

Sanitas Profesionales Óptima

Exclusive cover for the self-employed

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

COVER FOR THE SELF-EMPLOYED

- Total protection: specific cover to fulfil the needs of the self-employed worker in case of hospitalisation or temporary disability (support with housework, home delivery of medicines, physiotherapy at home, reimbursement of the insurance premium, etc.).
- Healthcare in the event of an accident at work/road accident.
- Death insurance in case of accident.

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 Profesionales Óptima has these co-payments	0 to 3 services: €4 ; 4 to 10 services: €4 ; 11 to 15 services: €10 and from 15 services: €15 Emergencies co-payment: 8€ and Diagnostic tests and Therapeutic methods: 12€ Dental co-payment: €3 High frequency services: €20 (Pre-natal classes, physiotherapy (10 sessions), ventilation therapy and aerosol therapy (15 sessions), other respiratory therapies (oxygen, BPAP and CPAP 30 days))
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. Purchase available for the self-employed worker, their spouse and children aged up to 26 years.

Premium per insured from¹:

€32.80

The first €500 are tax free²

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 corresponding surcharges/taxes will be applied to these premiums. The premiums will 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. Premiums applicable to the direct family (spouse and children under 26 years old) of the self-employed worker added as insureds to the policy. 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. Applicable to all self-employed workers under the Régimen de Estimación Directa (Direct Calculation Scheme). Affects the insurance premium taken out by the self-employed worker and their direct family (spouse and children under 26 years old). Applicable except in the Basque Country.