

# Our health insurance with no age limit

## DKV Selección

### Premiums

Age	Monthly	Quarterly	Six Monthly	Annual
Up to 49 years	33	96,24	188,80	368,39
50 to 64 years	63	183,73	360,44	703,29
65 to 75 years	93	271,22	532,07	1.038,19
Starting from 76	115	335,38	657,94	1.283,79

Copayment per medical service: 3 EUR (incl. tax).

Free copayment in policies with 4 or more insured persons.

### Subsidised services

- Odontostomatology (except basic coverage included in policy).
- Laser eye surgery to treat myopia.

### From the beginning of the policy

- **General medicine:** Paediatrics and Registered Nurse.
- **Specialties:** allergy, gastroenterology, cardiology, general surgery, dermatology, endocrinology, geriatrics, gynaecology, phoniatrics and speech therapy, internal medicine, nephrology, pulmonology, neurology, odontostomatology, ophthalmology, otorhinolaryngology, podiatry (maximum 10 sessions a year), psychology (maximum 10 sessions year), psychiatry, rheumatology, obstetrics, traumatology and urology.
- **Diagnostics:** clinical analysis, anatomical pathology, cytology and colposcopy, densitometry, ultrasound, echocardiography, electroencephalograms, electromyograms, ergometers, x-rays and mammograms.
- **Medical hospitalisation and ICU.** (max. 3 days). Only for life-threatening emergencies or accident.
- **Surgical emergencies.** (unlimited). Only for life-threatening emergencies or accident.
- **Emergency care in Spain** and abroad.
- **Ambulances** (for transfers to network-affiliated hospitals).
- **24 hour Medical emergencies and ambulances:** 976 996 990 | 902 499 006.



### At six months

- **Surgical hospitalisation** (unlimited).
- **Medical hospital care and ICU** (maximum three days).
- **Diagnostics and treatment:** arteriograms, liver and bone marrow biopsies, bronchoscopies and bronchographs, catheterization, endoscopy, phlebography, Holter, nuclear medicine, oxygen therapy, rehabilitation (except chronic diseases), CAT scan, valvuloplasties and angioplasties, nuclear magnetic resonance (NMR) and lithotripsy.
- **Specialized surgery:** angiology, audiosurgery, cardiac surgery, maxillofacial surgery, plastic surgery, lung surgery and neurosurgery.

### At ten months

- **Births** (including epidural anaesthesia).
- Neonatology.

### Exclusions

Pre-existing illnesses. Work-related accidents, occupational accidents or traffic accidents. Sterility treatment. Cosmetic treatment. Dialysis. Sleep disorders treatment. Positron emission tomography (PET). Oncology treatment. Transplants. Prosthesis and osteosynthesis material. Family planning and contraception. (IUD placement is covered. The IUD is paid for by the policy holder). Any expenditure for non-network affiliated doctors.

