

Add-On Range



In Sanitas we aim to offer our clients the best healthcare solutions. And we know that every client's needs are different, so we want to give them the option to customize their insurance with additional services and coverage of their choice. **Digital** cover, reimbursement, a wider medical chart... there is an add-on for every client.



Add-On Range

Videoconsultationtion, reimbursement and exclusive home services



Clínica Universidad de Navarra

Access one of Spain's most prestigious hospitals, in both centres in Madrid and Pamplona



Pharmacy

50% reimbursement in medicaments expenses



Family Assistance

Qualified help in unforeseen situations



Accidents

Compensation in case of an accident (30.000€ o 60.000€)



Digital Companies Add-On

Digitalization for companies



Students

Emergency cover for students abroad



Reimbursement

Medical expenses reimbursement up to 300.000€



USA Cover

Access to a prestigious medical network in USA



Dental Cover

Different options for every type of client



Más Vital

With exclusive services for the elderly



Hospitalisation compensation

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Optician

50% reimbursement on your progressive contact lenses and progressive lenses



Ginecology / Paediatrics reimbursement

Reimbursement in consultations



Work and traffic accidents

Medical assistance in case of a work or traffic accident



Digitalization in Sanitas



Since the launch in **2016 of blua**, Sanitas has been building a **comprehensive digital health ecosystem**, working in every aspecto: new coverage, home services, new functions, widening our digital medical chart...

Today, we are glad to offer our clients a **strong digital ecosystem**:





Digital add-on range

We have a wide range of digital add-ons that adapt to the needs of every customer.

All of them include the benefits of





The digital bluaU add-on includes all of the digital benefits and is an ideal option for customers who want to go a step further in taking care of their health.



blua Mente Sana

The bluaU Mente Sana digital add-on includes benefits designed to improve health through healthy management of emotions. With this add-on we help our customers to know, understand and take care of their mental health.



blua Premiu

The bluaU Premium digital add-on includes all of the benefits of the bluaU add-on and also includes additional home services and reimbursements, making it the most comprehensive digital add-on in the digital range.



The bluaU Smart digital add-on that adapts to our customers' needs and evolves with them. With this add-on, as well as having the most innovative digital healthcare services, they can be tailored to their needs, choosing the benefits they prefer.









The bluaU digital add-on incorporates every digital advantage and is the ideal option for any customers who are interested in going further in caring for their health.

Video consultation



Specialists



24-hour emergencies



Digital health plans

Home services



Delivery of medicines from the pharmacy





tests

Reimbursements

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Medication

bluaU innovation



Vital sign measurement



Monitor your health: Connected health



Digital appointment today



Preventive digital programme





blua Mente Sana Digital Add-on



Sanitas is committed to helping to improve health by managing emotions in a healthy manner. With the bluaU Mente Sana digital add-on we want to listen to, accompany and quide our customers throughout their lives to enable them to know and look after their minds.

Video consultation



Specialists



24-hour emergencies



Digital health plans

Home services



Delivery of medicines from the pharmacy





Physiotherapy at home

Reimbursements



Psychology





Gym fee refund in the event of injury

bluaU innovation



Vital sign measurement



Monitor your health: Connected health



Digital appointment today



Preventive digital programme







blua Premium Digital add-on

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The bluaU Premium digital add-on is the most comprehensive option, as it incorporates the benefits of the bluaU digital add-on plus other home services and additional reimbursements.

Video consultation



Specialists



24-hour emergencies



Digital health plans

Home services



Delivery of medicines from the pharmacy



Physiotherapy at home



Home tests

Reimbursements



Medication



Psychology



Gym fee refund in the event of injury

bluaU innovation



Vital sign measurement



Monitor your health: Connected health



Digital appointment today



Preventive digital







blua Smart Digital add-on



With the bluaU Smart digital add-on, customers can choose the benefits that best suit their needs and can change them in every stage of life. Simply, select at least two micro-benefits that best suit each customer. In addition, for an additional premium, they can choose additional micro-benefits to those included.

Video consultation



Specialists



24-hour emergencies



Digital Health plans

Micro-benefits to choose from (At least 2)



Self care at home (tests, pharmacy and home nursing care)



We take care of your pet



Financial assistance in unforeseen circumstances



Unemployment protection



Physiotherapy at home



Travel assistance.





Pharmacy



Reimbursements for children

bluaU Innovation



<u>Ç</u> Vital sign measurement









Emotional wellbeing

blua Digital add-on range

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bluaU, a step further in digital medicine.





