

DKV Profesional

Maximum protection, tailored to your needs



All the health, income,
accident and death cover
in a single policy.

DKV

An **ERGO** insurance
group company

Quality, ease and speed

At DKKV, your well-being and that of your loved ones is our top priority. That's why our insurance plans are designed to provide you with the highest quality, ease, and speed.



QUALITY, because you get the best coverage in the market, including all the services you need for your care. You also have access to the best healthcare centres in the country and one of the most extensive medical networks.



EASE, because our services, information and contracts are designed to be simple, clear and straightforward. Without complications.



SPEED, because you can manage everything quickly and conveniently through various channels at your disposal. We are here for you, always.

All this comes with the guarantee of being part of **ERGO**, one of the largest insurance groups in Germany and Europe, serving over 2 million people.



These are our 6 commitments to you

DKV Profesional is a complete policy that lets you combine health, income, death and accident insurance according to your needs. You can also group them into a single bill.

And if you're **self-employed**, you'll always have **an additional 5% discount** on health insurance forever.



1

Always with you.

Starting from the third year, your insurance is for life.



2

To ensure your family is also well taken care of, you will receive a **discount of up to 12% on family insurance** (individual plan).



3

We take care of your smile.
With DKV Profesional, **dental services are included.**



4

For trips of up to 180 days abroad, you have up to €30,000 for medical assistance in case of illness or accident during your stay.
This will allow you to enjoy your trip worry-free.



5

To always have the most complete services at hand, the **Quiero cuidarme Más app** allows you to chat with the medical team 24/7, access medical reports, Take Care of Your Mind, and much more.



6

With the **Aactiva DKV app**, you can manage and check all aspects of your insurance in seconds — easily and from wherever you are.



A policy that's actually **four policies in one**

Here you have the different modules and coverages for Health, Income, Death and Accidents, so you can choose the ones you want and we can adapt your insurance to your needs



Health

You can take out a single module, two, or all three.

Primary care module

- General medicine **at a clinic and at home**, paediatrics and nursing.
- **Ambulances**, medical and paediatric emergencies.



Surgery and hospitalisation module

- **Hospitalisation and surgical procedures** (including surgical prostheses).
- **Hospitalisation with no limit on days** (except for psychiatric admissions, which are limited to 60 days/year).
- **Comprehensive transplant coverage.**
- **Compensation for hospitalisation** when the costs are not borne by DKKV (80 euros/day, maximum 2,400 euros).

Specialists, diagnostic tests and outpatient treatment module

- **Psychotherapy:** 20 sessions/year. Those under 24 years of age, 40 sessions/year. In cases of eating disorders, bullying, cyberbullying, work-related stress, and gender or domestic violence, 40 sessions/year.
- **Chiropody, physiotherapy and rehabilitation with** no limit on sessions or waiting periods.
- **Various preventive programmes:** cambiar
- **Several preventive programmes:** child health; oral health; early detection of diabetes; glaucoma; women's cancer; prostate, colorectal and skin cancer; and coronary risk prevention.
- **One 3D/4D ultrasound** per insured person/year during pregnancy.
- Dietary and nutritional advice from nutrition specialists: up to 20 sessions/year for overweight control in children under 14 years of age and treatment of obesity.
- **Cervical cancer prevention programme:** includes preventive HPV test.
- **Respiratory rehabilitation:** 10 sessions per insured person per year (children under 10) and 3 sessions per insured person per year (individuals over 10).
- **PET/MRI in oncology.**

Taking out all the modules

Reimbursement for the **conservation of stem cells** from umbilical cord blood.

If the primary care and specialists modules are taken out together

Annual general medical check-up with just one appointment: physical consultation and examination, as well as analytical, cardiological, auditory and ophthalmological tests.

Taking out any module

—The best worldwide assistance in the event of an emergency abroad: for trips up to 180 days, with a limit of 30,000 euros for healthcare expenses.

—Dental cover included at no additional cost. It includes more than 50 free services and others at very special prices.

—Medical assistance for traffic and occupational accidents (according to the modules contracted).

—Second medical opinion for serious illness



Sick leave income

You can choose between the 'Renta-Baja Laboral Clásico' (classic income protection-sick leave modality) and 'Renta-Baja Laboral Baremado' (scaled modality).

