



COMPREHENSIVE HEALTHCARE

- Primary care, emergencies and access to all medical specialities (paediatrics, gynaecology, cardiology, dermatology, etc.).
- Diagnostic tests, including simple (ultrasound scans, blood tests, etc) and high tech tests (CT scans, MRIs, etc.).
- · Hospitalisation and surgery.
- · Emergencies abroad for stays of up to 90 days.

- Therapeutic methods, including simple (rehabilitation, aerosol therapy, etc.) and high tech methods (lithotripsy, radiotherapy, chemotherapy, etc).
- Dental cover with 80% reimbursement and limit of €400 / year (for treatment carried out within the Sanitas appointed network).
- International second opinion.



More than 51,000 professionals
4,200 medical centres
4 hospitals
21 Milenium centres









7 advanced rehabilitation centres 5 wellness centres



EXCLUSIVE COVER

- Reimbursement of 90% of medical expenses and a limit of €500,000 / year.
- Reimbursement of 50% of medication expenses and a limit of €300.
- Daily allowance for hospitalisation of €100 / day (for expenses generated outside the Sanitas medical chart; maximum 90 days / year).
- · Access to a network of major appointed clinics in the USA.
- · Payment of the premium for 12 months in case of death of the policyholder.



DIGITAL COVER



- Video consultation with specialists: in all specialities and with your usual doctor.
- 24-h. video consultation for general and paediatric emergencies.
- Personalised digital health plans and via video consultation.

ΑII accesible from the **Mi Sanitas** app



Terms and conditions:

No co-payments

Waiting periods

The waiting periods are the following:

Group 0 to II procedures, as classified by the OMC*: 3 months; Complex diagnostic tests and psychology: 6 months; Child delivery or caesarean: 8 months; Complex therapeutic methods, tubal ligation / vasectomy, hospitalisation and group III to VIII surgical procedures, as classified by the OMC*: 10 months.

Age at purchase: 0-64 years. Without any guaranteed insurability age limit.

Check our range of add-on options

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.

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 or an illness that was known about before the trip began, unless it is a clear or unforeseeable complication; treatments arranged in Spain;
- mental and chronic illnesses causing alterations in the Insured's health.

What services are included?

1. Medical Costs

During the validity of the policy SANITAS guarantees the Insured emergency healthcare assistance abroad for:

- medical expenses (doctors, surgeons and hospitals/clinics)
- · medicine prescribed by a doctor
- emergency dentist expenses up to €300 per Insured, excluding expenses related to endodontic treatments, cosmetic reconstructions of previous treatments, teeth cleaning, caps, and implants
- · Hospital fees
- Fees for an ambulance ordered by a doctor for a local journey

All of these expenses must be incurred outside of Spain and provided through the centres appointed by SANITAS.

Limits

€12.000 per person and year.

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

What is included?

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

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 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 shall be specified in the Particular Terms and Conditions
- 2. With excess: The Insured must pay the excess amount determined in the Insured Dental Benefits document, attached to the Particular Terms and Conditions of this policy, for the service performed.

If there is any change to the Insured benefits or the amount of excess, the Insurer shall notify the Insured of the new amounts to pay with two months' notice of the date of effect. Payment of the premium implies acceptance of such changes.

