

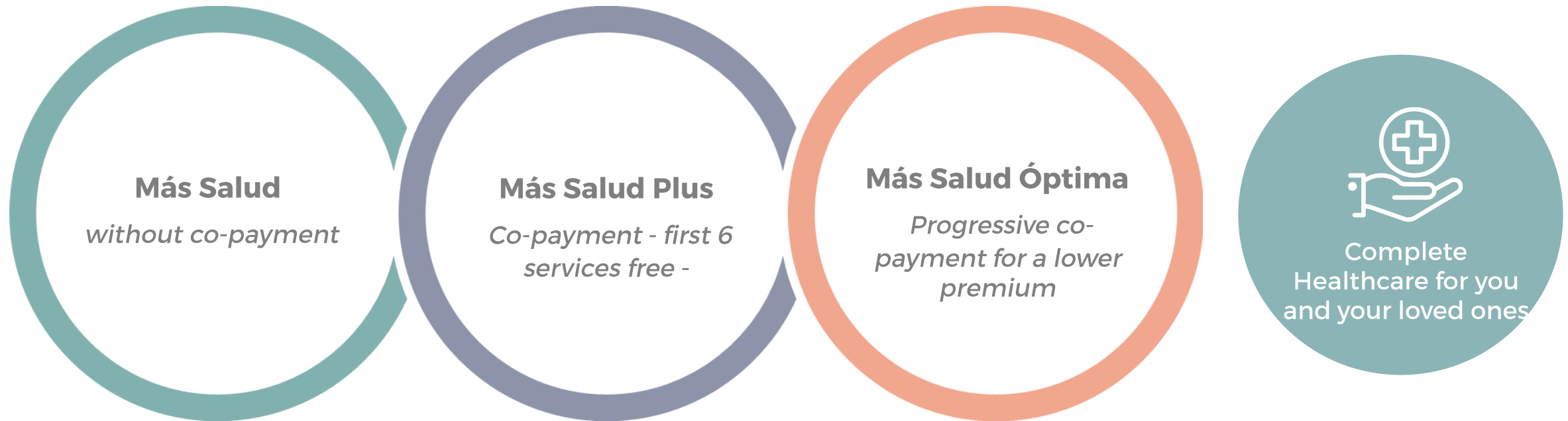
Sanitas Range

Más Salud



Más Salud Range: Introduction and target market

The Más Salud range comprises **3 products with comprehensive cover** and whose difference lies in the co-payment structure:



Target Market: People who, in their private life, want the best healthcare for themselves and their loved ones and want to complement the cover offered by the public system. They are looking for comprehensive medical cover and a high level medical and specialists network. The target age range is wide: up to 75 years old.

Más Salud Range: **General benefits summary**

Más Salud. Comprehensive cover with the guarantee of the Sanitas medical network

Outpatient care

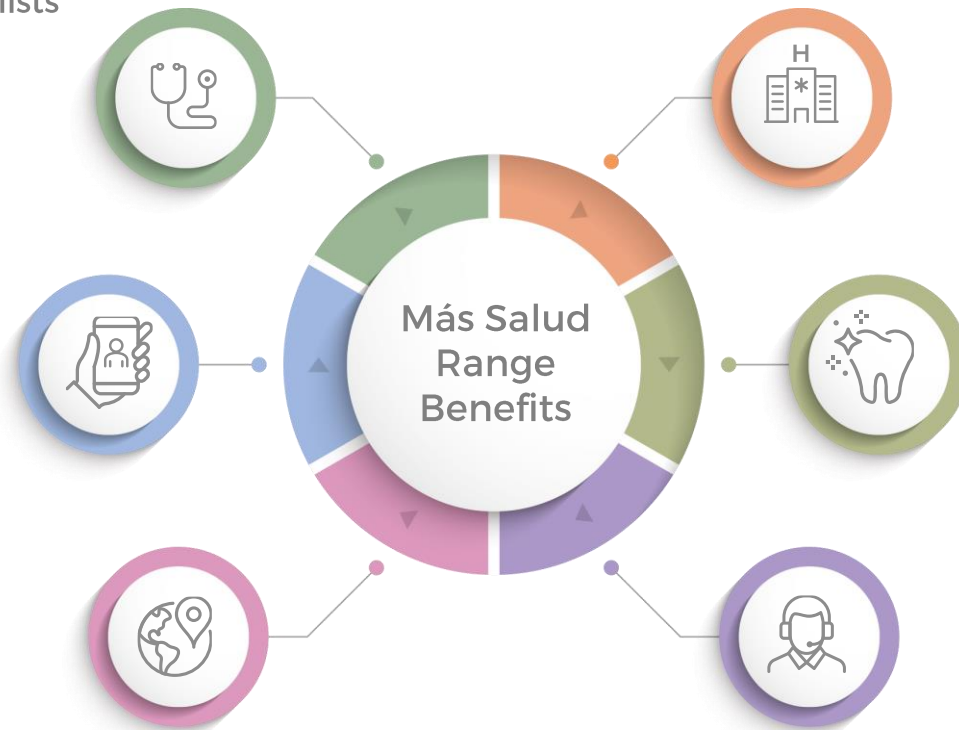
- Primary care and consultations with specialists
- Simple and complex diagnostic tests
- Simple and complex therapeutic methods

