



PART OF *Bupa*

# 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.).
- Therapeutic methods, including simple (rehabilitation, aerosol therapy, etc.) and high tech methods (lithotripsy, radiotherapy, chemotherapy, etc.).
- Hospitalisation and surgery.
- Emergencies abroad for stays of up to 90 days.
- Dental cover with 30 services included.
- International second opinion.

More than **50,000** professionals **4,200** medical centres **4** hospitals **21** Milenium centres

## DIGITALISATION

Sanitas Más Salud Óptima also includes:



### DIGITAL COVER

- 24-hour emergency service via video consultation. Without an appointment. Available for general emergencies and paediatric care.
- Personalised digital health plans and via video consultation. Choose the plan which suits you best: Personal Trainer, Nutrition, Child Health, Pregnancy, etc.

All accessible from the **Mi Sanitas app**



### Terms and conditions:

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

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

Premium per insured from<sup>1</sup>:

**€31.90**

**10% discount for life on policies with 4 insureds or more<sup>2</sup>**

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

For more information and to purchase:

Check our range of add-on options: **bluaU, Clínica Universidad de Navarra...**

\*OMC: Organización Médica Colegial (Spanish Medical Colleges Organisation). 1. Acquisition premium calculated for an insured aged 18 years and resident in Madrid. You can look up the premium rates for this product at [www.sanitas.es/tarifas](http://www.sanitas.es/tarifas). Premiums valid for new insureds added with an effective date between 01/04/2021 and 01/03/2022. The surcharge of the Consorcio de Compensación de Seguros (0.15%) will be applied to these premiums. A surcharge of 8% of the corresponding net premium will be applied to policies with only one insured. The premiums will vary depending on the place of residence of the insured. Specifically: Valencia, Córdoba and Lleida 5%; Barcelona and Mallorca 10%; Formentera 15% and Menorca and Ibiza 20%. Maximum age for taking out the policy 75 years and without any guaranteed insurability age limit. The insurance contract is an annual contract and will be renewed for successive periods of one year unless one of the parties indicates the contrary in accordance with the terms and conditions of the policy. New insured: this refers to 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 purchasing policies with an effective date between 01/04/2021 and 01/03/2022 with 4 or more new insureds. The discount will be applicable whilst the policy is current and with 4 or more insureds and payment is up to date.