



PARTE DE **Bupa**

PLAN DESCRIPTION

MAS 90.000

With Sanitas MAS 90.000 you not only have access to the Sanitas network, but you can also visit any other healthcare centre or doctor of your choice, whether in Spain or anywhere else in the world.

Reimbursement of 70% of expenses and a cap of € 90,000

Dental reimbursement: 60% and a cap of €200/year. The reimbursement will only be applicable to treatments carried out by providers on the Sanitas appointed medical network.

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

- Access to specialist 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, etc
- Ultrasound, allergy tests.
- Functional tests.
- Cobalt therapy, chemotherapy, rehabilitation, radiotherapy, physiotherapy, oncology, etc.
- 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

- More than 40 services included in your policy: consultations, cleaning, diagnostic tests, fluoridation etc.
- Discounts of up to 30% and 40%: 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.

Reimbursement up to €200 euros for the treatments you need only in directory.

5. 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 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 waiting periods, the only one remaining would be birth 8 months.**

6. WORLDWIDE EMERGENCY HEALTHCARE.

Emergency overseas travel assistance: up to a maximum of €12,000 per person/year 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.

7. COVER IN THE USA

- This added benefit gives you access to private centres in the USA to one of the most prestigious clinics and hospitals, such services to be accessed, needs to be previously authorised by Sanitas. Basically, for a second medical opinion with leading professionals and US hospitals or treatment with advanced methods diagnostic and therapeutic.
- Limits: US coverage reaches 100% of medical expenses per year with capital insured and listed below:
 - Total limit in the United States: 30,000 €
 - Hospital care to 24,000 € with delivery to sub-limit of € 1,500.
 - Outpatient assistance up to 6,000 €

8. MEDICAL ASSOCIATES

Available online in sanitas.es and also in the Sanitas APP.

9. PREMIUMS DISCOUNTS

- **Discounts for number of insured in the policy:**
 - 10% if there are 3 or 4 insured
 - 15% if more than 4 insured/policy
- **Discounts per premium payment**
 - 2% for six monthly payments
 - 4% for yearly payment

10. OTHER BENEFITS.

- Second medical opinion specialists worldwide reference in the case of diseases severe chronic.
- Coverage: in case of death of the policyholder of the Sanitas policy takes over the payments of the premium for 12 months.
- Hospitalization allowance: compensation of 69 € for each day of hospitalization, up to a 90 days as a result of illness or accident if hospital expenses are not run by Sanitas.
- New Services advantages: discounts on services such as laser eye surgery, assisted reproduction, surgery and aesthetic medicine, hair solutions ... With this product, the insured already has included:
 - Maintenance fees free for 20 years with the contracting of Sanitas Umbilical Cord (valued at € 1,520 approx.)
 - Eco 4D free, by contracting Sanitas Umbilical Cord Treatments, Assisted Reproduction (IVF).
 - € 100 in the following services: Complete checkups; Aesthetic surgery (bilateral breast reduction/augmentation, liposuction valued on more than 1,500 €);
 - Laser Eye Surgery (myopia, hipermetría, astigmatism), € 50 per operated eye.

11. CANCELLATION POLICY

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. LIMITS ON REIMBURSEMENT COVER

For services utilised outside medical directory in Spain and worldwide	70%
Contracted guarantees:	Insured capital
Total capital:	90.000€
Hospital assistance	70.000€
Room hospitalization per day	183.00€
Hospitalization UCI per day	295.00€

BIRTH

Sanitas Mijas Commercial office 23790. Av España, CC las Postas de Calahonda, Local 2, 29649, Mijas Costa. Malaga. Tel: 951273444, email: info@sanitasexpat.com.

Normal birth	1.900, 00€
C- section	2.000, 00€
medical fees, consultations on an inpatient basis (per session, query a day)	55.00€

Medical fees per intervention (including fees for surgeon, helper or anaesthetist)

Outpatient surgery and minor (Group 0 classified) / per intervention	415.00€
Outpatient surgery and minor (Group 1 classified) / per intervention	490.00€
Outpatient surgery and minor (Group 2 classified) / per intervention	565.00€
Medium surgery (Group 3 classification) / per intervention	1.200,00€
Medium surgery (Group 4 classification) / per intervention	1.600,00€
Major surgery (Group 5 classification) / per intervention	2.000,00€
Major surgery (Group 6 classification) / per intervention	2.800,00€
Major surgery (Group 7 classification) / per intervention	3.200,00€
Great surgery (Group 8 classification) / per intervention	4.800,00€

OUTPATIENT ASSISTANCE LIMITS 18.000,00€

Consultations of:

Primary assistance/ per consultation	45,00€
Specialist consultation/ per consultation	95,00€
Terrestrial ambulance	455,00€
Odontology (extractions, cures and cleaning)	258,00€
Prosthesis	2.000,00€
psychiatry	905,00€

Exclusive prices with discounts already applied with Sanitas Dental insurance.

