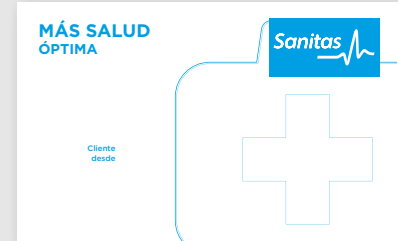


SANITAS MÁS SALUD ÓPTIMA

This is a comprehensive healthcare and medical assistance product. It provides access to all specialities, including hospitalisation.

In addition, it gives access to the **Sanitas wide healthcare network, made up of over 40,000 professionals and 1,200 care centres**, 3 Sanitas proprietary hospitals, 19 Milenium Multi-speciality centres and over 170 Milenium Dental clinics.



WIDE COVERAGE

- **Primary Care:** general medicine, paediatrics, nursing assistance, emergency services.
- **Access to all specialities:** dermatology, ophthalmology, gynaecology, orthopaedic traumatology, etc.
- **Diagnostic tests:** ultrasound, blood tests, x-rays, etc.
- **Therapeutic methods:** rehabilitation sessions, oncological treatments, etc.
- **Surgical operations:** whether or not they require a stay in hospital.
- **Hospitalisation.**
- **Dental cover:** 30 services included and discounts of 21% on all other dental treatments.

CONTRACT CONDITIONS

CO-PAYMENT

Sanitas Más Salud Óptima: Customers can choose a more competitive premium with a different co-payment structure:

No. OF SERVICES	AMOUNT CO-PAYMENT
From 0 to 3	€ 4
From 4 to 10	€ 7
From 11 to 15	€ 10
> 15	€ 15

QUALIFICATION PERIODS

The qualification periods are the following:

SERVICES	QUALIFICATION PERIODS
Outpatient surgical operations.	3 months
High-tech diagnostic tests.	6 months
Psychology.	6 months
Childbirth or Caesarean.	8 months
Complex therapeutic methods (interventional cardiology, haemodynamics, interventional radiology, radiotherapy, chemotherapy and lithotripsy).	10 months
Tubal ligation and vasectomy.	10 months
Hospitalisation and non-outpatient or inpatient system surgical operations.	10 months

CUSTOMISE YOUR POLICY

- **Repatriation guarantee:** transfer of the insured and a companion to the country of origin in case of death of the insured.
- **Reimbursement add-on:** free choice of specialist and medical centre with the option to set a cap of €150,000 or €300,000 for your trips abroad*.
- **Pharmacy:** with Sanitas, your medication at half price.
- **Family assistance:** qualified help for your family in unforeseen situations.
- **Etc.**

* Minimum stay in Spain of 6 months a year. Medical assistance in the USA is not included.

CHOOSE YOUR
OPTIONAL
COVER

MORE ADVANTAGES AND SERVICES

- **Second medical option:** obtained from world-renowned specialists.
- **Comprehensive customer support:**
 - **Sanitas 24 hours:** telephone service for emergencies and medical advice.
 - **Sanitas Welcome:** 24-hour helpline to carry out your procedures in English.
 - **Sanitas.es:** online services to facilitate your procedures (make appointments, find the nearest centre, medical information).

AND ALL OF YOUR POLICY DOCUMENTS AVAILABLE IN YOUR LANGUAGE

For more information, please consult the General Conditions of the product at www.sanitas.es