

HEALTH INSURANCE

Insurance product information document

SegurCaixa Adeslas, S.A. de Seguros y Reaseguros
Spain - Code DGSFP: C-124 Pension Funds-: C-124

Product:
Adeslas Completa

This document is presented for informative purposes only to detail the product's main features, and so does not constitute coverage on the part of the insurer nor the acceptance of risk by such insurer. Complete pre-contractual and contractual information on the insurance policy is provided in other documents.

What is this type of insurance?

The Adeslas Plena insurance policy enables access, through policy coverage, to medical and surgical assistance, emergency care, specialisms, diagnostic means and hospitalisation through an extensive Healthcare Provider List and centres.



What is insured?

- ✓ Primary care: general medicine, paediatrics and nursing service.
- ✓ Emergency care at centres with which the insurer has an agreement and at home.
- ✓ Surgical medical specialisms: allergology, digestive system, cardiology, surgery, obstetrics and gynaecology, ophthalmology, medical and radio-therapeutic oncology, ENT, clinical psychology, rehabilitation, internal medicine, traumatology, urology, etc.
- ✓ Diagnostic means: clinical analyses, general radiology, high technology diagnostic means such as NMR, CAT scan, etc.
- ✓ Hospitalisation: surgical, medical, paediatrics, ICU, psychiatric and day hospital.
- ✓ Implants and surgical prostheses: pacemakers, internal traumatological prostheses, monofocal and bifocal lenses, etc.
- ✓ Special treatments: speech therapy and phoniarty, laser therapy, chemotherapy and radio-therapeutic oncology, pain treatment, etc
- ✓ Bone marrow transplants and cornea transplants.
- ✓ Other services: ambulance, birth preparation and chiropody.
- ✓ Healthcare abroad as a result of an illness or accident occurring during a temporary displacement and/or trip includes medical, surgical, pharmaceutical or hospital assistance. This coverage also includes: emergency dental treatment, healthcare transportation or medical repatriation, expenses of returning home after hospital discharge, etc.



What is not insured?

- ✗ Healthcare assistance due to alcoholism, drug addiction and self-harm.
- ✗ All pharmaceutical drugs and medication.
- ✗ Injuries caused by the professional practice of any sport and/or activity.
- ✗ Congenital or pre-existing diseases at the date of contracting.
- ✗ Aesthetic and/or cosmetic treatments and operations.
- ✗ Treatments or tests not verified scientifically and/or through experiments.



Are there any restrictions on cover?

- ! Vaccines must be paid for by the insured party.
- ! Psychiatric hospitalisation is limited to 50 days per year and person.
- ! Chiropody is limited to 12 sessions per year and person.
- ! Clinical psychology is limited to 20 sessions, or 40 sessions in the case of eating disorders, per year and person.
- ! Speech therapy will also be included for reverse swallowing for children under 14 years, up to a maximum of 20 sessions per year and person.
- ! To access any of these services, three, six or eight months must have elapsed from the date on which they were taken out, as defined in the contract.
- ! The contracting party will participate in the cost of the services received, in line with the amounts set forth in the contract.
- ! Travel assistance abroad will be limited to 12,000 euros per claim and per insured party (with the sub-limits detailed in the contract). The maximum stay covered abroad cannot exceed 90 consecutive days per trip or journey.

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Where am I covered?

The territorial area for the main insurance coverage is:

- ✓ **Healthcare assistance:** in Spain, at healthcare centres with which an agreement exists with the insurer.
- ✓ **Travel assistance abroad:** extends throughout the world to trips of less than 90 days.



What are my obligations?

- Each insured party must state in the health questionnaire, before taking out the policy, all known circumstances that may influence the risk assessment, in accordance with your state of health.
- To provide the insurer with the medical information and documentation required, where appropriate.
- Payment of the insurance.
- Use the centres with which the insurer has an agreement to access the service.
- Identify yourself with your healthcare card, which is personal and non-transferable.
- Pay the amount to be met by the insured party for the services used.



When and how do I pay?

Payment method: Wire transfer or credit card. Direct debit from a Spanish bank account will commence from the 1st renewal date.

Please provide your Spanish IBAN once you obtain it.

Payment frequency: Yearly.

Date of first payment: Full payment must be received before commencement of the insurance policy.



When does coverage start and end?

Start date: to be agreed between the contracting party and Gidea Gestion.

End date: determined in line with that agreed in the contract.

Renewal: automatic by yearly payment, unless objections are raised by any of the parties.



How do I cancel the contract?

The contracting party can oppose the renewal of the insurance policy by providing signed written notification to Gidea Gestion at least one month before the end of the insurance contract.