

# Health Insurance

Information document about the insurance product

**Company:** Agrupación Sanitaria Seguros, S.A.

**Product:** Students



ASSSA is a public limited company registered in Spain and registered in the Registry of Insurance Entities of the DGSFP with the code C-0437.

This document is purely informative and simply contains a summary of the main characteristics of the product without in any case having a contractual nature or replacing, complementing or modifying in any way the complete pre-contractual and contractual information about the product that is provided in the General Conditions and Individuals.

## What is this type of insurance?

This insurance provides the Insured with the appropriate medical, surgical and hospital assistance in all kinds of illnesses or injuries included in the description of the coverage of the policy.



### What is insured?

- ✓ PRIMARY CARE: General Medicine and Nursing Service.
- ✓ EMERGENCIES: Permanent emergency centres that appear in the in the list of medical care providers. General Medicine and Nursing medical care will be provided at home whenever the patient's condition requires it.
- ✓ MEDICAL SPECIALITIES: Allergology, Anaesthesiology and Resuscitation, Angiology and Vascular Surgery, Digestive System, Cardiology, Cardiovascular Surgery, General and Digestive System Surgery, Maxillofacial Surgery, Plastic and Reconstructive Surgery, Thoracic Surgery, Dermatology, Endocrinology, Gynaecology, Haematology, Internal Medicine, Nephrology, Pulmonology, Neurosurgery, Neurology, Odonto-Stomatology (includes annual cleaning of the mouth, extractions and stomatological cures derived from these and simple radiology of the oral cavity), Ophthalmology, Medical Oncology, Otorhinolaryngology, Psychiatry, Rheumatology, Traumatology and Orthopaedic Surgery, Urology.
- ✓ DIAGNOSTIC METHODS: Basic (Clinical Analysis, Biochemistry, Haematology, Microbiology and Parasitology, Pathological Anatomy and Cytopathology, and Simple Conventional Radiology). Other diagnostic methods (Radiodiagnosis, Complex analytics, Nuclear Medicine, Conventional Nuclear Magnetic Resonance -NMR-, Conventional Computed Axial Tomography -CT SCAN- and Tomography by Multiple Detectors exclusively for pathologies of the coronary system, Digestive Endoscopies, Diagnostic and/or therapeutic Fiberobronchoscopies, Cardiological Diagnosis, Clinical Neurophysiology, Acoustic Otoemissions, Optical coherence tomography, Polysomnography -apneas-). High-Tech diagnostics (computerized angiography, fibroscan or elastography, Positron emission tomography).
- ✓ PREVENTIVE MEDICINE: Gynaecological Check-up (Visit, Ultrasound, Cytology, mammography and HPV test). Cardiological Check-up (Visit, Cardiovascular Examination, Electrocardiogram, Analytical, Effort Test and Echocardiogram). Dermatological Prevention Plan (consultation and review). Urological Check-up (Visit, Renal and Vesico-prostatic Ultrasound, PSA (Prostate Specific Antigen) and Transrectal Ultrasound and/or Prostate Biopsy, if applicable). Colon-rectal Cancer Prevention Plan. (Consultation, Exploration, Colonoscopy if applicable). Dentistry (Consultation, Review and Scaling).
- ✓ THERAPEUTIC TREATMENTS: Outpatient and home oxygen therapy, Rehabilitation and Physiotherapy, Cardiology Rehabilitation, Orthoptics, Blood and/or plasma transfusions only in hospital, Renal and Biliary Lithotripsy, Pain Treatment, and Laser Therapy (argon/YAG).
- ✓ HOSPITALIZATION: Surgical, Medical, Oncological, Psychiatric, in ICU, and day hospitalization.
- ✓ OTHER SERVICES: Podiatry, Homeopathy, Breast prostheses after radical oncological mastectomy.
- ✓ REPATRIATION TO THE COUNTRY OF ORIGIN in the event of death, accident or serious illness.