SERVICES 2017	2017 DEDUCTIBLES
PREVENTATIVE DENTISTRY	
General consultation: screening and diagnosis	inc
Topical fluoridation	inc
Dental cleaning	inc
Treatment for tooth sensitivity	inc
Sealant of fissures	inc
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)	€ 48,50
Mucocoele removal	inc
Periapical cyst removal or extraction	inc
Gum abscess drainage	inc
Apicectomy	inc
PRE- PROSTHESIS SURGERY	
Vestibuloplasty (per quadrant)	€ 112,50
Alveolar ridge adjustment (per quadrant)	€ 112,50
Torus removal (per quadrant)	€ 112,50
ORTHODONTIC SURGERY	
Orthodontic fenestration (per tooth)	inc
RESTORATIVE DENTISTRY	
Filling	€ 36,00
Reconstruction	€ 46,00
Direct pulp capping	€ 14,50
Indirect pulp capping	€ 9,50
Temporary filling	inc
ENDODONTICS	
Symptomatic treatment consultation (opening, instrumentation, drainage)	€ 16,50
Retro obturation material (MTA)	€ 85,00
Single root endodontic treatment	€ 79,00
Dual root endodontic treatment	€ 109,00
Multi-root endodontic treatment	€ 149,00
Fiberglass or carbon post	€ 50,00
Single root endodontic re-treatment	€ 96,00
Dual root endodontic re-treatment	€ 126,00
Multi-root endodontic re-treatment	€ 166,00
COSMETIC DENTISTRY	
WHITENING	
Teeth whitening with splints for home use (per treatment)	€ 220,00
Photoactivated tooth whitening (per treatment)	€ 280,00
Photoactivated tooth whitening (per tooth and session)	€ 53,50
Mixed teeth whitening – photoactivation + splint (per treatment)	€ 350,00
Internal teeth whitening (per tooth and session)	€ 53,50
COSMETIC RECONSTRUCTION	
Porcelain veneer	€ 214,00
Injected veneer	€ 235,50
Zirconia veneer	€ 267,50
Composite veneer	€ 110,00
Temporary veneer	€ 99,00
Composite veneer polishing (1 to 3 teeth)	€ 25,00
Composite veneer polishing (4 or more teeth)	€ 50,00
Composite veneer reconstruction (per tooth)	€ 51,50
Intraoral porcelain repair (per tooth)	€ 66,50
PAEDIATRIC DENTISTRY (children under 15)	
Consultation	inc

SERVICES 2017	2017 DEDUCTIBLES
Oral health	inc
Intraoral x-ray	inc
Topical fluorination	inc
Sealant of fissures	inc
Dental cleaning	inc
Primary tooth extraction	inc
Primary tooth filling	€ 36,00
Pulpotomy without reconstruction	€ 45,00
Pulpectomy without reconstruction	€ 75,00
Pre-formed metal crown	€ 53,50
Apexification (full treatment)	€ 64,50
Fixed space maintainer	€ 75,00
Removable space maintainer	€ 90,00
Removal of bridge/crown/space maintainer (per tooth)	€ 11,50
Occlusion guide or stop (per tooth)	€ 40,00
Oral screen	€ 45,00
Dental re-implant	€ 41,50
PROSTHESES	
Assembly and study of semi-adjustable articulator	€ 43,00
Occlusion analysis	inc
Customisation	inc
Diagnostic wax-up (per tooth)	€ 25,00
FIXED PROSTHESES	
Removal of bridge/crown/space maintainer (per tooth)	€ 11,50
Insert	€ 128,50
Combination insert (composite and porcelain)	€ 190,00
Temporary resin crown	€ 25,00
Crown or bridge unit over tooth	€ 246,50
Cosmetic crown or bridge unit over tooth	€ 342,50
Precious material supplement	SPC
Single root castable abutment	€ 80,50
Multi-root castable abutment	€ 96,50
Maryland support (unit)	€ 64,50
Ceramic Maryland support (tooth)	€ 130,00
Fibreglass Maryland support	€ 99,00
Attachments	€ 128,50
Rebonding	inc
REMOVABLE PROSTHESES	
Removable acrylic (1-3 teeth)	€ 182,00
Removable acrylic (4-6 teeth)	€ 249,00
Removable acrylic (6+ teeth)	€ 289,00
Hypoallergenic resin supplement (per arch)	€ 39,00
Repair	€ 35,00
Repair (rebasings) (per apparatus)	€ 60,00
Repair (retainer addition)	€ 41,00
Metal reinforcement	€ 29,00
Repair (tooth added to removable acrylic)	€ 40,00
Temporary full set (one arch, upper or lower)	€ 280,00
Permanent set with metal reinforcement	€ 395,00
Lingual plate (per tooth)	€ 49,00
Lingual plate (base structure)	€ 187,50
Flexible removable (1-3 teeth) (Flexite, Valplast, etc.)	€ 397,00
Flexible removable (4-6 teeth) (Flexite, Valplast, etc.)	€ 420,00
Flexible removable (6+ teeth) (Flexite, Valplast, etc.)	€ 454,00
Ceramic shoulder or neck (per tooth)	€ 30,00
PERIODONTICS	
Periodontal assessment (periodontal chart) (per arch)	inc
Periodontal x-ray series	inc
Root planing and scaling (per tooth) (curettage)	€ 9,00
Root planing and scaling (per quadrant) (curettage)	€ 49,00
Periodontal splinting (per tooth)	€ 39,00
Gingivectomy (per quadrant)	inc
Flap surgery (per tooth)	€ 29,00

