

HEALTH insurance

Insurance Product Information Document
 SegurCaixa Adeslas, S.A. de Seguros y Reaseguros

España - Cód. DGSFP - : C-124

Product: Adeslas COMPLETE

This document is exclusively informative about the main characteristics of the product, so that it does not imply any coverage by the insurance company, nor does it imply acceptance of the risk by the same. Complete pre-contractual and contractual information regarding the insurance is provided in other documents.

What does this type of insurance consist of?

The Adeslas Completa insurance is a health care insurance that allows access, within the coverage of the policy, to medical and surgical care, emergencies, specializations, diagnostic means and hospitalization through a wide range of medical professionals and centers.



What is insured?

- ✓ Primary Medicine: General Medicine, Pediatrics and Nursing Service.
- ✓ Urgent care in private centers and at home.
- ✓ Medical and Surgical Specialties: Allergology, Digestive System, Cardiology, Surgery, Obstetrics and Gynecology, Ophthalmology, Medical and Radiation Oncology, Otorhinolaryngology, Clinical Psychology, Rehabilitation, Internal Medicine, Traumatology, Urology, etc.
- ✓ Diagnostic Equipment: Clinical Analysis, General Radiology, High Technology Diagnostic Equipment such as MRI, CT, etc.
- ✓ Hospitalization: Surgical, Medical, Pediatric, ICU, Psychiatric and Day Hospital.
- ✓ Implants and Surgical Prosthesis: Pacemakers, Traumatologic Internal Prosthesis, Monofocal and Bifocal Lenses, etc. Tratamientos
- ✓ Specialization areas: Speech Therapy and Phoniatics, Laser Therapy, Chemotherapy and Radiation Oncology, Pain Treatment, etc.
- ✓ Bone marrow and cornea transplants.
- ✓ Other services: Ambulances, Childbirth Preparation and Podiatry.
- ✓ Health Assistance abroad as a consequence of an illness or accident occurring during a trip: Medical, Surgical, Pharmaceutical or Hospital Assistance is covered. In addition, this coverage includes: emergency dental expenses, medical transfer or medical repatriation, return expenses due to hospital discharge, etc.

In addition, other complementary coverages may be optionally contracted.



What is NOT insured?

- ✗ Health care requested due to symptoms compatible with alcoholism, drug addiction, self-harm..
- ✗ Drugs and medicines of any kind.
- ✗ Injuries caused by the professional practice of any sport and/or activity.
- ✗ Congenital or pre-existing illnesses at the date of contracting the policy.
- ✗ Aesthetic and/or cosmetic treatments and interventions.
- ✗ Treatments or tests that are not scientifically proven and/or experimental.



Are there any restrictions in terms of coverage?

- ! Vaccinations will be at the insured's expense.
- ! Psychiatric hospitalization is limited to 50 days per annuity per insured person.
- ! Podiatry is limited to 12 sessions per annuity.
- ! Clinical psychology, limited to 20 sessions or 40 sessions in case of eating disorders, per year per person.
- ! Periods of three, six or eight months may be established to access some of the covered benefits.
- ! The contractor, if applicable, will participate in the cost of the services received, through the payment of a stipulated amount.
- ! Travel assistance abroad shall be limited to 12,000 e per claim and person (with sublimits established in the contract). The maximum covered stay abroad shall not exceed 90 consecutive days per trip or trip.



Where am I covered?

The territorial scope for the main insurance coverages is: bito territorial para las principales coberturas del seguro es:

- ✓ Health Assistance: in national territory, in medical centers arranged by the Insurer.
- ✓ Foreign Travel Assistance: extends worldwide for trips of less than 90 days.

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What are my obligations?

- Each insured must declare in the Health Questionnaire prior to contracting all known circumstances that may influence the assessment of the risk according to his or her state of health.
- To provide the Insurer with the documentation and medical information that may be required.
- Payment of the insurance premium.
- To use the centers arranged to access the benefit.
- To identify yourself with your health card, which is personal and non-transferable.
- To pay the amount to be paid by the insured for the services used if so agreed.



When and how do I have to make payments?

Method of payment: as agreed previously with the distributor



When does the contract begin and end?

Commencement Date: to be agreed upon with the Contracting Party and the Insurance Company.

Completion Date: to be determined in accordance with the terms of the contract.

Renewal: automatic renewal per annuity, unless agreed otherwise.



How can I terminate the contract?

The Contracting Party may object to the extension of the insurance by giving written and signed notice to the Insurer not less than one month prior to the date of termination of the insurance.