

Sanitas Más Salud Óptima

The most comprehensive health insurance

COMPREHENSIVE HEALTHCARE

- Primary care, emergencies and access to all medical specialities (paediatrics, gynaecology, cardiology, dermatology, etc.).
- Diagnostic tests, including simple (ultrasound scans, blood tests, etc.) and high tech tests (CT scans, MRIs, etc.).
- Hospitalisation and surgery.
- Emergencies abroad for stays of up to 90 days.
- Therapeutic methods, including simple (rehabilitation, aerosol therapy, etc.) and high tech methods (lithotripsy, radiotherapy, chemotherapy, etc.).
- Dental cover with 30 services included.
- International second opinion.

More than **51,000** professionals
 4,200 medical centres
 4 hospitals
 21 Milenium centres
7 advanced rehabilitation centres
 5 wellness centres

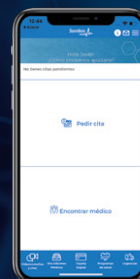
Sanitas Más Salud Óptima also includes:

DIGITAL COVER

NEW

- Video consultation with specialists: in all specialities and with your usual doctor.
- 24-h. video consultation for general and paediatric emergencies.
- Personalised digital health plans and via video consultation.

All accessible from the **Mi Sanitas app**



Terms and conditions:

Co-payment	Sanitas Más Salud Óptima has these co-payments:	0 to 3 services: €4 ; 4 to 10 services: €7 ; 11 to 15 services: €10 and from 15 services: €15 . Dental co-payment: €3 . Check co-payment for high frequency services.
Waiting periods	The waiting periods are the following:	Group 0 to II procedures, as classified by the OMC*: 3 months ; Complex diagnostic tests and psychology: 6 months ; Child delivery or caesarean: 8 months ; Complex therapeutic methods, tubal ligation / vasectomy, hospitalisation and group III to VIII surgical procedures, as classified by the OMC*: 10 months .

Age at purchase: 0-75 years. Without any guaranteed insurability age limit.

Premium per insured from¹:

€31.90

10% discount for life on policies with 4 insureds or more²

See the full list of premiums [HERE](#)

For more information and to purchase:

Check our range of add-on options

*OMC: Organización Médica Colegial (Spanish Medical Colleges Organisation). 1. You can check the premiums for this product at www.sanitas.es/tarifas. Premiums valid for new insureds added between 01/02/2023 and 01/09/2023. The surcharge of the Insurance Compensation Consortium (0.15%) will be applied to these premiums. The premiums may vary depending on the place of residence of the insured. Maximum age for taking out the policy 75 years and without any guaranteed insurability age limit. New insured: anyone who has not been on another Sanitas policy in the 6 months immediately prior to the date they are added to the new policy. 2. 10% discount for life on the net insurance premium when taking out policies with an effective date between 01/02/2023 and 01/09/2023 with 4 or more new insureds. The discount will be applicable whilst the policy is valid and payment is up to date and has 4 insureds or more.