

SANITAS MÁS 90.000

It is a product that, in addition to giving you access to our medical chart, allows you to access third-party centres and specialists and we will reimburse a percentage of your medical expenses. It gives you the option of **purchasing it with or without co-payments**.

WIDE COVERAGE

- **Primary care:** general medicine, paediatrics, nursing assistance, emergency services.
- **Access to all specialities:** dermatology, ophthalmology, gynaecology, 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.**

In addition, you can enjoy a **wide healthcare network:**

Over 40,000 professionals, 1,200 medical centres and also access to our own hospitals and Milenium Multi-speciality centres exclusively for Sanitas.



EXCLUSIVE BENEFITS INCLUDED

- **Reimbursement of 70% of expenses** and a cap of €90,000.
- **Dental reimbursement:** 60% and a cap of €200/year. The reimbursement will only be applicable to treatments carried out by providers on the Sanitas appointed medical chart.
- **Hospitalisation subsidy:** daily compensation per day in hospital of €69/day.
- **Access to a network of major appointed clinics** in USA.
- **Death cover:** payment of the premium for 12 months.

CONTRACT CONDITIONS

CO-PAYMENT

If purchasing with co-payment, the co-payments will be as follows:

- High frequency services: €3,50
- Other services (linear co-payment): €5
- Dental: €3

If you choose the Más 90.000 module without co-payment, dental reimbursement will also be without co-payment.

WAITING PERIODS: the waiting periods are the following

SERVICES	WAITING 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

PERSONALISE YOUR POLICY

- **Pharmacy:** with Sanitas, your medication at half price.
- **Optical cover:** your glasses and contact lenses will cost half price.
- **Alternative medicine:** visit the medical professional of your choice and benefit from refunds in homoeopathy and acupuncture.
- You can now access the prestigious **University of Navarra Clinic** and the new centre that will open soon in Madrid².
- **Blua digital add-on:** connect with your specialists through the innovative online video consultation service, wherever you are¹.
- **Etc.**

Choose your optional cover

MORE ADVANTAGES AND SERVICES

- **Sanitas 24 hours:** helpline for emergencies and medical advice.
- **Sanitas Responde:** phone and online support and advice.
- **Second medical opinion:** from world-renowned specialists.
- **Emergency care** during foreign travel.

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

1. Compensation for up to 90 days/year, provided that the expenses are not covered by Sanitas.

2. Additional optional cover that the policyholder can take out. Cannot be purchased in Navarra, La Rioja or Cantabria.