

This document provides an overview of the main information concerning this type of insurance. The complete contractual information, which is stated in the special and particular conditions, will be handed over to the contracting party on the health insurance application.

## What does this insurance consist of?

**SALUS ESENCIAL** is an outpatient insurance including copayments which covers primary assistance, consultations with medical specialists, diagnostics, rehabilitation treatments ... All medical services will be provided by professionals and associated centers of the insurance company.

The copayment is the Insured's contribution to the costs of medical services. All information concerning copayments can be found in the particular conditions of the insurance.



### What is covered?

- √ Primary Medicine
  - General Medicine: Medical assistance at home or at a health care center.
  - Pediatrics.
  - Nurse care service: Includes medical assistance at a healthcare center and at home.
- √ Emergencies.
- √ Medical and surgical specialties.
- √ Diagnostic procedures.
- √ Therapeutic measures:
  - Physiotherapeutic and rehabilitation treatments
- √ Preventive Medicine
  - Gynecological checkups
  - Family planning
  - General checkups
- √ Dental coverage.
- √ Assistance to Insured outside their province
  - Emergency assistance in Spain
  - Emergency assistance abroad



### What is not covered?

- × Any test, consultation, hospitalization or surgical intervention which is intended or has been completed by a doctor and/or professional who is not a part of the current Salus health care team.
- × Medical assistance which consist of treatments of workplace accidents and occupational illnesses or those diseases or accidents which were caused by motor vehicles, risky activities and by alcohol and drug abuse, suicide attempts and self-harm.
- × Any type of hospitalization or surgical intervention.
- × Any type of medicine und drugs.
- × Prosthesis, orthopedics, biological and synthetical material.
- × Aesthetic treatments.
- × Chronic dialysis and hemodialysis treatments.
- × Therapeutic techniques with laser, except those which were mentioned in the special conditions.

*More details concerning excluded covers can be found in section 5, Exclusions, of the Special Conditions.*



## Does the insurance include any coverage restrictions?

- ! Physiotherapeutic and rehabilitation treatment: 40 sessions per year.
- ! Emergency assistance abroad: Up to 12.000 euros per accident and Insured for a maximum of 90 consecutive days.
- ! Waiting periods:
  - 6 months: High-Tech diagnostic procedures



## Where am I covered?

- Medical assistance will be provided in all these provinces where SALUS has got a medical team (Asturias, León, Palencia, Valladolid, Madrid, Guadalajara, Zaragoza, Teruel, Huesca, Alicante, Valencia y Murcia).
- Emergency assistance will be provided in all these provinces in Spain where SALUS hasn't got a medical team.
- Coverage assistance abroad will be provided worldwide.



## What are my obligations?

- To pay the insurance and to provide the insurance with the signed contract.
- To disclose all known circumstances to the insurance company which occurred before or during the negotiation of the contract and may affect the risk evaluation.
- To inform the insurance company in the shortest time possible about any insured to be added or deleted of the insurance.



## When and how do I have to make these payments?

- The insurance payment will be made per year, however, the payment can be split in instalments by paying on a monthly, quarterly or half yearly basis.
- The first payment will be made once the insurance enters into force.
- It is mandatory to pay by direct debit, either yearly or by instalments.
- Copayment will be payed along with the insurance payment receipt.



## When does the coverage begin and end?

- The insurance coverage begins at 00.00 AM on the day the insurance enters into effect, which is indicated in the Special Conditions, and will be renewed automatically after 12 months from that date on.



## How can I cancel the contract?

- The policyholder can oppose to the renewal of the insurance policy by sending a written notification to SALUS one month before the policy is due.