



PLAN DESCRIPTION- PYMES DIGITAL

With Sanitas Pymes Digital you look after your company by looking after your employees. By having healthcare insurance, your employee feels more protected, motivated and committed, which helps the smooth general operation of your company. This is a comprehensive healthcare and medical assistance product, with access to all specialities, hospitalisation and exclusive services designed to offer maximum convenience.

Reduced employee absenteeism: new services to provide healthcare preventing journeys and absences:

Digital Doctor, personalised prevention programmes, delivery of medicines, etc. Improved competitiveness and productivity: employees with better health and therefore greater availability and capacity to work.

In addition, they will have shorter waiting lists that will allow them to reduce convalescence periods.

Loyalty: greater commitment from staff and retention of key and strategic staff for your company. Better relationship with employees: improves the working environment and strengthens the relationship between the company and employees. Better company image: a company that looks after its employees is highly rated, with the benefits that this entails.

FOR THE EMPLOYEES:

Tax exempt: for employees, the first €500 per family member is tax exempt.

Balance: between employees' working life and family life

Sanitas Pymes Digital also includes exclusive services aimed at offering your employees maximum convenience in their healthcare, providing quick solutions to their medical needs and preventing unnecessary journeys from the workplace.

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 diagnosis. 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. EXCLUSIVE DIGITAL COVER:

Sanitas Pymes Digital, includes exclusive cover and differential services, which make it unique on the market, providing new solutions to your company to help optimise time and resources. With Sanitas Pymes Digital your employees have new and innovative digital cover that brings the doctor to the workplace.

Digital Doctor 24-hour video consultation with a doctor, without an appointment, in case of any emergency or query from the office.

Medical Assessment Programmes Guidance and care from specialised advisors through personalised prevention and healthcare programmes, with unlimited sessions. • Psychologists: stress management, mindfulness, etc. • Nutritionists: eating at work, eating guidelines, etc. • Personal trainers: Better posture, exercise, etc.

Physiotherapy at work or at home Under prescription, a physiotherapist will go to the employee's company or home.

5. DENTAL COVER- DENTAL 21

- More than 30 services included in your policy: consultations, cleaning, diagnostic tests, fluoridation etc. rest of the services have a deductible that you will pay at the clinic.
- Discounts of up to 21% 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

DENTAL SUPPLEMENT AVAILABLE: 10, 90€ MONTH PER PERSON PER MONTH – 40-50 SERVICES INCLUDED WITH 40% DISCOUNTS IN COMPARISON WITH MARKET PRICES. FINANCE AVAILABLE AT 0% RATES.

6. 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.

FOR COMPANIES BETWEEN 20 AND 50 INSURED- NO WAITING PERIODS APPLY (EXCEPT CHILDBIRTH)

OVER 50 INSURED: NO WAITING PERIODS APPLY.

***If transferring from another insurance company in Spain and have been with that insurer for more than a year, by providing a copy of your particular conditions and last receipt of the premium with them, Sanitas will eliminate all waiting periods.**

7. 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.

8. MEDICAL ASSOCIATES

This plan is to be only used within medical associated clinics and doctors; the list is available online in sanitas.es and also in the Sanitas APP

9. EXCLUSIONS

The cover excludes, although we know that there remain competitiveness and that remains a complete healthcare product:

- Health care provided at clinics that are not associated,
- Healthcare derived from chronic alcoholism, drug addiction or intoxication due to abuse.
- Water and home birth
- Voluntary interruption of pregnancy
- Surgery relating to Parkinson's, Epilepsy and radiosurgery.
- Vaccines and autovaccinations of all types.
- Alternative medicine
- Acts of war

10. CANCELLATION NOTICES

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.

A RANGE OF SUPPLEMENTS ARE AVAILABLE TO ADD TO THIS POLICY- EXPLAINED BELOW.