SANITAS DENTAL

Services and prices 2023

Exclusive prices with discounts already applied with Sanitas Dental insurance



Part of Bupa

SERVICES 2023	PRICES 2023
PREVENTIVE DENTISTRY	
General consultation: examination and diagnosis	incl.
Teeth cleaning	incl.
Topical fluoridation	incl.
Treatment for sensitive teeth	incl.
Sealant of fissures PAEDIATRIC DENTISTRY (children under 15)	incl.
Consultation	incl.
Teeth cleaning	incl.
Topical fluorination	incl.
Oral health education	incl.
Sealant of fissures	incl.
Dental decay index analysis	incl.
Bacterial plaque study Intraoral x-ray	incl.
Primary tooth extraction	incl.
Primary tooth filling	€49.90
Pulpotomy without reconstruction	€59.90
Pulpectomy without reconstruction	€89.90
Apexification (full treatment)	€71.90
Pre-formed metal crown	€64.90
Space maintainer	€96.50
Removal of bridge/crown/space maintainer (per tooth	€29.50 €45.50
Occlusion guide or stop (per tooth) EMERGENCIES	€45.50
Consultation in case of emergency	incl.
RADIOLOGY	
Orthopantomography (panoramic)	incl.
Intraoral scan	incl.
Intraoral camera photographs	incl.
Periapical/bitewing/occlusal radiography	incl.
Computed Tomography scan (Dental CT)	incl.
Orthodontic x-ray study Lateral cranium x-ray	incl. incl.
Cephalometry	incl.
Photographs and slides for monitoring and end of treatment	incl.
RESTORATIVE DENTISTRY	
Filling	€49.90
Reconstruction	€59.90
Temporary filling	incl.
Fiberglass or carbon post	€68.90
Direct pulp capping Indirect pulp capping	€18.50 €11.50
Therapeutic fluorination (per tooth)	€11.50
Composite veneer	€161.90
Composite veneer reconstruction (per tooth)	€74.50
Aesthetic front reconstruction (per piece) (Highly Aesthetic Composite)	€81.50
Composite veneer polishing (1-3 teeth)	€29.50
Composite veneer polishing (4+ teeth)	€58.50
Laser paraesthesia treatment (per session)	€65.90
Laser Aphtha and Herpes treatment (per ulcer and session)	€65.90
Laser treatment for sensitive teeth (per session) ENDODONTICS	€29.50
Symptomatic treatment consultation	
(opening, instrumentation, drainage)	€20.50
Single root endodontic treatment	€121.50
Dual root endodontic treatment	€171.90
Multi-root endodontic treatment	€212.50
Retro obturation material (MTA)	€85.90
Single root endodontic re-treatment Dual root endodontic re-treatment	€184.90 €201.50
Multi-root endodontic re-treatment	€246.90
Laser endodontic treatment (per tooth and session)	€58.50
ORAL SURGERY	
EXTRACTIONS	
Extraction (single tooth)	incl.
Impacted tooth (non-third molar) extraction including periapical cysts*	incl.
Extraction via sectioning	incl.
Non-impacted third molar (wisdom tooth) extraction*	incl.
Impacted third molar (wisdom tooth) extraction including periapical cysts* Root extraction	incl. incl.
Root extraction Postoperative check-up (including suture removal)	incl.
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SURGERY	incl.
	111(-1-
Gum abscess drainage	incl.
Gum abscess drainage Periapical cyst removal or extraction	
SURGERY Gum abscess drainage Periapical cyst removal or extraction Mucocoele removal Apicectomy	incl.

SERVICES 2023	PRICES 2023
Pharyngeal biopsy, intra-oral biopsy	incl.
Orthodontic fenestration (per tooth)	incl.
Alveolar ridge adjustment (per quadrant)	€113.90
Vestibuloplasty (per quadrant) Torus removal (per quadrant)	€113.90 €113.90
COSMETIC DENTISTRY	0113.30
AESTHETIC SMILE DESIGN	
Digital smile study WHITENING	€174.50
Light-activated teeth whitening (per treatment)	€328.90
Combined teeth whitening: light-activated plus mouth tray	€399.50
(per treatment) (mouth trays included) Teeth whitening with trays for home use	€261.90
(per treatment) Dental whitening with mouth trays at home (per arch)	€261.90 €150.00
Customised mouth tray for teeth whitening (per arch)	€39.50
nternal teeth whitening (per tooth and session)	€56.90
VENEERS	6505.00
Highly aesthetic veneer with digital design Lithium disilicate veneer (highly aesthetic)	€606.90 €556.50
Feldspathic veneer (highly aesthetic)	€556.50
Zirconium veneer (highly aesthetic)	€505.50
Injectable composite resin veneers Temporary veneer	€293.50 €115.50
Veneers mock-up with digital design	€139.50
Mock-up (aesthetic test) (1-4 teeth)	€125.00
Mock-up (aesthetic test) (>4 teeth)	€220.00
Post-treatment mouth guard with digital design Maintenance of highly aesthetic veneers	incl. incl.
Microabrasion and remineralization of enamel	€60.90
PROSTHESES	
FIXED PROSTHESES Occlusion analysis	incl.
Diagnostic wax-up (per tooth)	€28.50
Removal of bridge/crown/space maintainer (per tooth)	€29.50
Temporary resin crown Crown or bridge unit over tooth	€40.90 €303.50
Monolithic zirconia crown over tooth	€348.90
Cosmetic crown or bridge unit over tooth	€394.50
Composite inlay	€226.90
Porcelain inlay Mixed inlay (composite and porcelain)	€298.50 €252.90
Rebonding	incl.
Single root castable abutment	€102.90
Multi-root castable abutment Maryland support (unit)	€115.90 €454.90
Maryland bridge (ceramic) (unit)	€657.50
Attachments	€135.90
Porcelain fixture and/or repair Intraoral porcelain repair (per tooth)	€80.90 €80.50
Customisation	incl.
REMOVABLE PROSTHESES	
Removable acrylic (1-3 teeth) Removable acrylic (4-6 teeth)	€206.50 €331.50
Removable acrylic (4-0 teeth)	€447.90
Removable acrylic (10+ teeth)	€575.50
Temporary full set (one arch, upper or lower)	€342.90
Permanent full set Skeleton (1-3 teeth)	€465.50 €394.50
Skeleton (4 -6 teeth)	€500.50
Skeleton (6+ teeth)	€677.50
Flexible removable (1-3 teeth) (Flexite, Valplast, etc.) Flexible removable (4-6 teeth) (Flexite, Valplast, etc.)	€534.90 €575.50
Flexible removable (6+ teeth) (Flexite, Valplast, etc.)	€610.50
Metal reinforcement	€46.50
Simple fixture for broken prosthesis Repair (rebasing) (per apparatus)	€75.00 €110.50
Repair (add retainer)	€110.50
Repair (add tooth to removable acrylic)	€45.50
Soft rebase in clinic	€85.00
PERIODONTICS Periodontal assessment (periodontal chart) (per arch)	incl.
Periodontal x-ray series	incl.
Root planing and scaling (per tooth) (curettage)	€16.50
Root planing and scaling (per quadrant) (curettage) Periodontal maintenance (one arch)	€70.90 €35.50
Periodontal maintenance (both arches)	€80.90
Periodontal splinting (per tooth)	€39.50

