Health Insurance

Insurance product information document

Company: Sanitas S.A. de Seguros (C-320) and BBVASEGUROS, S.A. de Seguros y Reaseguros (C-0502) Insurance companies registered in Spain

Product: BBVA Salud Contigo

This document is an overview of the key information related to the corresponding insurance policy. The full precontact information is attached to the insurance application form and the Contract information is provided in the General and Individual Terms and Conditions of the policy.

What does this type of insurance comprise?

Limited healthcare product, with access to all medical specialities, diagnostic tests and simple therapeutic methods.

In this insurance modality the cover is provided exclusively through the Sanitas medical chart. The medical chart is the list of professionals and medical centres that the Insured can access.

☂ What is covered?

✔ Primary care.

✔ Medical specialities.

✔ Diagnostic tests. E.g. X-ray, MRI, CT scan, mammography, etc.

✔ Simple therapeutic methods. E.g. treatment, injectable medication, physiotherapy, etc.

✔ Digital Add-On BBVA:

    ✓ 24-hour emergencies videoconsultation.

    ✓ Videoconsultation with specialists and general medicine.

    ✓ Medicine delivery from the pharmacy.

    ✓ Medicine reimbursement

    ✓ Home test.

⚠ What is not covered?

✘ Care related to:
- Hospitalisation.
- Surgical interventions.
- Complex therapeutic methods.E.g. lithotripsy, radiotherapy, chemotherapy, haemodynamics, etc.
- Traffic accidents.
- Occupational accidents.
- Doing extreme sports.

✘ Care provided in National Health Service clinics.

✘ Preventive medical check-ups.

✘ Any health condition of the insured known prior to taking out the policy and assessed as not covered in accordance with the company's technical criteria.

✘ Voluntary termination of pregnancy.

✘ Any aesthetic or cosmetic treatment or procedure.

✘ Medicine not sold in Spain.

⚠️ Does the cover have any limitations?

❗ **Speech and Language Therapy:** máx. **80** sessions/insured and year.

❗ **Digital Add-On,** up to **€460**/Insured and year, in **Spain**, with sublimits specified here:

> ❗ **Medicine delivery from the pharmacy**: 6 deliveries per Insured and year.

> ❗ **Medicine reimbursement:** 50%; up to €200/Insured and year.

> ❗ **Home test**: 2 tests/Insured and year.
>
> Laboratory staff home dispatch (100%; up to €60/Insured and year) home test service (100%; up to €200/Insured and year)

❗ **Psychology:** max **4** consultations/months and up to **15** sessions/Insured and year.

❗ **Podiatry:** max **12** sessions/Insured and year.

❗ **This product has waiting periods:** time that must pass from the inception date of the healthcare policy before use of certain services can be requested:

- **9 months:** Complex diagnostic tests.

🌐 Where am I covered?

■ The services are provided throughout Spain through the Sanitas medical chart in the medical chart modality and anywhere in the world in the medical costs reimbursement modality.

🤝 What are my obligations?

-The policyholder must pay the cost through the payment method and within the deadlines agreed with the Insurance Company.
- Show the Insurance Company Insured card and identification document, if required, on receiving the services.

🪙 When and how must I make the payments?

The cost of insurance is annual and can be broken down into the agreed instalments.
This product has co-payments. To see the co-payments, go to www.sanitas.es
Payment will be made via direct debit from the bank account of the Contracting party.

⏳ When does the cover start and end?

The insurance contract is annual, and comes into effect at 00:00 on the contract start date. It will be automatically renewed every year, unless the Contracting party or the Insurance Company specifies otherwise.

🛡️ How can I terminate the contract?

On the expiry date of the insurance contract, it will be tacitly extended for successive periods of one year, unless one of the parties (Sanitas or Contracting Party) opposes one of these extensions by notifying the other two months in advance in the case of the Sanitas and one month in the case of the Contracting party.