Digital Cover

- **24-hour emergency video consultation:** general and paediatric care
- Personalised digital **health plans** and via video consultation

More Services and Benefits

- Second opinion
- Emergency assistance abroad



Hospital Care

- Surgery
- Hospitalisations without limits (except psychiatry)

Dental cover

- More than 30 services included
- Up to 21% discount on other treatments

Other Benefits

- Comprehensive customer service by phone (Sanitas Welcome) and online (Mi Sanitas)
- Sanitas 24h for medical consultations

Sanitas Medical Network: Medical Network



45,000

Medical Professionals



20

Millenium multi-speciality
medical centres



4

Sanitas hospitals
(3 in Madrid, 1 in Barcelona)



200

Millenium Dental Clinics
and 650 appointed clinics



4,200

Appointed Centres

1. GALICIA

- Milenium Centro Médico A Coruña

2. MADRID

3 SANITAS HOSPITALS

- Hospital Sanitas La Moraleja
- Hospital Sanitas La Zarzuela
- Hospital Virgen del Mar

8 MULTI-SPECIALITY CENTRES

Alcorcón - Conde Duque - Costa Rica -
Nicasio Gallego - Núñez de Balboa -
Reina Victoria - Las Rozas - Alcobendas

3. ANDALUSIA

- Milenium Centro Médico Córdoba
- Milenium Centro Médico La Buhaira

4. MURCIA

- Milenium Centro Médico Murcia



5. VALENCIA

- Milenium Centro Médico Valencia

6. ARAGON

- Milenium Centro Médico Zaragoza

7. CATALONIA

- Hospital Sanitas CIMA
- Milenium Centre Mèdic Balmes
- Milenium Centre Mèdic Robresa
- Milenium Centre Mèdic Iradier
- Milenium Centre Mèdic Tarragona
- Milenium Centre Mèdic Imperial Tarraco

8. BASQUE COUNTRY

- Milenium Centro Médico Artaza

Sanitas medical network:

Sanitas Más Salud: Benefits



Primary care

General practitioner, paediatrics/childcare (up to 15 years old) and nursing and general emergencies (in permanent emergencies centres, at home and Sanitas 24 Horas).



Medical specialities

Unlimited consultations in almost every speciality: Gynaecology, cardiology, dermatology, neurology, trauma, ophthalmology, oncology, etc.

The following limits apply:

- **Podiatry:** 12 sessions/insured and year.
- **Psychology:** 15 sessions/insured and year.
- **Speech and phoniatic therapy:** 80 sessions/insured and year.



Hospitalisation and surgery

Admission and stay in hospital or clinic with unlimited days. Operations are included, both outpatient and inpatient. Includes ambulance cover. **There is a 50-day limit for psychiatric admission**



Diagnostic tests

Tests carried out with specialised technological equipment and healthcare staff to help diagnose certain diseases. Available in all specialities.

Includes both **simple and complex tests**. For example, it includes tests like: CT scan, MRI, neurophysiology, nuclear medicine, genetic, endoscopy, haemodynamic tests, interventional radiology, etc.

Sanitas Más Salud: Benefits



Therapeutic methods

Methods designed to treat different diseases that require both specialised equipment and specialised medical staff.

Includes both simple and complex methods. For example, it includes all lithotripsy, radiotherapy (except for proton and neutron therapy), chemotherapy, interventional radiology, haemodynamic and endoscopy procedures and some procedures covered that require laser.