SERVICES 2017	2017 DEDUCTIBLES
Regeneration with biomaterials (per 0.5 gr. unit)	€ 175,00
Membrane (unit)	€ 214,00
Crown lengthening	€ 130,00
Apical flap repositioning (per quadrant)	€ 198,00
Free gingival graft	€ 130,00
Connective tissue graft	€ 295,00
Periodontal maintenance (both arches)	€ 40,00
Peri-implantitis treatment (per implant)	€ 120,00
ORTHODONTICS⁽¹⁾	
Initial consultation	inc
Examination and diagnosis for personalised treatment plan	€ 64,50
Orthodontic x-ray exam	inc
TREATMENT FOR FIXED APPLIANCES	
METAL BRACES	
Dental arch treatment (one arch)	€ 1.760,00
Dental arch treatment (both arches)	€ 1.960,00
CERAMIC BRACES	
Dental arch treatment (one arch)	€ 2.386,50
Dental arch treatment (both arches)	€ 2.600,50
SAPPHIRE BRACES	
Dental arch treatment (one arch)	€ 2.550,00
Dental arch treatment (both arches)	€ 2.980,00
SELF-LIGATING BRACES	
Dental arch treatment (one arch)	€ 2.440,00
Dental arch treatment (both arches)	€ 2.707,50
COSMETIC SELF-LIGATING BRACES	
PARTIALLY CERAMIC SELF-LIGATING BRACES	
Dental arch treatment (one arch)	€ 2.640,00
Dental arch treatment (both arches)	€ 2.907,50
FULLY CERAMIC SELF-LIGATING BRACES	
Dental arch treatment (one arch)	€ 3.500,00
Dental arch treatment (both arches)	€ 3.897,50
TREATMENT FOR REMOVABLE APPLIANCES	
WITH INVISALIGN®	
Design of Invisalign treatment plan	€ 390,00
Invisalign Full (more than 14 aligners): treatment both arches	€ 4.800,00
Invisalign Lite (up to 14 aligners): treatment one arch	€ 2.900,00
Invisalign Lite (up to 14 aligners): treatment both arches	€ 3.600,00
Invisalign I7 (up to 7 aligners): treatment one arch	€ 1.400,00
Invisalign I7 (up to 7 aligners): treatment both arches	€ 1.800,00
Invisalign Teen (more than 14 aligners): treatment both arches	€ 4.800,00
WITH INVISILINE	
Up to 12 months of treatment (both arches)	€ 3.210,00
More than 12 months of treatment (both arches)	€ 4.280,00
TREATMENT FOR REMOVABLE OR FIXED APPLIANCES	
INTERCEPTIVE TREATMENT	
Up to 12 months of treatment	€ 1.150,00
Up to 18 months of treatment	€ 1.658,50
ANCILLARY TREATMENTS	
Consultation in latency period	inc
Replacement apparatus due to breakage or loss	€ 125,00
Apparatus repair due to breakage	€ 35,00
1st replacement of metal braces	inc
2nd replacement of metal braces (unit)	€ 2,00
1st replacement of ceramic braces	inc
2nd replacement of ceramic braces (unit)	€ 5,00
1st replacement of sapphire braces	inc
2nd replacement of sapphire braces (unit)	€ 10,00
1st replacement of self-ligating braces	inc
2nd replacement of self-ligating braces (unit)	€ 8,00
1st replacement of cosmetic self-ligating braces	inc
2nd replacement of cosmetic self-ligating braces (unit)	€ 12,00

SERVICES 2017	2017 DEDUCTIBLES
Invisalign refinement apparatus	€ 390,00
Invisalign replacement apparatus	€ 140,00
Orthodontic microcrew	€ 150,00
Fixed or removable auxiliary apparatus	€ 250,00
Extraoral apparatus (includes chin support or face mask)	€ 250,00
Retainer with Invisalign splint (completion of treatment)	€ 480,00
Retainer with splint (conclusion of treatment) (per arch)	€ 128,50
Retainer with lingual bar (conclusion of treatment) (per arch)	€ 128,50
Orthodontic mouth guard (for treatments conducted at the same clinic)	inc
IMPLANTS	
Implant study	inc
Implant maintenance for Milenium-guaranteed treatments	inc
Implant maintenance for treatment not covered by Millennium guarantee	€ 50,00
IMPLANT SURGERY	
Osseointegrated implant (unit)	€ 599,00
Closed sinus lift	€ 64,50
Open sinus lift	€ 187,50
Regeneration with biomaterials (per 0.5 gr. unit)	€ 175,00
Regeneration with biomaterials (block graft)	€ 485,00
Membrane (unit)	€ 214,00
X-ray splint (one arch)	€ 48,00
Placement of osteosynthesis material on jaws (includes osteosynthesis screws and tacks)	€ 210,00
Removal of osteosynthesis material (per operation)	€ 79,00
GUIDED SURGERY	
Guided implant surgery study	€ 300,00
Guided implant surgery supplement (unit)	€ 150,00
Guided surgery x-ray splint	€ 500,00
Guided surgery surgical splint	€ 850,00
PROSTHESES OVER IMPLANTS	
Crown over implant	€ 299,00
Cosmetic crown over implant	€ 349,00
Temporary crown over implant	€ 135,00
Temporary crown for immediate loading	€ 200,00
Implant overdentures (per apparatus))	€ 520,00
Hybrid prosthesis (per arch)	€ 1.796,00
Metal finishing: supra- and meso-structure (per repaired tooth)	€ 96,50
Precious material supplement	SPC
Prosthetic attachments (per tooth)	€ 430,00
Cosmetic prosthetic attachments (per tooth)	€ 530,00
Prosthetic attachment for immediate loading	€ 215,00
Locator (per implant) (includes attachment)	€ 695,00
Micro-milled bar (1-5 implants)	€ 2.250,00
Micro-milled bar (6+ implants)	€ 2.550,00
Ackerman-type clips (per implant) (includes attachment)	€ 340,00
Attachment over implant (includes anchors)	€ 187,50
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	€ 43,00
Occlusion analysis	inc
Customisation	inc
Muscle relaxation splint (Michigan-type – complex) (first adjustment included)	€ 230,00
Stabilisation splint (simple) (first adjustment included)	€ 150,00
Splint adjustment	€ 32,50
EMERGENCIES	
Visit in case of emergency	inc
Emergency video consultation (weekend)	inc