Exclusive prices with discounts already applied with Sanitas Dental 21 insurance.

| SERVICES 2017 | 2017 DEDUCTIBLES |
|---|------------------|
| PREVENTATIVE DENTISTRY | |
| General consultation: screening and diagnosis | inc |
| Topical fluoridation | € 8,00 |
| Dental cleaning | inc |
| Treatment for tooth sensitivity | € 17,50 |
| Sealant of fissures | € 17,50 |
| 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) | € 55,90 |
| Mucocoele removal | € 55,50 |
| Periapical cyst removal or extraction | € 73,50 |
| Gum abscess drainage | € 26,50 |
| Apicectomy | € 82,90 |
| PRE- PROSTHESIS SURGERY | |
| Vestibuloplasty (per quadrant) | € 129,50 |
| Alveolar ridge adjustment (per quadrant) | € 129,50 |
| Torus removal (per quadrant) | € 129,50 |
| ORTHODONTIC SURGERY | |
| Orthodontic fenestration (per tooth) | € 95,90 |
| RESTORATIVE DENTISTRY | |
| Filling | € 41,50 |
| Reconstruction | € 52,90 |
| Direct pulp capping | € 16,90 |
| Indirect pulp capping | € 10,90 |
| Temporary filling | € 17,50 |
| ENDODONTICS | |
| Symptomatic treatment consultation (opening, instrumentation, drainage) | € 19,00 |
| Retro obturation material (MTA) | € 97,90 |
| Single root endodontic treatment | € 90,90 |
| Dual root endodontic treatment | € 125,50 |
| Multi-root endodontic treatment | € 171,50 |
| Fiberglass or carbon post | € 57,50 |
| Single root endodontic re-treatment | € 110,50 |
| Dual root endodontic re-treatment | € 144,90 |
| Multi-root endodontic re-treatment | € 190,90 |
| COSMETIC DENTISTRY | |
| WHITENING | |
| Teeth whitening with splints for home use (per treatment) | € 253,00 |
| Photoactivated tooth whitening (per treatment) | € 322,00 |
| Photoactivated tooth whitening (per tooth and session) | € 61,50 |
| Mixed teeth whitening - photoactivation + splint (per treatment) | € 402,50 |
| Internal teeth whitening (per tooth and session) | € 61,50 |
| COSMETIC RECONSTRUCTION | |
| Porcelain veneer | € 246,00 |
| Injected veneer | € 270,90 |
| Zirconia veneer | € 307,90 |
| Composite veneer | € 126,50 |
| Temporary veneer | € 113,90 |
| Composite veneer polishing (1 to 3 teeth) | € 28,90 |
| Composite veneer polishing (4 or more teeth) | € 57,50 |
| Composite veneer reconstruction (per tooth) | € 59,50 |
| Intraoral porcelain repair (per tooth) | € 76,50 |
| PAEDIATRIC DENTISTRY (children under 15) | |
| Consultation | inc |
| Oral health | inc |

| SERVICES 2017 | 2017 DEDUCTIBLES |
|--|------------------|
| Intraoral x-ray | inc |
| Topical fluorination | € 8,00 |
| Sealant of fissures | € 17,50 |
| Dental cleaning | inc |
| Primary tooth extraction | inc |
| Primary tooth filling | € 41,50 |
| Pulpotomy without reconstruction | € 51,90 |
| Pulpectomy without reconstruction | € 86,50 |
| Pre-formed metal crown | € 61,50 |
| Apexification (full treatment) | € 74,50 |
| Fixed space maintainer | € 86,50 |
| Removable space maintainer | € 103,50 |
| Removal of bridge/crown/space maintainer (per tooth) | € 13,50 |
| Occlusion guide or stop (per tooth) | € 46,00 |
| Oral screen | € 51,90 |
| Dental re-implant | € 47,90 |
| PROSTHESES | |
| Assembly and study of semi-adjustable articulator | € 49,50 |
| Occlusion analysis | inc |
| Customisation | € 17,50 |
| Diagnostic wax-up (per tooth) | € 28,90 |
| FIXED PROSTHESES | |
| Removal of bridge/crown/space maintainer (per tooth) | € 13,50 |
| Insert | € 147,90 |
| Combination insert (composite and porcelain) | € 218,50 |
| Temporary resin crown | € 28,90 |
| Crown or bridge unit over tooth | € 283,50 |
| Cosmetic crown or bridge unit over tooth | € 393,90 |
| Precious material supplement | SPC |
| Single root castable abutment | € 92,50 |
| Multi-root castable abutment | € 111,00 |
| Maryland support (unit) | € 74,50 |
| Ceramic Maryland support (tooth) | € 149,50 |
| Fibreglass Maryland support | € 113,90 |
| Attachments | € 147,90 |
| Rebonding | € 11,50 |
| REMOVABLE PROSTHESES | |
| Removable acrylic (1-3 teeth) | € 209,50 |
| Removable acrylic (4-6 teeth) | € 286,50 |
| Removable acrylic (6+ teeth) | € 332,50 |
| Hypoallergenic resin supplement (per arch) | € 44,90 |
| Repair | € 40,50 |
| Repair (rebasing) (per apparatus) | € 69,00 |
| Repair (retainer addition) | € 47,50 |
| Metal reinforcement | € 33,50 |
| Repair (tooth added to removable acrylic) | € 46,00 |
| Temporary full set (one arch, upper or lower) | € 322,00 |
| Permanent set with metal reinforcement | € 454,50 |
| Lingual plate (per tooth) | € 56,50 |
| Lingual plate (base structure) | € 215,90 |
| Flexible removable (1-3 teeth) (Flexite, Valplast, etc.) | € 456,50 |
| Flexible removable (4-6 teeth) (Flexite, Valplast, etc.) | € 483,00 |
| Flexible removable (6+ teeth) (Flexite, Valplast, etc.) | € 522,00 |
| Ceramic shoulder or neck (per tooth) | € 34,50 |
| PERIODONTICS | |
| Periodontal assessment (periodontal chart) (per arch) | € 20,00 |
| Periodontal x-ray series | inc |
| Root planing and scaling (per tooth) (curettage) | € 10,50 |
| Root planing and scaling (per quadrant) (curettage) | € 56,00 |
| Periodontal splinting (per tooth) | € 44,90 |
| Gingivectomy (per quadrant) | € 28,50 |
| Flap surgery (per tooth) | € 33,50 |
| Regeneration with biomaterials (per 0.5 gr. unit) | € 201,50 |
| Membrane (unit) | € 246,00 |