New benefits of bluaU:

- · Vital sign measurement via facial imaging
- Monitor your health
- Digital consultation TODAY
- $\cdot \, {\sf New \ prevention \ programme}$

Video consultation:

- · 24-hour emergencies
- Specialists

Home Services:

- · Delivery of medicines (6/year)
- Home testing (2/year)

Reimbursements:

· Reimbursement of medicines (50% - €200/year)

bluaU Mente Sana DA



New benefits of bluaU Mente Sana:

- · Vital sign measurement via facial imaging
- Monitor your health
- · Digital consultation TODAY
- · New prevention programme

Video consultation:

- · 24-hour emergencies
- Specialists

Home Services:

- · Delivery of medicines (6/year)
- · Physiotherapy at home (12/year)

Reimbursements:

- · Additional psychology sessions (80% up to €500/year)
- · Family or group therapy (70% up to €300/year)
- Psychological testing (80% up to €200/year)
- · Gym fees (2 months €160/year)

bluaU Premium DA



New benefits of bluaU Premium:

- · Vital sign measurement via facial imaging
- · Monitor your health
- Digital consultation TODAY
- · New prevention programme

Video consultation:

- ·24-hour emergencies
- Specialists

Home Services:

- · Delivery of medicines (12/year)
- Home testing (2/year)
- · Physiotherapy at home (12/year)

Reimbursements:

- · Additional psychology sessions (80% up to €300/year)
- Reimbursement of medicines (50% €200/year)
- · Gym fees due to injury (2 months €160/year)

bluaU Smart DA



New benefits of bluaU Smart:

- · Vital sign measurement via facial imaging
- · Monitor your health
- Digital consultation TODAY
- New prevention programme

Video consultation:

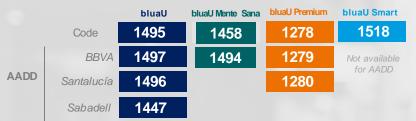
- ·24-hour emergencies
- · Specialists

Micro-benefits to choose from:

- Self care at home (tests, pharmacy and home nursing care)
- · We take care of your pet
- · Financial assistance in unforeseen
- · Unemployment protection
- · Physiotherapy at home
- · Travel assistance
- · Dental
- Pharmacy
- · Reimbursements for children

Terms and Conditions

Product Code



- Purchase and Cover Age: no age limit.
- Purchase: individual, not mandatory for the other members of the policy
 Different bluaU add-ons can co-exist in the same policy.
- Waiting periods and pre-existing conditions:
 Digital add-ons don't have waiting periods. No health questionnaire is required.

Premium:



Cancellation:

Cancellation is available at the renewal of the policy

Transfers:

If a customer wishes to switch from any **bluaU** add-on to **Smart**, the transfer can be done **at any moment**. In order to switch from **Smart to any other bluaU**, the transfer can only be done at the renewal of the policy. Here are all possible combinations:

↓From / To →	BluaU	Mente Sana	Premium	Smart
BluaU	X	Renewal	Any moment	Any moment
Mente Sana	Renewal	x	Any moment	Any moment
Premium	Renewal	Renewal	X	Any moment
Smart	Renewal	Renewal	Renewal	X

Terms and conditions



- Age: no age limit.
- Purchase: individual, not mandatory for the other members of the policy Different bluaU add-ons can co-exist in the same policy.
- Waiting periods and pre-existing conditions:

Digital add-ons don't have waiting periods. No health questionnaire is required.

2 or more

insurade

Premium:

Cancellation:

Cancellation is available at the renewal of the policy

Transfers:

If a bluaU customer wishes to switch to another digital add-on, the following apply:

- If he/she wishes to switch to bluaU Mental Health, the transfer must be g the renewal of the policy.
- If he/she wishes to switch to bluaU Premiu, the transfer can be done at moment.

If a bluaU Mental Health wishes to switch to another digital add-on, the rules apply:

- If he/she wishes to switch to bluaU, the transfer must be done the policy.
- If he/she wishes to switch to bluaU Premium, the transfer ca moment.

If a bluaU Premium customer wishes to switch to bluaU or bl au Mer the transfer must be done at the renewal of the policy.