- **Option to choose the daily amount** you want to receive while on sick leave.
- **We guarantee** fast compensation payment.
- **Daily compensation** in the event of **medical leave** due to an illness and/or accident, incurred during work or leisure time.



Death

Capital to cover burial costs (you can opt for compensation or for it to be provided through companies associated with DKV).



Accidents

Payment of **compensation** in the case of **death or permanent disability**.





We help you to prevent illness and **take care of your health every day**

You already know that with DKV Profesional, you have the highest level of coverage to use whenever you need it, but we also work to help you maintain a healthy lifestyle.

Preventive care programmes

We share healthy lifestyle habits with you and help you improve your quality of life and that of your family members:

- Paediatric health programme.
- Programme for the early detection of diabetes.
- Programme for the early detection of glaucoma.
- Programme for the early detection of gynaecological cancer in women.
- Programme for the prevention of coronary risk.
- Programme for the prevention of skin cancer.
- Programme for the prevention of colorectal cancer in people with a past medical history.
- Programme for the prevention of prostate cancer for men over 45.
- Dental health programme.

Additionally, in the Quiero Cuidarme Más app, you can access personalised **preventive programmes with support from a coach** who evaluates and follows up on your progress.



Digital ecosystem

YoSoyDKV. All the advantages you have as a DKV customer in one place

YoSoyDKV is designed so that you, as a customer, can quickly find all the information, services, and benefits of your insurance. In a visual and easy-to-use environment.

Activa DKV app. Managing your insurance

Managing your insurance. All at a click to make your relationship with your insurance easier. All procedures, consultations and use of the insurance policy in a fast, convenient way and from wherever you want.

Quiero Cuidarme Más app. Digital health

360° care on a broad digital health platform with a multitude of features aimed at prevention or resolving your medical questions, anytime, anywhere. Other digital assets to cover all your needs easily and conveniently.

24-Hour DKV Physician and medical helplines

24-Hour DKV Physician and the widest range of specialised medical lines on the market: 24-hour paediatrics, childhood obesity, nutrition, pregnancy, conditions affecting women, tropical medicine, sports medicine and psychoemotional.

DKV Club Salud y Bienestar

An online store that offers discounts of up to 40% on health and wellness services for being insured by DKV.



Combine your insurance cover according to your needs.

Remember that with Health insurance, you can choose one, two or three modules: the primary care module, the specialists and diagnostic tests module, and the surgery and hospitalisation module.

And with Income insurance, you can choose between 'Renta-Baja Laboral Clásico' (classic income protection-sick leave modality) and 'Renta-Baja Laboral Baremado' (scaled modality).

You choose how to take care of yourself. You decide how to benefit from your coverage.

With or without co-payments?

Limits and waiting periods in some tests

Contracting age up to 75 for the health module and 67 for the rest.

All the benefits can be used from the first day, except for the following, which have a corresponding waiting period:

Outpatient: 6 months

- Outpatient surgical procedures in groups 0, I and II of the classification, except in case of emergency: 6 months.
- High-technology diagnostic resources, computed axial tomography (CAT) and nuclear magnetic resonance (NMR): 6 months.
- Shockwave (musculoskeletal lithotripsy): 6 months.
- Interventional diagnostic resources without hospitalisation: 6 months.
- Psychotherapy sessions: 6 months.
- Foot surgery and biomechanical gait analysis (exclusive in the individual modality): 6 months.

Hospital: 8 or 12 months

- Transplants: 12 months.
- Assistance for any type of birth (except for premature birth) or caesarian: 8 months.
- Surgeries in groups II and VIII of the classification, hospitalisation and prostheses, for any reason, except in case of emergency: 8 months.

Other waiting periods: 8 or 12 months

- Proton therapy in paediatric tumours: 8 months
- Healthcare for HIV/AIDS: 12 months

*Hospitalisation due to an emergency or accident has no waiting period Biomechanic gait study: 6 months.