Dental Cover (Dental 21)

Sanitas Dental 21 is included in the product and provides access to all the clinics and dentists in our dental network, **with 30 services included in the cover:** preventive dentistry, radiology, etc. and **discounts of up to 21% on all other treatments.**



Emergency assistance abroad

Cover for **medical emergencies on travel abroad** with a limit of **€12,000 per year and insured**, provided that the trip lasts **less than 3 months**. It includes medical expenses, transfer of sick or injured patients or in the event of death, search and localisation of lost baggage and belongings, dispatch of medication, etc.

Sanitas Más Salud: Digital Benefits

The Sanitas Más Salud cover now includes digital benefits



24-hour emergencies via video consultation

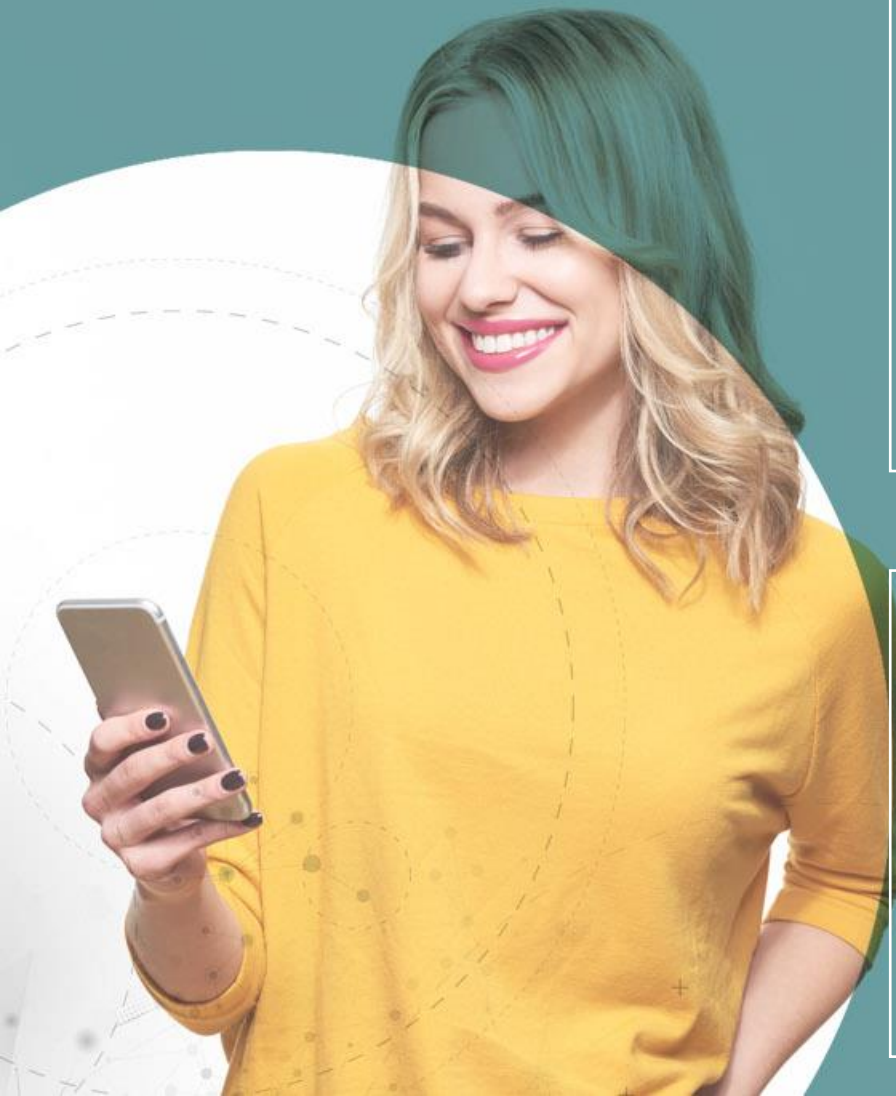
- Más Salud insureds can connect with a doctor from the 24-hour emergency service via video consultation in just a few minutes and without an appointment.
- This service is available for both general and paediatric* emergencies.
- In addition, if needed, the doctor can prescribe medication and diagnostic tests during the video consultation.