SERVICES 2023	PRICES 2023
Gingivectomy (1-2 teeth)	incl.
Gingivectomy (12 teeth) Gingivectomy (per quadrant)	incl.
Crown lengthening	€141.50
Crown lengthening (per quadrant)	€450.00
Flap surgery (per tooth)	€45.90
Apical flap repositioning (per quadrant)	€205.50
Regeneration with biomaterials (per 0.5 g unit)	€201.50
Membrane (unit)	€252.90
Free gingival graft	€162.90
Connective tissue graft	€348.90
Peri-implantitis treatment - initial phase (non-surgical) (per implant) Peri-implantitis treatment - advanced phase (surgical) (per implant)	€46.50 €126.50
ASER TREATMENTS	
aser Peri-implantitis treatment (per implant and session)	€35.50
Laser Periodontal surgery (per tooth and session)	€29.50
aser Gingivectomy treatment (per tooth and session)	€29.50
aser periodontics treatment (per quadrant and session)	€35.50
DRTHODONTICS	
Examination and diagnosis for personalised treatment plan	€80.90
Orthodontic x-ray study	incl.
REATMENT WITH INVISIBLE ALIGNERS	
Design of invisible braces treatment plan	€293.50
VITH INVISALIGN*	
nvisalign Comprehensive (unlimited): Treatment both arches	€4,802.50
nvisalign Lite (up to 14 aligners): Treatment one arch	€3,307.90
nvisalign Lite (up to 14 aligners): Treatment both arches	€3,841.90
nvisalign Express (up to 7 aligners): Treatment one arch	€1,650.90
nvisalign Express (up to 7 aligners): Treatment both arches	€2,075.50
nvisalign First (unlimited): Treatment one arch	€2,618.50
nvisalign First (unlimited): Treatment both arches	€3,534.50
nvisalign Comprehensive Phase 2: Treatment both arches	€3,680.50
NITH SPARK® TECHNIQUE	
Spark Advanced (unlimited aligners): Treatment one arch	€2,931.90
Spark Advanced (unlimited aligners): Treatment both arches	€4,246.50
Spark 20 (up to 20 aligners): Treatment one arch	€2,224.50
Spark 20 (up to 20 aligners): Treatment both arches	€3,235.50
Spark 10 (up to 10 aligners): Treatment one arch	€1,465.90
Spark 10 (up to 10 aligners): Treatment both arches	€1,769.50
TREATMENT WITH FIXED APPLIANCES	
NTERCEPTIVE TREATMENT	
Jp to 12 months treatment with interceptive fixed or removable appliance	€1,364.90
Up to 18 months treatment with interceptive fixed or removable appliance	€1,870.50
METAL BRACES	
Treatment of one arch with fixed metal braces	€1,870.50
Treatment of both arches with fixed metal braces	€2,123.50
CERAMIC BRACES	
Treatment of one arch with ceramic braces	€2,578.50
Freatment of both arches with ceramic braces	€2,830.90
DAMON TREATMENT	
Damon braces: Treatment of both arches fixed appliance)	€3,538.50
Damon Clear (Aesthetic) braces: Treatment both arches fixed appliance)	€4,246.50
SELF-LIGATING BRACES	
Freatment of one arch with self-ligating braces	€2,679.50
Freatment of both arches with self-ligating braces	€2,931.90
PARTIALLY CERAMIC SELF-LIGATING	
Freatment of one arch with partially ceramic	€2,770.50
self-ligating braces	02,770.00
reatment of both arches with partially ceramic elf-ligating braces	€3,048.50
WITH PARTIALLY CERAMIC SELF-LIGATING TECHNIQUE	
Freatment of one arch with fully ceramic self-ligating braces	€3,659.90
Freatment of both arches with fully ceramic self-ligating braces	€4,069.50
SAPPHIRE BRACES	34,000.00
Treatment of one arch with Sapphire braces	€2,628.90
	€3,063.50
* *	
Freatment of both arches with Sapphire braces	
Treatment of both arches with Sapphire braces ANCILLARY TREATMENTS	incl.
Treatment of both arches with Sapphire braces ANCILLARY TREATMENTS Consultation in latency period	incl.
Treatment of both arches with Sapphire braces ANCILLARY TREATMENTS Consultation in latency period Annual post orthodontic maintenance for treatments under Milenium guarantee nvisalign refinement apparatus	incl. incl. €424.90

