

DKV Visado

# Taking care of yourself in Spain is easy



The health insurance  
that makes it easier  
for you to apply for  
residence in Spain

**DKV**

An **ERGO** Insurance  
Group company

# Quality, ease and speed

At DKV, 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 10 commitments to you



1

No copayments or waiting periods.



2

Policies with a yearly duration of 365 days, annually renewable.



3

## Annual payment

Card payment option for customers who do not have a bank account in Spain at the time of taking out the insurance.



4

Always with you. **Lifelong policy** after the third year.



5

We take care of your smile: **dental services are included.**



6

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



7

In the event of any **work-related or traffic accident, we will assist you** at all times so you do not have to worry about any paperwork.



8

If you are admitted to the hospital, **starting from the third day, you will receive 80 euros per day, up to a maximum of 2,400 euros,** provided that hospitalisation expenses are not covered by DKV.



9

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



10

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, prescriptions, and much more.



# Comprehensive health insurance to make sure you have everything you need

## **DKV Visado has everything your health requires:**

**24-hour emergencies.**

### **Primary Care**

- General practice.
- Paediatrics.
- Ambulances.
- Basic clinical tests.
- Nursing.



### **Specialists and diagnostic tests**

- All specialities: cardiology, dermatology, gynaecology, study and treatment of allergies, traumatology...
- Diagnostic tests: X-rays, scans, MRI, PET, PET/MRI in oncology, etc.
- Podiatry, physiotherapy, and rehabilitation without limits.
- Minimally invasive diagnostic methods.
- Prosthetics, except for cardiac and vascular, up to 12,000 euros.
- No waiting periods in all diagnostic tests, except for biomechanical gait analysis (only individual modality).

### **Hospitalisation and surgery**

- Medical, surgical, obstetric, pediatric, psychiatric, ICU, and hospitalisation for dialysis and artificial kidney.
- Da Vinci robotic surgery for prostate cancer or organ-confined and exophytic renal cancer (less than 4 cm).
- Oncological treatments: radiotherapy, brachytherapy, Proton therapy (up to 14 years) and chemotherapy.
- Compensation for hospitalisation if admitted to a hospital not included in our medical directory (80 euros/day, up to 2,400 euros).
- Hospitalisation with no day limits (except psychiatric, maximum 60 days/year).

## And there are still more benefits

—You can choose a specialist within the DKV network of contracted doctors, at no additional cost. You have more than **51,000 professionals and 1,000 healthcare centres**, such as Clínica Universidad de Navarra (top 1), Quirón, HM Hospitals, and more.

—**Dental cover included** at no additional cost. It includes more than 50 free procedures, such as unlimited dental cleans, x-rays and consultations; and all others at special prices.

—**Endopredict**. This is a multi-gene test to estimate the risk of breast cancer recurrence and the benefits of the proposed treatment.

—Assistance in **pregnancy and childbirth**. In addition, 3D/4D ultrasound during pregnancy and non-invasive prenatal genetic screening (fetal DNA) in at-risk pregnancies.

—**Annual check-up** in a single appointment (individual option). For groups, through DKV Club Salud y Bienestar. It includes: Consultation and physical examination, basic blood and urine analysis, electrocardiogram, vision and hearing check

—20 sessions of **speech therapy sessions and rehabilitation per year for children**.

—Cervical cancer prevention programme: includes **preventive HPV test**.

—**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. New!! Psychotherapy in cases of Autism Spectrum Disorder (ASD) and Attention Deficit Hyperactivity Disorder (ADHD).

## Your DKV space, very close

At **DKV Health Spaces**, you have the best medical care within reach. Spacious centers where you will feel comfortable, with all services and the latest technology.

## Worldwide assistance for stays of up to 180 days and in the event of an emergency

You are covered up to 30,000 euros for medical, surgical, pharmaceutical, hospitalisation, repatriation, document delivery, legal defence and many more expenses. Call +34 913 790 434 and we will assist you.

## Specialised phone lines (900 810 074)

- 24-hour DKV Physician.
- Paediatric medical line.
- Women's medical line.
- Pregnancy medical line.
- Sports medical line.
- Nutritional medical line.
- Childhood obesity medical line.
- Tropical medical line.
- Psycho-emotional medical line (900 810 675).

Consult with your **Health Specialist** for the nearest locations. If you are elsewhere in Spain, visit [dkv.es/espaciosdesalud](https://dkv.es/espaciosdesalud) and find available centres near you.



# Contracting

There are two types of DKV Visado:

## DKV Visado Anticipa

### Who is it for?

If you need to apply for your visa in advance:

- Consulates/embassies that require contracting and payment beforehand.
- Student visas.
- Foreign nationals who wish to arrange it in advance.

### How do I take it out?

- You can take out the policy up to 3 months in advance.
- Payment via virtual POS (online card payment) up to 3 months in advance.
- The start date will be deferred: you can choose an effective date between the time of contracting and up to 90 days later.

### What are its features?

- Full cover with no co-payments and no waiting periods (except for childbirth).
- Expires annually.
- First annual payment required via bank card.

### What happens if you are not issued the visa?

If your policy has not yet gone into effect, we will cancel the application and refund your premium.

## DKV Visado Ahora

### Who is it for?

If you don't need to apply for your visa in advance.

### How do I take it out?

The policy start date must be between the date of application and up to 3 days later.

### What are its features?

- Full cover with no co-payments and no waiting periods (except for childbirth).
- Expires annually.
- First annual payment via direct debit from bank account or bank card.

## General

- You must present your NIE document or passport.
- Your policy will expire and be renewed annually.
- The maximum age to take out the insurance is 75.



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

You already know that with DKV Visado, you have the maximum cover available to use when 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

### App Activa DKV

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. 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.



# Examine your health insurance

Reviewing your insurance is as important as taking care of your health. Your needs may change over time. Which is why we recommend that you check if your insurance is still suitable. If it is not, your Health Specialist will help you find the best solution for you.

The perfect health insurance policy for you:

## Your Health specialist

Name:

Tel.:

Email:

Comments:

dkv.es



Download the apps



Discover DKV's virtual space



DKV is the company best valued by insurance brokers in the individual healthcare branch

Customer helpline operated by:

Fundación  
**INTEGRALIA DKV**

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 of Zaragoza, volume 1,711, folio 214, sheet No. Z-15,152. Company Tax ID: A-50004209.

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