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.

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.

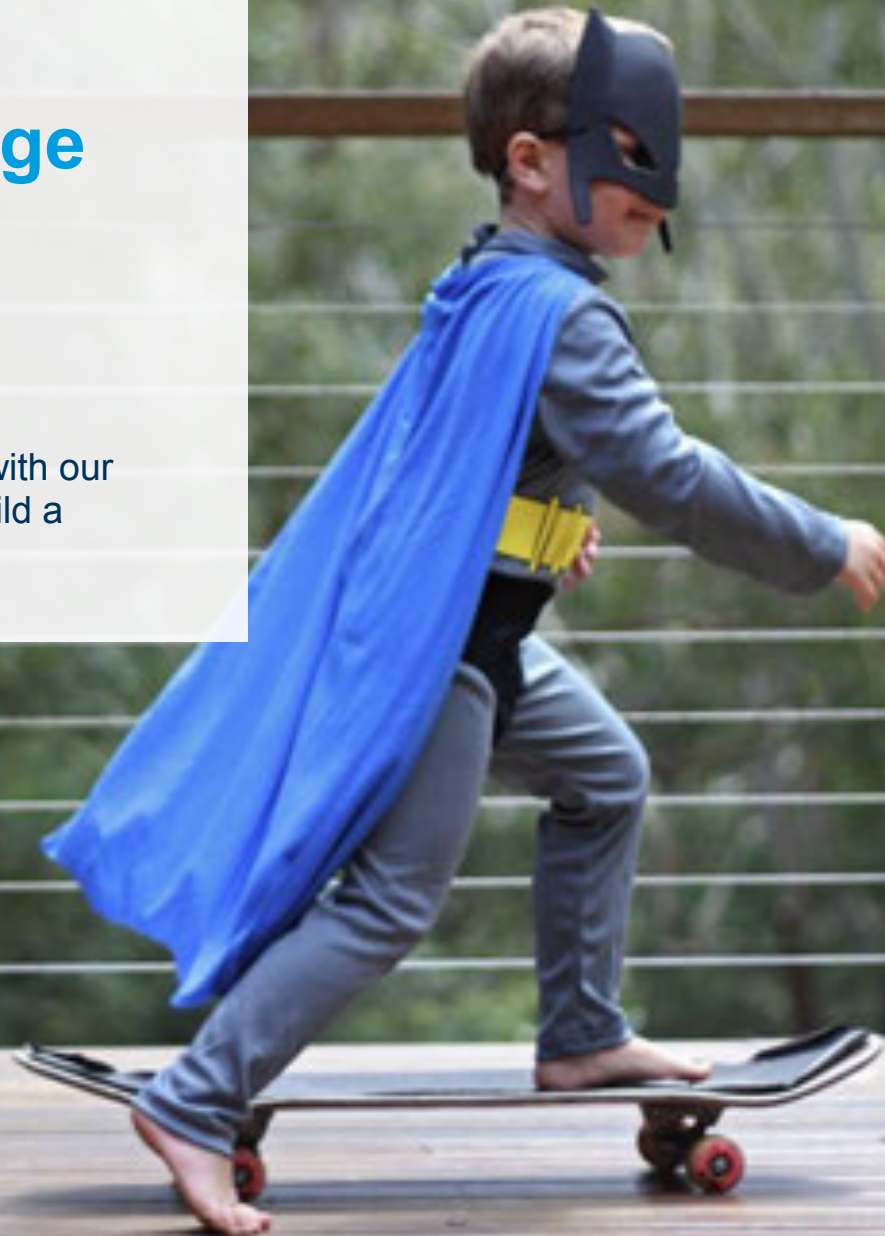
Sanitas Dental 21

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

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 programm**
- 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