Copayments

	Complet	Plus	Classic	Élite
Doctor visits (per visit)				
Primary care consultations: general medicine, paediatrics and nursing care	€13.50	€6.90	€2.30	€0
Other speciality consultations	€23	€11	€3.50	€0
Gynaecology consultations	€23	€6.90	€3.50	€0
Psychological consultations	€23	€11	1€0	€0
Telemedicine: primary video consultation (general medicine, paediatrics and nursing)	€13.50	€6.90	€2.30	€0
Telemedicine: other speciality video consultations	€23	€11	€3.50	€0
Telemedicine: gynaecology video consultation	€23	€6.90	€3.50	€0
Telemedicine: psychology video consultation	€23	€11	€10	€0
Diagnostic tests (per act)				
Clinical analyses	€13.50	€5.50	€2.95	€0
Conventional radiology	€11	€5.50	€2.95	€0
High technology radiology	€60	€34	€2.95	€0
Vascular radiology	€60	€29	€2.95	€0
CT scan	€110	€55	€2.95	€0
Nuclear magnetic resonance	€185	€82	€2.95	€0
Positron Emission Tomography (PET)	€300	€100	€2.95	€0
Endoscopic diagnosis services	€50	€29	€2.95	€0
Cytology	€0	€0	€3.50	€0
Ultrasound scan	€29	€13.50	€3.50	€0
Mammograms	€0	€0	€3.50	€0
Pathological anatomy	€55	€29	€3.50	€0
Amniocentesis	€260	€100	€3.50	€0
Polysomnography test	€285	€100	€3.50	€0
PH study	€210	€100	€3.50	€0

	Complet	Plus	Classic	Élite
Medical and surgical hospital admissions				
Hospital admissions per day	€29	€17	€0	€0
Hospital activity: Pre-operative, resuscitation, day hospital, outpatient surgery dialysis	€0	€0	€3.50	€0
Surgical group 0-1-2	€0	€0	€3.50	€0
Surgical group 3-4-5	€0	€0	€3.50	€0
Surgical group 6-7-8	€0	€0	€3.50	€0
Delivery/Caesarean section	€0	€0	€2.50	€0
Curettage	€0	€0	€3.50	€0
Retrograde cholangiopancreatography / Cholangiography	€0	€0	€2.95	€0
Lithotripsy	€0	€0	€3.50	€0
Therapeutic acts (per act)				
Mouth cleaning and dental extractions	€6.90	€3.50	€3.50	€0
Rehabilitation	€9	€5.50	€2.95	€0
Oxygen therapy	€5.50	€3.50	€2.95	€0
Photocoagulation	€105	€55	€3.50	€0
Nuclear medicine	€160	€82	€3.50	€0
Medical / Serv. of diagnosis in medical specialities	€29	€13.50	€3.50	€0
Medical / Serv. of diagnosis in medical specialities surgical	€29	€13.50	€3.50	€0
Medical / serv. of diagnosis in obstetrics and gynaecology	€29	€13.50	€3.50	€0
Medical / serv. of diagnosis in cardiology	€82	€45	€3.50	€0
Medical / serv. of diagnosis in oncology	€300	€100	€3.50	€0
Medical Radiotherapy and chemotherapy (per session)	€55	€29	€3.50	€0
Pain management	€130	€55	€3.50	€0
Ambulances	€55	€29	€3.50	€0
Emergency hospital services and primary care at home	€67	€34	€3.50	€0
Emergency outpatient services	€34	€17	€3.50	€0

Check your policy whenever you want

Your needs may change over time. Which is why we recommend that you check if your insurance is still right for you. If it's not, your DKV Insurance Specialist will help you find the best solution for you.

This is the perfect life insurance for you,
with a payment of:

Your health expert

Name:

Tel.:

Email:

Comments:

dkv.es



Download the apps



Customer helpline operated by:

Fundación
INTEGRALIA DKV

Founded by DKV in 2000, its mission is the social
and labor inclusion of people with disabilities



Discover DKV's
virtual space



This document is merely informative and has no contractual value. The full product information is included in the general terms and conditions.

DKV Seguros y Reaseguros, S.A.E. Torre DKV, Avda. María Zambrano, 31 50018 Zaragoza, registered in the Commercial Registry in the Province of Zaragoza, volume 1,711, folio 214, sheet No. Z-15,152. Company Tax ID: A-50004209.

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