*Paediatrics available Monday-Friday from 8 a.m-10 p.m. Outside of these times, paediatric emergencies are attended by the Sanitas 24 hours medical team.



Health plan

- In addition, Más Salud insureds can access a **single platform of connected advisers** with a wide catalogue of programmes designed to improve **overall health and prevent diseases**. There are **no waiting periods**, so they are available from day one
- We have also developed **digitalised health plans** with more options and more advanced features thanks to the **Mi Sanitas app**, where customers can **set the targets** they want to reach and constantly **track** their progress. More details are available on the next page.



Sanitas Más Salud: Health plans



**3-Month
duration**



Accessible via
**video
consultation, chat
and phone**



They allow the
**customer to actively
take part** in taking
care of their health

Digital Programmes



Nutrition



Personal Trainer



Pregnancy



Healthy Child

Exclusive service on the Mi Sanitas app that allows insureds to **set targets and track** their activity and **progress** with our experts.

Video consultation / Chat / Phone

Healthy habits



"Activate" Personal
Trainer



Nutrition



Active Prevention



Quit Smoking



Chronic patients



Senior programme

Pregnancy and children



Pelvic floor care



Child nutrition



Healthy Child



Pregnancy

Emotional wellbeing



Emotional intelligence



School for parents



Couples therapy



Stress management

Sanitas Más Salud: Other benefits



Second opinion

Managed by Sanitas, it provides access to a second opinion from world-renowned specialists in **chronic and serious cases**.



Other care services

Physiotherapy, speech and phoniatic therapy, nutrition, podiatry, prosthesis, mother-baby programme, psychology and home respiratory therapies.



Preventive Medicine

Early disease diagnosis programmes. Includes medical consultation, physical examination and basic diagnostic tests.



Sanitas Welcome

Sanitas customer service telephone platform available for any questions our customers may have about how their policy works and to speed up procedures, such as requesting appointments and authorisations.



Sanitas 24 hours

Telephone information service provided by a team of doctors, which will advise you on medical-related questions, treatment, medication, interpreting test results, etc., **24 hours a day, 365 days a year**.

Sanitas Más Salud. Dental cover

Sanitas Dental 21 provides access to 30 dental services included on the policy and for which the customer will not have to pay the dentist a thing, and the rest of the services have an average discount of 21%. Sanitas has a network of **200 Milenium Dental Clinics** located across Spain.

Preventive dentistry

- General dental consultation: check-up and diagnosis
- Oral hygiene
- Emergency appointment

Periodontics

- Periodontal x-ray series

Surgery

- Simple extraction
- Impacted tooth (non-third molar) extraction plus dental cysts
- Non-impacted third molar (wisdom tooth) extraction
- Impacted third molar (wisdom tooth) extraction plus dental cysts
- Extraction root remains
- Extraction via sectioning
- Post operation check-up (including removal of sutures)
- Biopsy

Cosmetic

- Maintenance of highly aesthetic veneers
- Post-treatment mouth guard with digital design

Prosthesis

- Occlusion analysis

Implants (for treatment under Milenium warranty)

- Implant maintenance.
- Overdenture maintenance (includes cleaning and disinfection)
- Hybrid prosthesis maintenance (includes cleaning and disinfection)

Orthodontics

- X-ray study for orthodontics
- 1st adjustment of metal, ceramic and sapphire braces
- 1st adjustment of self-ligating and aesthetic self-ligating braces.
- 1st adjustment of Damon and aesthetic Damon braces
- Mouth guard for orthodontics (for treatments performed in the same clinic)

Paediatric dentistry

- Consultation and oral health education
- Intra-oral X-ray
- Oral hygiene
- Extraction milk tooth

Temporomandibular joint disorder

- Occlusion analysis

Radiology

- Periapical / wing / occlusion X-ray
- Lateral cranial X-ray.
- Orthopantomogram (panoramic).
- Cephalometric analysis.
- Photographs or slides.
- Computerized axial tomography scan. (Dental CT scan).
- X-ray study for orthodontics.



Sanitas Más Salud. Co-payment structure

Sanitas Más Salud **offers 3 different versions** of the product: Sanitas Más Salud, which does NOT have co-payment and two products with co-payment to adapt to the preferences of customers.