| SERVICES 2017 | 2017 DEDUCTIBLES |
|--|------------------|
| Crown lengthening | € 149,50 |
| Apical flap repositioning (per quadrant) | € 227,90 |
| Free gingival graft | € 149,50 |
| Connective tissue graft | € 339,50 |
| Periodontal maintenance (both arches) | € 46,00 |
| Peri-implantitis treatment (per implant) | € 139,90 |
| ORTHODONTICS⁽¹⁾ | |
| Initial consultation | inc |
| Examination and diagnosis for personalised treatment plan | € 74,50 |
| Orthodontic x-ray exam | inc |
| TREATMENT FOR FIXED APPLIANCES | |
| METAL BRACES | |
| Dental arch treatment (one arch) | € 2.025,50 |
| Dental arch treatment (both arches) | € 2.254,00 |
| CERAMIC BRACES | |
| Dental arch treatment (one arch) | € 2.744,50 |
| Dental arch treatment (both arches) | € 2.990,50 |
| SAPPHIRE BRACES | |
| Dental arch treatment (one arch) | € 2.932,50 |
| Dental arch treatment (both arches) | € 3.427,00 |
| SELF-LIGATING BRACES | |
| Dental arch treatment (one arch) | € 2.806,00 |
| Dental arch treatment (both arches) | € 3.113,90 |
| COSMETIC SELF-LIGATING BRACES | |
| PARTIALLY CERAMIC SELF-LIGATING BRACES | |
| Dental arch treatment (one arch) | € 3.036,00 |
| Dental arch treatment (both arches) | € 3.343,90 |
| FULLY CERAMIC SELF-LIGATING BRACES | |
| Dental arch treatment (one arch) | € 4.025,00 |
| Dental arch treatment (both arches) | € 4.482,00 |
| TREATMENT FOR REMOVABLE APPLIANCES | |
| WITH INVISALIGN[®] | |
| Design of Invisalign treatment plan | € 400,00 |
| Invisalign Full (more than 14 aligners): treatment both arches | € 5.050,00 |
| Invisalign Lite (up to 14 aligners): treatment one arch | € 3.050,00 |
| Invisalign Lite (up to 14 aligners): treatment both arches | € 3.790,00 |
| Invisalign I7 (up to 7 aligners): treatment one arch | € 1.475,00 |
| Invisalign I7 (up to 7 aligners): treatment both arches | € 1.900,00 |
| Invisalign Teen (more than 14 aligners): treatment both arches | € 5.050,00 |
| WITH INVISILINE | |
| Up to 12 months of treatment (both arches) | € 3.691,50 |
| More than 12 months of treatment (both arches) | € 4.922,00 |
| TREATMENT FOR REMOVABLE OR FIXED APPLIANCES | |
| INTERCEPTIVE TREATMENT | |
| Up to 12 months of treatment | € 1.322,50 |
| Up to 18 months of treatment | € 1.907,50 |
| ANCILLARY TREATMENTS | |
| Consultation in latency period | € 25,00 |
| Replacement apparatus due to breakage or loss | € 143,90 |
| Apparatus repair due to breakage | € 40,50 |
| 1st replacement of metal braces | inc |
| 2nd replacement of metal braces (unit) | € 2,50 |
| 1st replacement of ceramic braces | inc |
| 2nd replacement of ceramic braces (unit) | € 5,90 |
| 1st replacement of sapphire braces | inc |
| 2nd replacement of sapphire braces (unit) | € 11,50 |
| 1st replacement of self-ligating braces | inc |
| 2nd replacement of self-ligating braces (unit) | € 9,50 |
| 1st replacement of cosmetic self-ligating braces | inc |
| 2nd replacement of cosmetic self-ligating braces (unit) | € 13,90 |
| Invisalign refinement apparatus | € 410,00 |
| Invisalign replacement apparatus | € 147,50 |