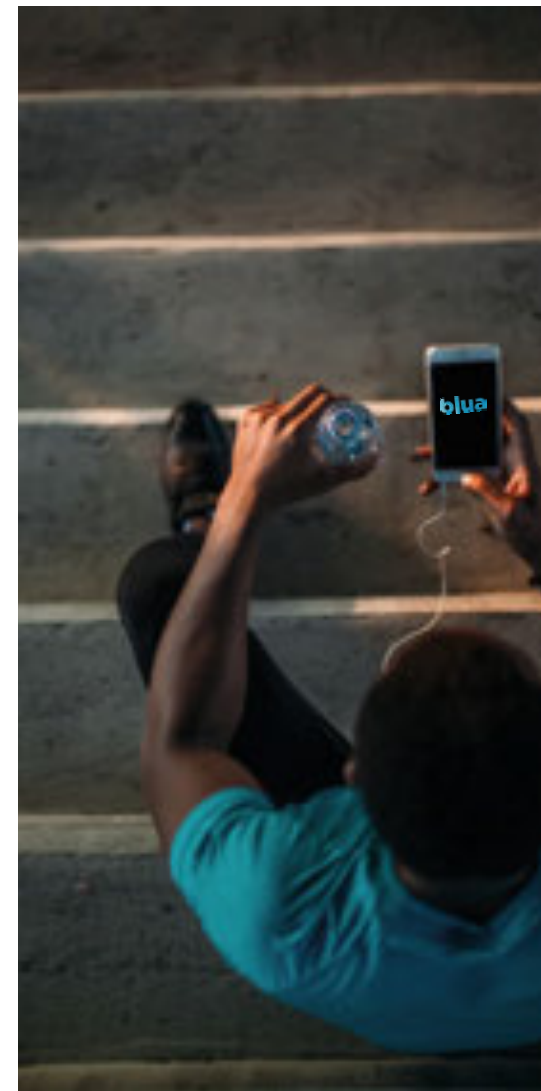
The monthly premiums for this add-on are:

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)

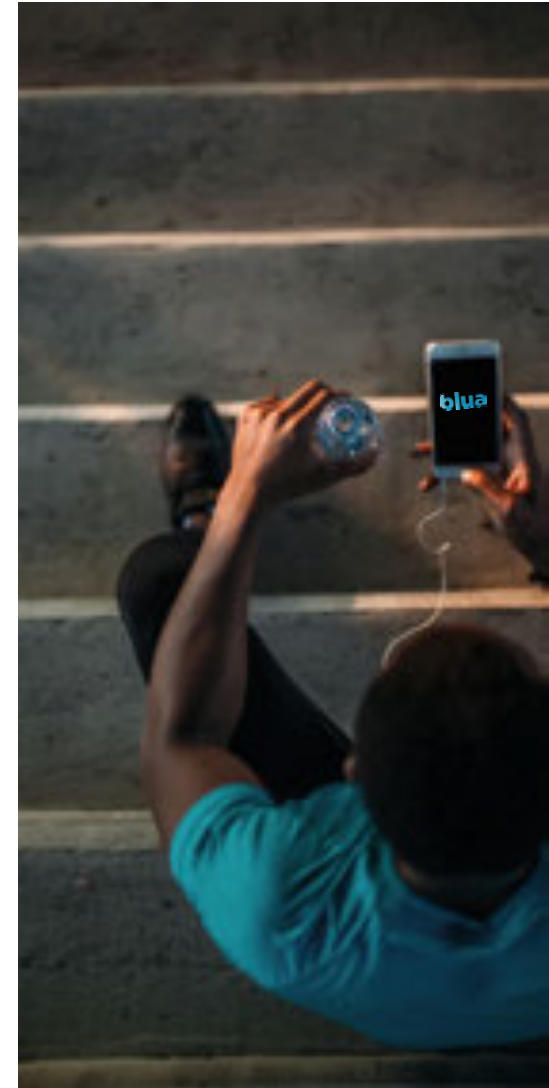
Terms and conditions

- **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:

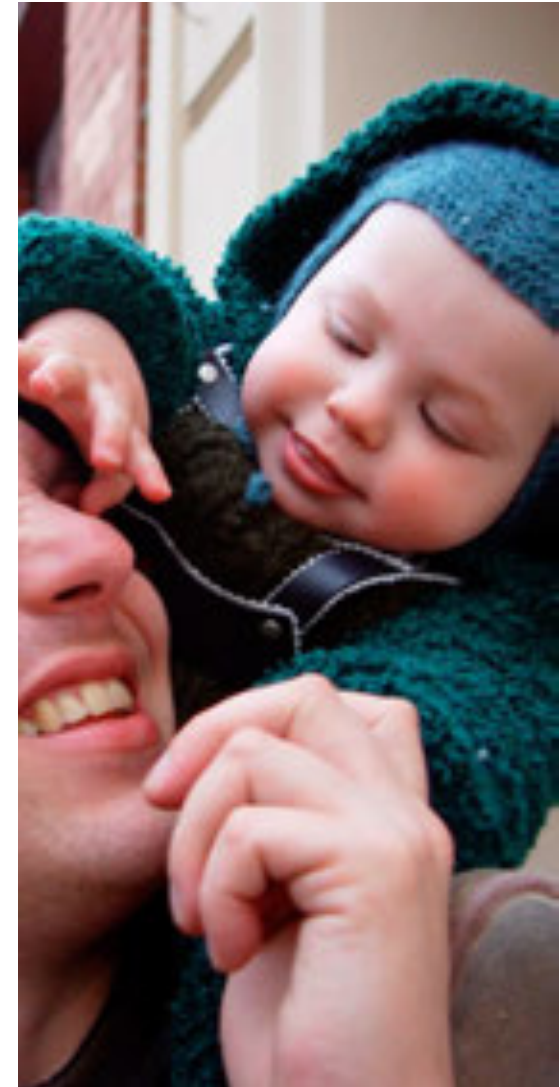
Individual/
Payment by the
employee

€2

Payment by the
company

€1

*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

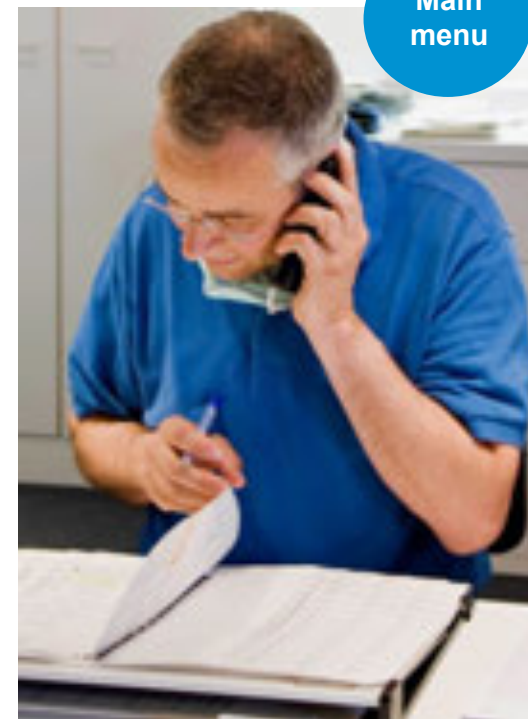
The reimbursement add-ons give you **total freedom** to visit the **medical specialist of their choice**, even if they are not included on the Sanitas medical chart. There are various options, depending on your needs:

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.

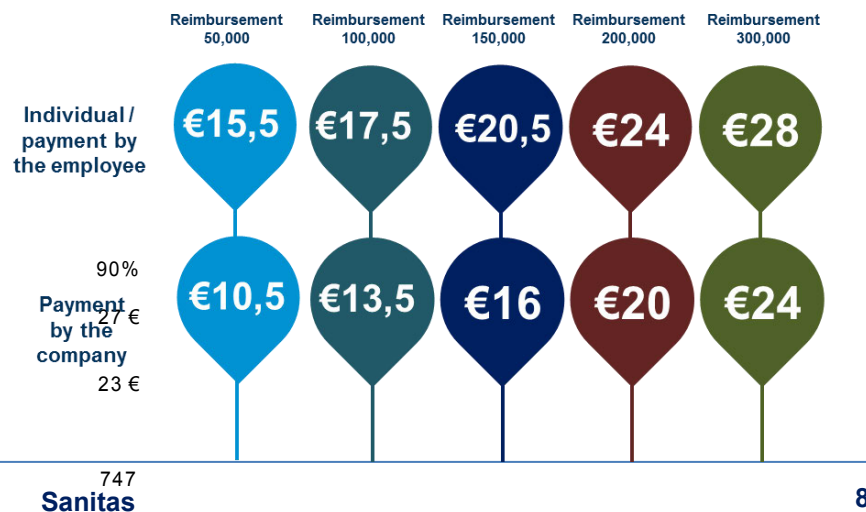


Main menu

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 €	19 €	23 €
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:

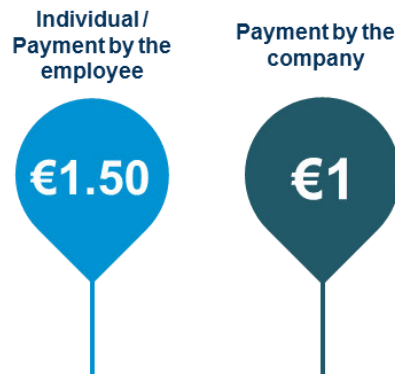
You will be covered for 100% of your medical expenses up to €30,000 per year. For your convenience, the appointment will be managed by Sanitas so that you don't have to worry about a thing.