2 or more

Family Pack

26€

bluaU Family Pack 20 € 1 insured 10€



Clínica Universidad de Navarra



Access to one of Spain's most prestigious hospitals





NEW PREMIUMS Feb 2023

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Edad	Madrid, Navarra y alrededores	Resto provincias			
0-49	40,00 €	31,25€			
50-64	46,25 €	31,25€			
65-75	52,50 €	31,25€			

Cover

With the Clínica Universidad de Navarra add-on, our clients have access to the original hospital in Pamplona, as well as the new hospital in Madrid, with more than **30 specialities available**, including oncology, cardiology or neurology, for which the Clínica Universidad de Navarra is internationally renowned.

This add-on can't be purchased in Navarra, Cantabria or La Rioja.

- **Health questionnaire**: will be required in order to purchase.
- Age: 0 75 years
- Insurability age limit: same age as the main healthcare product.
- Purchase: individual, not mandatory for the other members of the policy
- Purchasable at any moment
- Waiting periods:
 - New clients: same as the main product.
 - **Existing clients:** same remaining in the main product; if there aren't any reamining left, the add-on won't have them either.

Companies digital add-on



Access Sanitas' digital cover and exclusive home services





PURCHASE MANDATORY FOR THE WHOLE COMPANY

Cover

- Digital doctor through videoconsultation 24 hours / 365 days, with direct Access, no appointment required
- Personalized health plans via videoconsultation with specialized consultants: personal training, nutrition, psychology,... and digital plans available through Mi Sanitas app.
- Home delivery of medicines from the pharmacy (6 services per insured and year
- Home physiotherapy (5 hours per insured and year)

- Waiting periods: available from day one.
- Health questionnaire: will not be required in order to purchase.
- Age: 0 75 years
- Purchase: mandatory for all the members of the policy.
- Purchasable at any moment for companies paying the insurance for their employees of Pymes, Empresas, Inicia, Multi, Colectivos and Mundi Colectivos.

Gynecology and paediatrics reimbursement



Access any gynecologist, obstetrician or pediatrician even if they are not on the Sanitas medical chart





10€ per month and insured Individual / Paid by the employee

7€ per month and insured Paid by the company*

Cover

 You can request a 60% reimbursement of the cost of consultations in the aforementioned specialties (gynecology, obstetrics and pediatrics) with a cap of 100€ per consultation and a very generous annual cap of 10.000€

- · Waiting periods: available from day one.
- Health questionnaire: will be required in order to purchase
- Age: 0-75 years (men up to 14 years)
- Contratación: individual, not mandatory for the other members of the policy
- · Purchasable: first purchase or renewal of the policy

Reimbursement add- on range



Total freedom to visit the medical specialist of their choice, even if they are not included on the Sanitas medical chart





NEW PREMIUMS FEB 2023

	50.000 €		100.000 €		150.000 €		200.000 €		300.000 €	
Particular / Por parte del empleado	Madrid	Resto	Madrid	Resto	Madrid	Resto	Madrid	Resto	Madri	Resto
	25,30€ 2	23,10€	27,50€	25,30€	29,70€	27,50€	33€	30,80€	38,50€	36,30€

Premium per month and insured

Cover

Reimbursement amount	Reimbursement percentage
50.000€	80%
100.000€	80%
150.000€	80%
200.000€	80%
300.000€	80%

If you are not a Spanish citizen but live in Spain and a second European country, ask about available options to enjoy cover abroad.

- 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

USA cover



Access our network of prestigious centres in the USA





1,5€ per month and insured Individual / Paid by the employee

1€ per month and insured Paid by the company*

Cover

- 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.

- **Waiting periods**: yes, those corresponding to the accompanying healthcare product
- Health questionnaire: will 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

Pharmacy



Financial help for your medicine costs





4€ per month and insured Individual / Paid by the employee

2€ per month and insured Paid by the company*

Cover

- You will be covered for 50% of the cost of your medicines with an annual cap of 200€ per insured on the policy.
- Medicines can be prescribed by any doctor, including doctors from and outside our medical chart and Social Security.

Terms and conditions

- **Waiting periods**: available 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: for all members of the policy
- **Purchasable:** first purchase or renewal of the policy

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

Optician



Financial help for your contact lenses and progressive lenses





5,5€ per month and insured Individual / Paid by the employee

4€ per month and insured Paid by the company*

Cover

- 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 600€ per insured and year. Valid for 1 prescription a year.

