below:

Total sub-limit for outpatient care: 30.000€

Hospital care up to 24.000 €, with a sub-limit for childbirth of 1.500 € outpatient care up to 6.000€

#### 5. WAITING PERIODS \*

- Vital Emergencies: IMMEDIATE (DEATH WITHIN 24 h)
- Vasectomy and fallopian tube ligation (in all cases in which cover is included in the policy) : 6 months
- Psychiatric treatment on both an inpatient and outpatient basis.  
This qualification period is not applicable in our network in Spain: 2 years
- Physiotherapy, rehabilitation, laser & pathological anatomy : 3months
- Childbirth: 8 months (*this applies even if proceeding from another company*).
- Hospitalisation and surgery inpatient and outpatient : 3 months
- Complex therapeutically tests (Radiotherapy, chemotherapy, etc) : 5 months
- Bariatric surgery: 60 months

**\* If transferring from another insurance company in Spain 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.**

#### 6. LIMITS OF THE REIMBURSEMENT OPTION.

The Health plan complete offers reimbursement of 100 % in the second European country of your choice and in medical directory in Spain 100% (you only need to show your medical card in this case) and outside directory in Spain and worldwide 90% reimbursement.

When utilizing the services outside Spain the claims will be sent direct by email:

BUPA LATINAMERICA : [sanitas@bupalatinamerica.com](mailto:sanitas@bupalatinamerica.com)

In Spain all claims can be done through your private sanitas.es area.

**Maxim annual per person: 500.000€**

1. Ambulatory assistance: 35.000€ (Dental emergency: 500€)
2. Hospital assistance: 465.000€ ( limit birth 5.000€)
3. Second medical opinion: covered totally within medical directory and outside.

## **7. OVERSEAS EMERGENCY HEALTHCARE.**

Emergency overseas travel assistance: In collaboration with Europ Assistance, up to a maximum of €10,000 per person, per claim. 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
- 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

## **8. SUPPLEMENTS AVAILABLE**

### **BLUA: NEW DIGITAL PRODUCT**

Video consultations for more than 12 specialities, emergency line 24 hours through video chat, personal trainer, nutrition programme, medial assessment, home blood tests, and pharmacy module included, Premium 20€ for individual policies and 40€ for two or more insured in the policy.

### **DENTAL SUPPLEMENT**

Its 10, 90€ per person / monthly, not possible to be individually contracted, is 40- 50 services included and 40-50% discounts with respect to the market price.

## 9. AGE LIMITS:

75 years of age- no upper age to remain once contracted

## 10. CANCELLATION POLICY

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

## 10. OTHER BENEFITS.

- Second medical opinion specialists worldwide reference in the case of diseases severe chronic.
- Sanitas 24 h: A telephone service comprising information provided by a medical team that shall answer the Insured's medical queries on treatments, medication, test reading, etc., 24 hours a day, 365 days a year.
- Policy documentation available in Spanish and English.

# Overseas emergency healthcare cover

## What is it? Use of services and time limit

This is a policy add-on which will cover emergencies abroad due to illness or accident, **provided that the care required occurs within 90 consecutive days from the start of the trip.**

For everything that does not expressly go against the provisions of this add-on, the provisions of the policy terms and conditions, including its limitation clauses and exclusions, will apply to the urgent medical care abroad guarantee.

To cover this care, **it is essential for the Insured** to be up to date with payment and, **before any medical service is provided (except in a life-threatening emergency), SANITAS must be contacted and prior authorisation sought** via the phone number on the back of the card. In the event of a life-threatening emergency, the Insured shall visit the nearest clinic or hospital and must report this to SANITAS within a maximum of 7 days starting from the date of admission, supplying Sanitas with a copy of the emergency report. In any case, the call to Sanitas must be made before the return trip to Spain.

For Sanitas to accept the care provision, all the required documents must be supplied (travel receipts, medical report justifying the emergency and all other reports needed, bills and payment receipts).

## What is not included?

- **medical expenses abroad under €3.**
- **costs arising from the diagnosis or treatment of a physiological condition (e.g. pregnancy) or an illness that was known about before the trip began, unless it is a clear or unforeseeable complication; treatments arranged in Spain;**

- **pregnancy costs incurred after the first 150 days.**
- **mental and chronic illnesses causing alterations in the Insured's health.**

## What services are included?

### 1. Medical Costs

SANITAS guarantees the Insured, throughout the term of the policy, emergency healthcare abroad for medical costs (doctors, surgeons and hospitals/clinics) originating outside of Spain and provided by Sanitas-designated centres.

### Limits

€12.000 per person and year.

### 2. Transfer of sick and injured individuals to a care centre

#### What is included?

SANITAS will pay for this transfer under medical observation through to the care centre where the patient can be treated.

The SANITAS medical service shall decide on and choose the means of transport and medical centre/hospital the Insured must attend, in accordance with the medical order applicable to the case.

### 3. Extension of a companion's hotel stay for hospitalisation of the Insured

When the Insured has to be admitted to hospital on a doctor's orders and in accordance with the medical service, SANITAS shall reimburse the costs arising from the necessary extended hotel stay for their companion - if also insured by Sanitas - **up to a maximum of €60 per day and up to a maximum of 10 days.**

### 4. Family member's travel and stay to accompany the Insured in hospital

If during the trip the Insured should be hospitalised for more than five days and no direct family member is with him or her, SANITAS shall make a regular-flight, return

plane ticket (economy class) or train ticket (first class) available to a companion with regular place of residence in Spain. SANITAS shall pay **up to €60 per day for up to 5 days** in respect of hotel accommodation to cover this person's costs.

