

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 PREMIUM is a medical assistance insurance without any copayments** which covers primary assistance, consultations with medical specialists, diagnostics - both, conventional and high-tech methods, therapeutics, hospitalization and surgical interventions. All medical services will be provided by associated professionals and centers of the insurance company.



### What is covered

- √ Primary Medicine
  - General Medicine: Medical care at home or at a health care center
  - Pediatrics
  - Nurse care service: Includes medical care at home and at a health care center
  - Midwife: Birth preparation and attendance.
- √ Emergencies
- √ Medical and surgical specialties
- √ Diagnostic procedures
- √ Therapeutic measures
- √ Preventive Medicine
  - Prevention Program of Cardiovascular Diseases
  - Gynecological Prevention Program
  - Urological Prevention Program
  - Prevention Program of Colorectal Cancer
- √ Family planning, tubal ligation, vasectomy.
- √ Hospitalization.
- √ Surgical procedures.
- √ 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 medicine and drugs which were taken at the day hospital and outside the hospital.
- × Prosthesis, orthopedic, biological and synthetical material.
- × Sterility, infertility or impotence treatment, as well as voluntary interruption of pregnancy.
- × Aesthetic treatments.
- × Chronic dialysis and hemodialysis treatments.
- × Any surgical intervention to correct eye defects, such as nearsightedness, farsightedness, or astigmatism.
- × Therapeutic and/or surgical techniques with laser, except those which were mentioned in the special conditions.

*More details of 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.
- ! Speech therapy: 40 sessions per year.
- ! Podology: 5 sessions per year.
- ! Psychology: 20 sessions per year.
- ! Hospitalization:
  - Intensive care unit: 10 days per year.
  - Pediatric: 15 days per year.
  - Psychiatric: 30 days per year.
  - Medical: 30 days per year.
  - Surgical: No limitation.
- ! 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 and speech therapy.
  - 8 months: Medical hospitalization and surgical interventions and birth attendance.
  - 12 months: Psychiatric and psychological hospitalization, tubal ligation, vasectomy, renal lithotripsy and dialysis.



## 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 paid along with the insurance payment receipt.



## When does the coverage begin and end?

- The insurance coverage begins at 00.00 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.