Terms and conditions

- Waiting periods: 3 months
- Health questionnaire: will not be required in order to purchase
- Age: 0 75 years.
- Purchase: for all members of the policy

Children under 6 years-old do not pay the premium but are entitled to the cover

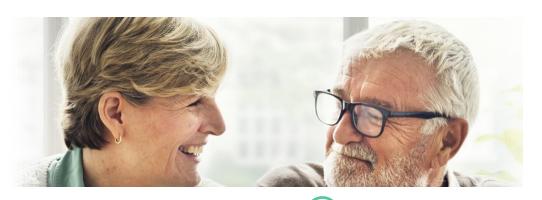
Purchasable at any moment

Alternative option to purchase individually for 7,5€ per month and insured.

Más Vital add-on



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





Cover

- **Senior Program:** a telephone follow -up program provided by our specialized team of health consultants.
- Senior Family Assistance
 - Personal care
 - Accompaniment to medical appointments

Más Vital exclusive

- Accompanimient during hospitalization
- Support w ith basic housework
- o 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
 - o Assessment service guide, accompaniment and assessment.
 - Care service group physiotherapy.
 - Sociability service day trips, festivals, workshops...

Terms and conditions

- Waiting periods: available fromday one if you purchase it along with your core product..
- Health questionnaire: will not be required in order to purchase.
- Age: from 60 years old.
- Contratación: individual, not mandatory for the other members of the policy.
- Purchas able: first purchase or renewal of the policy

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

Students add-on



Emergency care for students from 10 to 35 studying abroad





Cover

There are two purchase options, depending on the country of study: Europe (insured capital: 50.000€) and Rest of the world (insured capital: 100.000€)

- Medical cover: In case of sudden illness or unforeseen circumstances:
 - Medical care abroad
 - · Urgent transfer or repatriation
- Specific cover for students: In case of an accident or sudden illness:
 - · Compensation for missing classes or loss of enrolment
 - Transfer back to country of study in case of repatriation
 - Compensation in case of death of the father or/and mother
- Accident insurance in case of death or permanent and absolute disability



- No copyaments
- No waiting periods
- Health questionnaire: will be required in order to purchase
- Age: 10 35 years.
- Purchase: Individual.
- Stay: Minium stay: 1 month; Maximum stay: 1 year.

Traffic and work accidents



The best care providing cover for any unforeseen circumstances.





2,5€ per month and insured Individual / Paid by the employee

2€ per month and insured Paid by the company*

Cover

- This cover guarantees medical care in case of traffic accidents, work
 accidents or work-related illness.
- In addition, you have qualified help in these unforeseen circumstances: Help with housework, personal and psychological support and looking after elderly people or children.

- 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 at any moment



Total **Protection**



Your daily needs covered in case of temporary disability or hospitalization





Cover

- Payment protection: we will reimburse your insurance premium so that you only need to worry about getting better
- Physiotherapy at home
- Support w ith the installation of a w orkstation at home
- Delivery of mail to your home
- Home delivery of medicines to avoid unnecessary travel.
- Mobility guarantee: taxi service to help w ith 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 fromschool

Total protection exclusive

Terms and conditions

- **Waiting periods**: you will be covered from day one si lo contratas junto con tu producto principal..
- Health questionnaire: will not be required in order to purchase
- **Age**: 0 75 years.
- Purchase: for all members of the policy
- Purchas able: first purchase or renewal of the policy

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

Hospitalization compensation



Financial support in case of hospitalization





2€ per month and insured Individual / Paid by the employee

1€ per month and insured Paid by the company*

Cover

You will get extra support at the most delicate times with 60€ a day in compensation in case of hospitalization, 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 hospitalization for surgery.
- In case of **childbirth or caesarean**, daily compensation for up to 6 days.

- 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 at any moment

Accidents add-on range



Compensation for you and your family in case of death or permanent disability



		Professional group 1 and 2	Professional group 3	Professional group 4		
Individual / Paid by the - employee	30.000€	4€	7,5€	12€		
	60.000€	8€	15€	24€		
Paid by the company	30.000€	3,5€				
	60.000€	7€				

Premium per month and insured

Cover

- 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€).

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- Waiting periods: you will be covered 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 the members of the policy.
- · Purchasable at any moment.

Family **Assistance**



Qualified support in unforeseen situations such as hospitalisation or home rest due to illness





2€ per month and insured Individual / Paid by the employee

1€ per month and insured Paid by the company*

Cover

- Support with basic housework
- Care for elderly people who are dependent 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: available 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: for all 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.

Repatriation



Repatriation to your home country in case of death in Spain





Cover

- In case of death in Spain, 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).
- This cover is required in order to **obtain residence permits or visa**.

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- 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



Thank you!