| SERVICES 2017 | 2017 DEDUCTIBLES |
|---|------------------|
| Orthodontic microscrew | € 172,50 |
| Fixed or removable auxiliary apparatus | € 287,50 |
| Extraoral apparatus (includes chin support or face mask) | € 287,50 |
| Retainer with Invisalign splint (completion of treatment) | € 505,00 |
| Retainer with splint (conclusion of treatment) (per arch) | € 147,90 |
| Retainer with lingual bar (conclusion of treatment) (per arch) | € 147,90 |
| Orthodontic mouth guard (for treatments conducted at the same clinic) | inc |
| IMPLANTS | |
| Implant study | € 64,00 |
| Implant maintenance for Millenium-guaranteed treatments | inc |
| Implant maintenance for treatment not covered by Millennium guarantee | € 57,50 |
| IMPLANT SURGERY | |
| Osseointegrated implant (unit) | € 691,50 |
| Closed sinus lift | € 74,50 |
| Open sinus lift | € 215,90 |
| Regeneration with biomaterials (per 0,5 gr. unit) | € 201,50 |
| Regeneration with biomaterials (block graft) | € 557,90 |
| Membrane (unit) | € 246,00 |
| X-ray splint (one arch) | € 55,50 |
| Placement of osteosynthesis material on jaws (includes osteosynthesis screws and tacks) | € 241,50 |
| Removal of osteosynthesis material (per operation) | € 90,90 |
| GUIDED SURGERY | |
| Guided implant surgery study | € 345,00 |
| Guided implant surgery supplement (unit) | € 172,50 |
| Guided surgery x-ray splint | € 575,00 |
| Guided surgery surgical splint | € 977,50 |
| PROSTHESES OVER IMPLANTS | |
| Crown over implant | € 343,90 |
| Cosmetic crown over implant | € 401,50 |
| Temporary crown over implant | € 155,50 |
| Temporary crown for immediate loading | € 230,00 |
| Implant overdentures (per apparatus) | € 598,00 |
| Hybrid prosthesis (per arch) | € 2.065,50 |
| Metal finishing: supra- and meso-structure (per repaired tooth) | € 111,00 |
| Precious material supplement | SPC |
| Prosthetic attachments (per tooth) | € 494,50 |
| Cosmetic prosthetic attachments (per tooth) | € 609,50 |
| Prosthetic attachment for immediate loading | € 247,50 |
| Locator (per implant) (includes attachment) | € 799,25 |
| Micro-milled bar (1-5 implants) | € 2.587,50 |
| Micro-milled bar (6+ implants) | € 2.932,50 |
| Ackerman-type clips (per implant) (includes attachment) | € 391,00 |
| Attachment over implant (includes anchors) | € 215,90 |
| 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 | € 49,50 |
| Occlusion analysis | inc |
| Customisation | € 17,50 |
| Muscle relaxation splint (Michigan-type - complex) (first adjustment included) | € 264,50 |
| Stabilisation splint (simple) (first adjustment included) | € 172,50 |
| Splint adjustment | € 37,50 |
| 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