

# Health insurance

Information document on the insurance product.

**SALUS**  
SEGUROS DE SALUD

**Company:** Salus Asistencia Sanitaria S.A. de Seguros (C-0448).

**Product:** Salus Excellent with no co-payment.

This document provides a summary of the main information related to this type of insurance. Complete contractual information is provided in the insurance application, general and specific terms and conditions that are given to the contracting party.

## What is this type of insurance?

SALUS EXCELLENT is a health insurance with no co-payments, including primary care, consultations with specialists, state-of-the-art diagnostic equipment, prostheses, chemotherapy and radiation oncology, hospitalisation, and surgical interventions. All of this is provided by the professionals and centres contracted by the insurer.

### What is insured?



#### ✓ Primary health care

- General Medicine: outpatient and at home assistance.
- Paediatrics.
- Nursing: nursing assistant (ATS) service on outpatient basis and at home.
- Midwife: childbirth assistance and preparation.

#### ✓ Emergencies

#### ✓ Medical and surgical specialties

#### ✓ Diagnostic procedures

#### ✓ Therapeutic means

#### ✓ Preventive medicine

- Cardiovascular prevention programme.
- Gynaecological prevention programme.
- Urological prevention programme.
- Colorectal cancer prevention programme.

#### ✓ Family planning

- Infertility treatment for couples
- Tubal ligation
- Vasectomy

#### ✓ Hospitalisation

#### ✓ Surgical interventions

#### ✓ Prostheses, both prescription and fitting

#### ✓ Chemotherapy and oncological radiation

#### ✓ Basic dental cover

#### ✓ Assistance to displaced persons

- Emergency assistance in Spain.
- Emergency assistance abroad.

### What is not insured?



✗ **Any test, consultation, hospitalisation or surgical intervention** planned or carried out by a physician and/or medical practitioner not included in the SALUS medical directory.

✗ **The assistance required for treatment due to occupational illness or accident**, motor vehicle professionals and high-risk activities and those caused by alcoholism, drug addiction, attempted suicide, and selfharm.

✗ **Medicines and drugs** of any kind administered to the patient in the day hospital and outside the inpatient regime.

✗ **Aesthetic** treatments.

✗ **Chronic** dialysis and haemodialysis treatments.

✗ **Surgical correction of retraction defects of the eyes**, such as myopia, hyperopia, or astigmatism.

✗ **Intra-operative and intraperitoneal chemotherapy**, as well as special forms of radiotherapy.

✗ **Therapeutic techniques using lasers**, except for those specific to the general terms and conditions of the policy.

The full details of the excluded coverages are specified in section 5 of the general terms and conditions, under the name "Exclusions".



## Are there any restrictions with regard to the cover?

### ! Physiotherapy and rehabilitative treatment:

- **Diseases of the locomotor system:** 40 sessions per year.
- **Lymphatic drainage:** 40 sessions per year.
- **Pelvic floor rehabilitation:** a single treatment of 10 sessions.
- **Shock waves for musculotendinous calcifications:** maximum of 5 sessions per year.
- **Vestibular rehabilitation:** maximum of 5 sessions per year.

### ! Speech therapy: 40 sessions per year.

### ! Podiatry: 5 sessions per year.

### ! Psychology: 20 sessions per year.

### ! Hospitalisation:

#### • **Intensive Care Unit:** 60 days per year.

#### • **Paediatric:** 90 days per year.

#### • **Psychiatric:** 60 days per year.

#### • **Medical:** Unlimited.

#### • **Surgical:** Unlimited.

### ! Emergency assistance abroad: Up to €12,000 per claim per insured person for a maximum of 90 consecutive days.

### ! Prosthesis: Up to € 12,000 of the prosthesis amount per procedure.

### ! Waiting periods:

- **6 months:** Outpatient surgical interventions, high-tech and interventional diagnostic means, speech therapy, radiofrequency for treating turbinate hypertrophy, percutaneous nucleotomy.
- **8 months:** surgical operations and hospitalisation and childbirth.
- **12 months:** psychiatric hospitalisation, renal lithotripsy, dialysis, and artificial kidney, tubal ligation and vasectomy, psychology, chemotherapy and oncological radiation, prosthesis.
- **24 months:** assisted reproduction, green, Holmium or Thulium laser for treatment of benign prostatic hyperplasia.



## Where am I covered?

### ✓ Throughout Spain.

### ✓ For emergency assistance abroad, services are provided worldwide.



## What are my obligations?

- **Make the insurance payment and return the signed contract to the insurer.**
- **Declare to the insurer all known circumstances**, either before signing or during the course of the contract, which may influence the risk assessment.
- **Inform the insurer as soon as possible** of the insured person's additions to and removals from the policy.



## When and how do I make the payments?

- **The form of payment of the insurance is annual**, although the contracting party may benefit from payment instalments, which may be made monthly, quarterly, or half-yearly.
- **The first payment shall be made with the entry into force of the insurance.**
- **Payment, either annually or in instalments**, by direct debit, is compulsory.



## When does the cover start and finish?

- **The insurance cover shall commence at 00.00 hours on the date of contracting**, which is indicated in the specific terms and conditions, and shall be automatically renewed after 12 months from that date.



## How can I terminate the contract?

- **The contracting party may object to the renewal of the insurance** by giving written notice to SALUS at least one month before the end date of the policy.