SERVICES 2023	PRICES 2023
Invisalign replacement apparatus	€162.90
Retainer with Invisalign splint (completion of treatment)	€505.50
(per arch)	€590.00
Spark refining appliance Fixed or removable auxiliary apparatus	€252.90
Extraoral apparatus (includes chin support or face mask)	€252.90
Replacement apparatus due to breakage or loss	€159.90
Apparatus repair due to breakage	€44.90
1st adjustment of metal braces 1st adjustment of ceramic braces	incl.
1st adjustment of Ceramic braces	incl.
1st adjustment of self-ligating braces	incl.
1st adjustment of aesthetic self-ligating braces	incl.
1st adjustment of Damon braces	incl.
1st adjustment of Damon Clear braces (Aesthetic)	incl.
2nd adjustment of braces (unit) Retainer (completion of treatment) (per arch)	€11.90 €151.90
Orthodontic mouth guard	
(for treatments conducted at the same clinic)	incl.
Orthodontic microscrew	€171.90 €1,000.90
MARPE technique IMPLANTS	€1,000.90
Implant study	incl.
Osseointegrated implant (unit)	€687.50
Regeneration with biomaterials (per 0.5 g unit)	€201.50
Autologous bone grafting	€244.50
Resorbable membrane (unit) Closed sinus lift	€252.90 €235.50
Open sinus lift	€333.90
Placement of osteosynthesis material on jaws (includes osteosynthesis	€342.90
screws and tacks and removal) GUIDED SURGERY	6542.50
Guided implant surgery study	€348.90
Guided implant surgery supplement (unit)	€174.50
Guided surgery surgical splint	€988.50
PROSTHESES OVER IMPLANTS	
Monolithic zirconia crown over implant	€449.90
Aesthetic crown over implant Temporary crown over implant	€480.50 €168.90
Temporary crown for immediate loading	€207.50
Implant overdentures (per apparatus)	€687.50
Hybrid prosthesis (per arch)	€2,209.50
Metal finishing: supra- and meso-structure (per repaired tooth)	€115.90
Prosthetic abutments (per tooth)	€449.90
Aesthetic prosthetic abutments (per tooth)	€616.50
Prosthetic abutment for immediate loading	€261.90
Locator (per implant) (includes abutment)	€707.90
Attachment over implant (includes anchors) Ackerman-type clips (per implant) (includes abutment)	€200.50 €353.90
Implant maintenance for Milenium-guaranteed treatments	incl.
Implant maintenance for treatment not covered	€50.90
by Millennium guarantee Overdenture maintenance (includes cleaning and disinfection)	incl.
for treatments under Milenium guarantee Overdenture maintenance (includes cleaning and disinfection)	
for treatments not under Milenium guarantee Hybrid prosthesis and bar overdenture maintenance (includes cleaning	€80.90
and disinfection) for treatments included under Milenium warranty	incl.
Hybrid prosthesis and bar overdenture maintenance (includes cleaning and disinfection) for treatments not included under Milenium warranty	€121.50
TEMPOROMANDIBULAR JOINT DISORDER	
Occlusion analysis	incl.
Customisation Muscle relaxation splint (Michigan-type) (first adjustment included)	incl. €278.50
Splint adjustment	€40.90
Assembly and study of semi-adjustable articulator	€58.50
Stabilisation splint (simple) (first adjustment included)	€156.90
Laser TMJ treatment (per session)	€65.90
SLEEP APNOEA TREATMENT Sloop appears consultation	£120.00
Sleep apnoea consultation Sleep apnoea study	€120.00 €30.00
Sleep apriced study Sleep aproea (splint)	€30.00
Sleep apnoea maintenance	€145.00
Sleep apnoea splint adjustment	€850.00