Terms and conditions

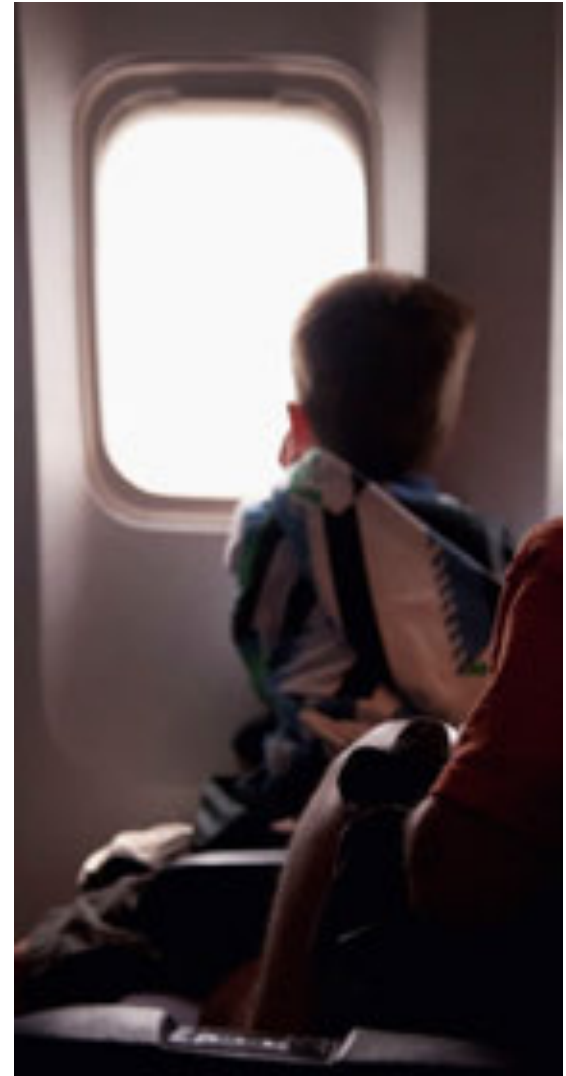
- **Waiting periods:** yes, those corresponding to the accompanying healthcare product.
- **Health questionnaire:** will be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** policy level, mandatory for all members.
- **Purchasable:** first purchase or renewal of the policy.

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.

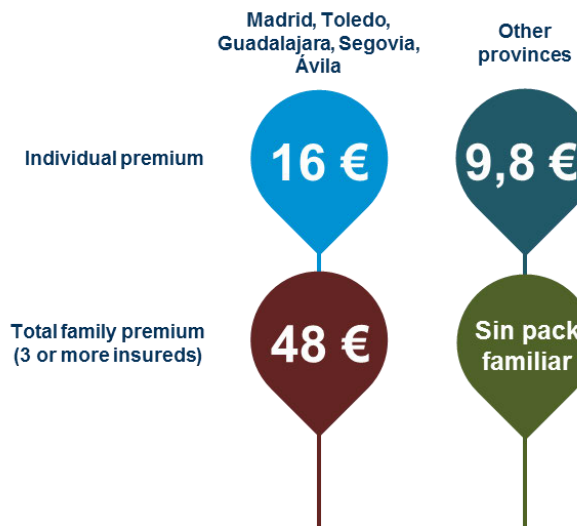
The Universidad de Navarra Clinic has over 50 years of experience during which more than 700,000 patients have put their trust in its services, dedicated exclusively to health. In addition, its new **hospital in Madrid** is scheduled to open **at the end of 2017**. It will also be available with this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

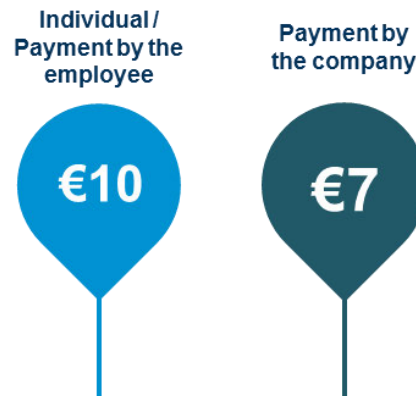
You can request a **60% reimbursement of the cost of consultations** in the aforementioned specialities (**gynaecology, obstetrics and paediatrics**) with a cap of €100 per consultation and a very generous annual cap of **€10,000**.

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.

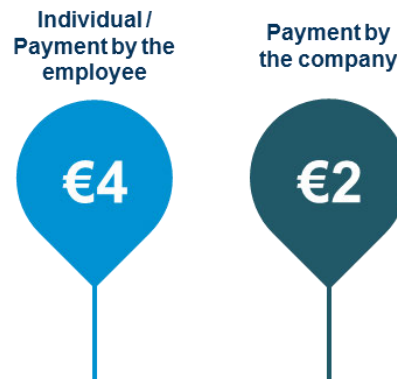
Terms and conditions

- **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.

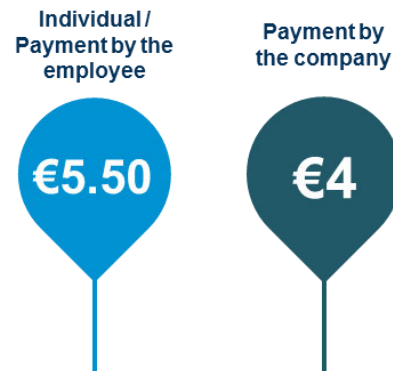
- Reimbursement of **50% of the bill, up to a maximum of €300 / person and year.**
Valid for 1 prescription a year.