Más Salud Plus THE FIRST 6 SERVICES FREE

No. of services	Co-payment amount
0-6	€0
7-10	€4
11-15	€7
>15	€10

Other co-payments outside this structure:

Dental co-payment	€3	High frequency services	€12
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Maximum co-payment €360 per insured and year

Más Salud Óptima

No. of services	Co-payment amount
0-3	€4
4-10	€7
11-15	€10
>15	€15

Other co-payments outside this structure:

Dental co-payment	€3	Emergencies	€8
Complex diagnostic tests and methods	€12	High frequency services	€20

Más Salud Plus and Óptima co-payments

Single Payment for High Frequency Services

• 10 physiotherapy sessions	• 15 days for aerosol
• 30 days of oxygen therapy	• 15 sessions of ventilation therapy
• 30 for BPAP and CPAP	

The co-payment for each service is calculated by dividing the total amount by the no. of services in the package. Example: with the Plus co-payment, each physiotherapy session will generate a co-payment of €1.20 (€12/10 services), regardless of the total no. of sessions.

Dental co-payment

The €3 dental co-payment per medical procedure shall only apply to the dental services included on the insured's policy . It shall apply to each procedures, regardless of whether the services are provided on the same day during the consultation .
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Neither the high frequency services nor the dental services will be included when calculating the no. of services per insured/year in the tables above.

Contract Terms and Conditions

Waiting periods

Service	Not transfer from competitor	Transfer from competitor
Outpatient surgery	3 months	No WP
Psychology	6 months	No WP
High-tech diagnostic tests	6 months	No WP
Child delivery or caesarean	8 months	8 months
Complex therapeutic methods	10 months	No WP
Tubal ligation and vasectomy	10 monts	No WP
Outpatient surgery and hospitalisation	10 months	No WP

As the insured has transferred from a competitor, the waiting periods will be eliminated **for our medical chart only**.

Underwriting

The insured must answer all of the health questions on the questionnaire. If there are any affirmative answers, the Underwriting Dept. shall decide how to proceed.

Contract and age limit

- **Minimum age for taking out the contract:**
 - **0-2 years:** At least on insured over 2 years old must be included on the policy
 - **3-18 years:** Can be taken out individually, provided that the policyholder is over 18.
- **Maximum age for taking out the contract:** 75 years old
- **Cover age limit:** Without any guaranteed insurability age limit

Surcharges and discounts

- **8% Surcharge** Single member contract
- **10% Discount**, from 4 members
- **4% Discount** Annual payment



Add-ons

Add-on Range

Sanitas strives to offer its customers the best healthcare solutions. We know that each customer has different needs, so we want to give them the power to build, expand and personalise their insurance with the additional benefits and services of their choice.

Digital benefits, reimbursement, expanded medical chart... there is an add-on for every type of customer.



BluaU add-on range

Video consultation, reimbursement and exclusive home services



Clínica Universidad de Navarra

Access to one of Spain's most prestigious hospitals, in its Madrid and Pamplona branches



Pharmacy

50% reimbursement on pharmacy costs



Asistencia Familiar

Qualified help in unforeseen circumstances



Accidents

Compensation in the event of an accident (€30,000 or €60,000)



Corporate Digital Add-on

Digitalisation for companies



Estudiantes

Emergency cover for students abroad



Reimbursements

Reimbursement of medical costs up to €300,000



Cover in the USA

Access to a network of prestigious centres in the USA



Dental cover

Different modalities for all types of customer



Más Vital

With exclusive services for seniors



Income

Compensation for hospitalisation



Optician's

50% reimbursement of lenses and contact lenses



Gynaecology/paediatrics reimbursement

For any specialist



Occupational accidents

Assistance in the event of an accident at work/road accident

Check availability in the main healthcare product

More information and Services



Sanitas App

All your procedures at your fingertips with the **Mi Sanitas app**



Doctors and Appointments

Medical chart and online appointment



Digital Card

Without needing your physical card.



Procedures and paperwork

Authorisations, reimbursements...



Health folder

Prescriptions, test results...



Policy information

Documents, bills, co-payments



Video consultation services

- Specialities
- 24-hour video consultation
- Digital health plans and via video consultation



Home services

- Delivery of medicines from the pharmacy
- Physiotherapy at home
- Home tests

Digital Benefits

(see the full details of the product cover or add-on)

0 ESTAMOS
CONECTADOS A TI
Somos fans de la vida



PARTE DE *Bupa*