### **5. Transport in the event of death**

In the event of the death of the Insured, SANITAS shall organise and meet the expenses for the transfer of the coffin to the place of burial in the country of his or her usual place of residence, as well as the minimum compulsory coffin expenses, embalming costs and administrative formalities. Where applicable and following a request from the Beneficiaries, SANITAS shall meet the costs of incineration in the place of death and transportation of the ashes to the place of burial in the country of his or her usual place of residence. **SANITAS will not meet funeral or burial expenses.**

### **6. Early return of insured accompanying relatives**

If the Insured is transferred by reason of death under the cover "Transfer in Event of Death" and this circumstance prevents accompanying insured family members from returning to their homes by the means planned originally, SANITAS will bear the cost of their travel to their permanent place of residence in Spain. **Maximum two adults and accompanied children under the age of 14.**

### **7. Accompanying children**

If, during the term of the contract, Insured persons travelling with disabled persons or children under 14 years of age cannot look after them due to a sudden illness or accident covered by the Policy, SANITAS shall arrange and cover the costs of outbound and inbound travel of a person residing in Spain named by the Insured or his/her family to accompany children on their return to their habitual residence in Spain as quickly as possible.

### **8. Search and retrieval of luggage and personal belongings**

If the Insured has his/her luggage delayed or lost, SANITAS shall help in its search and retrieval, advising on how to file the corresponding formal complaint. If the luggage is retrieved, SANITAS shall send it to the Insured's habitual residence in Spain, providing the presence of the owner is not required for its recovery.

### **9. Dispatch of documents and personal belongings overseas**

SANITAS shall organise and take care of essential items for the journey which have been left at home (contact lenses, prosthetics, spectacles, credit cards, driving licence, ID card and passport). This service extends to posting the same items home if they have been left behind on the journey or recovered after theft.

SANITAS shall only organise the dispatch and postage for parcels weighing no more than 10 kilogrammes.

### **10. Advance of funds**

SANITAS shall advance funds of **up to €1,500** to the Insured, when required. SANITAS shall require some kind of special guarantee ensuring the Insured repays the advance. In any event, the amounts advanced shall be returned to SANITAS within a maximum period of 30 days.

### **11. Legal advice**

If the Insured is incarcerated or prosecuted as a result of a traffic accident, SANITAS shall pay **up to €1,500** for lawyer and attorney fees incurred for the legal assistance provided. If this service is covered by the Motor Insurance Policy, it shall be considered an advance and SANITAS shall reserve the right to request a special guarantee from the Insured to ensure payment of the advance.

### **12. Advance of the amount for bail demanded abroad**

If the Insured is prosecuted or incarcerated in the country in which it arises, SANITAS shall issue an advance equal to the amount of bail demanded by the local authorities **up to a maximum of €10,000**. SANITAS reserves the right to request a special guarantee from the Insured to ensure repayment of the advance. In any event, the amounts advanced shall be returned to SANITAS within a maximum period of two months.

### 13. Dispatch of medication

#### What is included?

If the Insured needs a medicine prescribed by a doctor and cannot acquire it in the place where he or she is holidaying, SANITAS shall locate it and send it to him or her by the fastest means and in compliance with local laws.

#### What is not included?

**Cases where the medicine is no longer manufactured and is unavailable in the regular distribution channels in Spain are excluded. The Insured shall repay SANITAS the price of the medicine upon presentation of the bill.**

### 14. Transmission of urgent messages

SANITAS shall, through a 24-hour service, accept and transmit urgent messages from the Insured, so long as they have no other means of making them reach their destination and so long as they are a consequence of a guarantee covered by the contract.

## Second medical opinion cover

Includes a second opinion on medical diagnosis or treatment in the event of serious chronic diseases requiring scheduled care of which the course may require new diagnostic tests or therapeutic measures and whereof the life prognosis is seriously compromised. This second opinion shall be issued by a medical report by leading specialists,

healthcare centres, physicians or academics in any country in the world, designated by SANITAS.

To use this service, the Insured can call 902 19 97 24 or 93 25 40 538 for an explanation of the procedure to follow and the documentation to supply, which shall include written medical information, X-rays or other image diagnoses, excluding dispatch of any biological or synthetic materials. The dossier shall be sent, with due confidentiality, to the specialist or centre concerned, according to the disease being treated.

When the process ends, the Insured will be sent a second medical opinion report which will include:

- Summary of their clinical history.
- Opinion of the experts consulted.
- Curriculum vitae of these experts.

During the whole of this process the Insured shall be accompanied by a consultant physician responsible for managing the case and advising the patient at all times.

**Acute diseases or those requiring an urgent answer are excluded from this service.**

Consultations, tests or treatments not performed in accordance with the rules or covers of the healthcare policy will not be covered.

## Sanitas Dental 21

The benefits insured by this policy are specified in the document Insured Dental Benefits, attached to the Particular Terms and Conditions and forming an integral and inseparable part of them and of these General Terms and Conditions. They are classified as follows:

1. Without excess: The Insured does not have to pay any amount to the dentist unless the policy provides for copayments, which