Terms and conditions

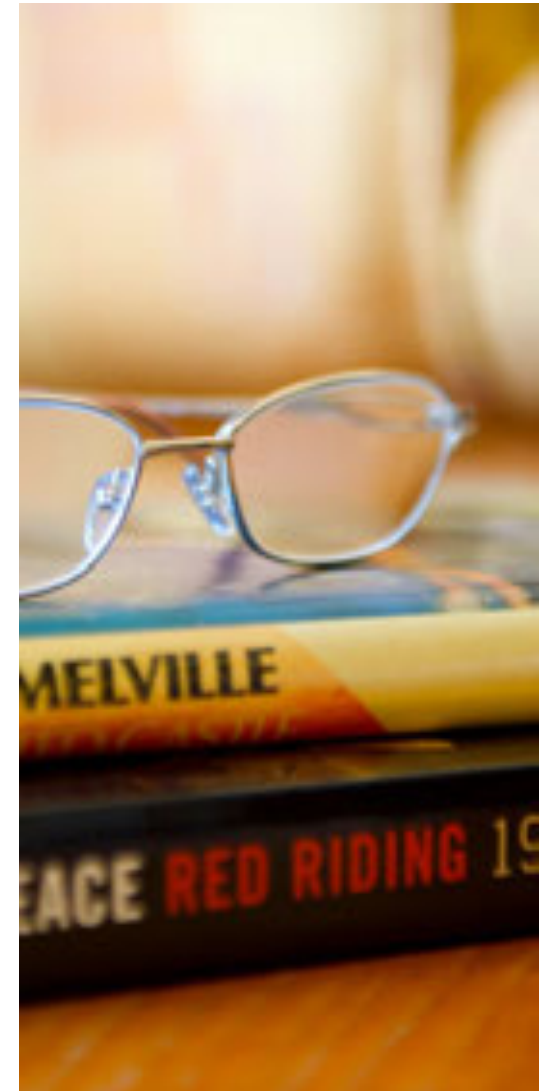
- **Waiting periods:** 6 months
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** 0-75 years.
- **Purchase:** policy level, mandatory for all members.
Children under 6 years-old do not pay the premium but are entitled to the cover.
Alternative option to purchase individually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

Individual /
Payment by the
employee

€6

Payment by
the company

€3

*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.



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**).

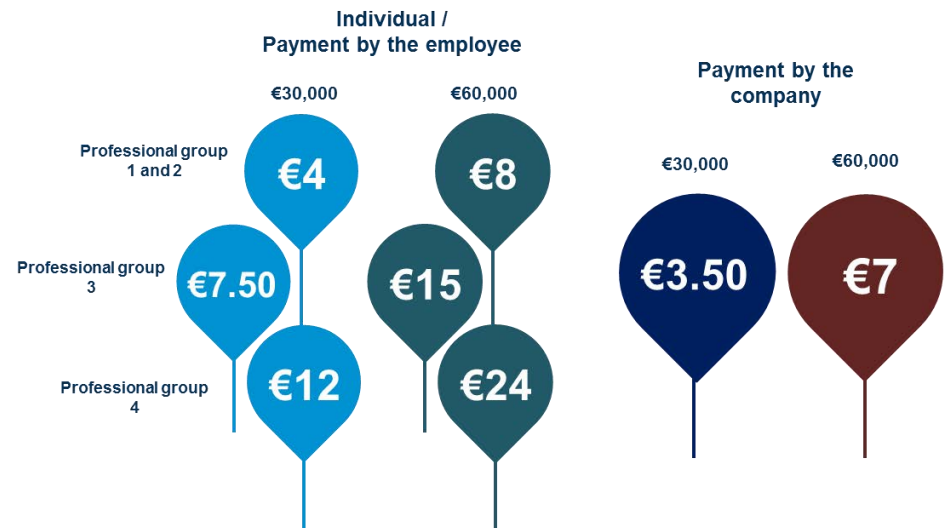
Terms and conditions

- **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.

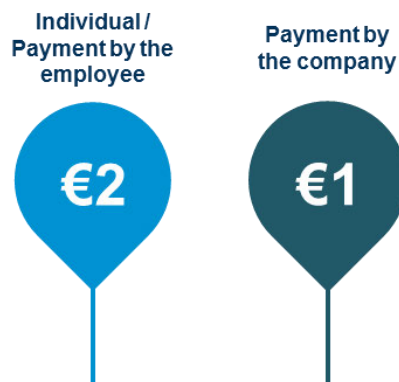
- **Double compensation** in case of admission to **ICU**.
- **50% extra** compensation if you admitted in a different region to where you live.
- **Help during convalescence** of 50% for 5 days following hospitalisation for surgery.
- In case of **childbirth or caesarean**, daily compensation for up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

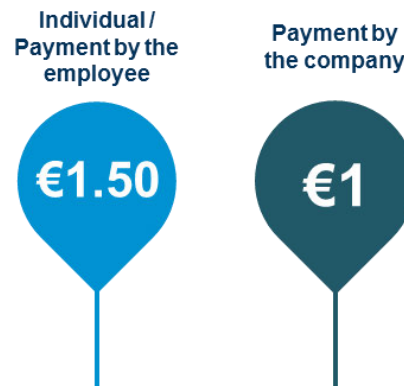
You will receive **healthcare** in case of an accident at work, a traffic accident or a profession-related illness, cover that is often excluded from health insurance.

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

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**