### What is not insured?

- ✗ Health care for all types of congenital illnesses, injuries, physical defects or deformities, pregnancy or gestation, or those pre-existent on the date of entry of each Insured Person, even though a definitive diagnosis had not been made.
- ✗ Health care for diseases or injuries caused by wars, riots, revolutions, repressions, terrorism, those caused by officially declared epidemics and those that are directly or indirectly related to chemical, biological, nuclear radiation or nuclear or radioactive contamination, as well as those arising from cataclysms.
- ✗ Health care for occupational and professional accidents, in sports competitions, or for the practice of high-risk activities, and for motor vehicle accidents, and those derived from and/or related to the speciality of obstetrics. Expenses derived from attending Social Security centres are also excluded.
- ✗ Health care for chronic alcoholism, drug addiction or intoxications due to overdose, suicide attempt, self-harm, eating disorders and accidents suffered by fraud, negligence, recklessness of the Insured or injuries due to fights, assaults.
- ✗ Voluntary interruption of pregnancy, treatment of sterility and infertility and assisted fertilization techniques, and the study, diagnosis and treatment of impotence and erectile dysfunction.
- ✗ Any action that has an aesthetic and/or cosmetic purpose, Surgical correction of myopia, astigmatism, hyperopia and presbyopia, as well as orthokeratology, and derived complications.
- ✗ Any method of psychological assistance and the provision of non-officially recognized specialities.
- ✗ Organ, tissue, and cell transplants.
- ✗ Prostheses, osteosynthesis material, biological or synthetic materials and anatomical and orthopaedic pieces, except those expressly detailed as covered in the General Conditions. Prostheses will not be covered if the surgical intervention necessary for their placement is not covered.
- ✗ Physiotherapy and rehabilitation treatments when functional recovery or the maximum possible recovery has been achieved, rehabilitation in chronic diseases of the locomotor system when the sequelae have stabilised, and neurological and maintenance rehabilitation in irreversible neurological injuries of various origin.
- ✗ Medication of any kind, except that expressly detailed as covered.
- ✗ Dialysis, haemodialysis and artificial kidney treatment as well as Hyperbaric Chamber.
- ✗ Medical treatment derived from Human Immunodeficiency Virus (HIV) infection, AIDS and related diseases.
- ✗ Psychiatric hospitalization, except in the case of acute outbreaks, hospitalization derived from end-of-life care.
- ✗ Medical and/or surgical treatments for snoring or obstructive sleep apnea. Radiation therapy treatments and/or modalities, Brachytherapy, Proton therapy, Neutron therapy, Cyberknife radiosurgery, Extracranial Stereotactic and/or Respiratory Radiotherapy (4D).
- ✗ Robotic surgery and surgery assisted by neuronavigators, navigation systems or Carto (3D) mapping or electroanatomic non-fluoroscopic radiofrequency ablation atrial mapping.
- ✗ Regenerative Medicine, Biology, Immunotherapy, Biological Therapies, Gene Therapy or Genetics, experimental treatments, those for compassionate use, as well as those that are in clinical trials in all phases or levels.
- ✗ Any genetic and/or molecular biology technique that is requested for prognostic or diagnostic purposes if it can be obtained by other means, or does not have therapeutic repercussions.
- ✗ Brain DATSCAN-SPECT (Single Photon Tomography (Spectrography - SPECT)), High-resolution or field (3 Tesla) NMR or NMR Spectroscopy and NMR fusion Biopsy.
- ✗ Surgical interventions derived from epilepsy or Parkinson's, obesity surgery and gastric balloon implantation and sex change surgery.
- ✗ Any type of laser medical assistance except as expressly covered.
- ✗ Voice therapy and speech therapy caused by congenital and psychomotor anatomical or neurological disorders of various origins.
- ✗ Medical-surgical treatments with radiofrequency techniques.
- ✗ The Kit, material and tools for rhizolysis and lumbar facets in back infiltrations, as well as the radiofrequency kit.



## Are there restrictions with regard to coverage?



### HOSPITALISATION:

- Medical Hospitalization: up to €150,000 per claim.
- Surgical Hospitalization: up to three thousand euros per year per insured in medication and material on the ward.
- ICU, up to €150,000 per claim.
- Psychiatric Hospitalization: 15 days a year per insured person for mental disorders in the acute phase.
- Oncological Hospitalization: 15 days per incident, and the medication to be charged to the insured.



### SPECIAL TREATMENTS:

- Homeopathy: 12 sessions per insured and year.
- Admissions caused by the acute complication of pain treatment and by the implantation of reservoirs is limited to a maximum period of 7 days.
- Fibroscan or elastography: one per insured and year.



Urgent travel medical assistance up to €15,000 per insured when the assistance is required abroad and a limit of €900 when this assistance is required in Spain, and the assistance required in both cases occurs within 90 consecutive days from the start of the trip.



## Where am I covered?



Medical, surgical and hospital assistance within Spain and in the cities where ASSSA has a medical directory. Emergency medical assistance while travelling throughout the national territory and abroad and in Spain for the repatriation to the country of origin through ARAG SE, Spanish branch.



## What are my obligations?

- Before signing the contract, you must declare to ASSSA, in accordance with the health questionnaire you are required by the Insurer to complete, all the circumstances known to you that may influence the risk assessment.
- Any change in the Spanish address of the Policyholder or in his/her residence in the country of origin, as declared in the Private Conditions, has to be communicated to the Insurer.
- To minimize the consequences of the incident, using all the means available for prompt recovery.
- Before receiving assistance, you must present the health card and, if requested, the receipt demonstrating the payment of the premium.
- For those services that must be prescribed by an ASSSA doctor; Diagnostic Methods (except Basic Diagnostics), Therapeutic Treatments, Medical check-ups and certain specialities reported in the ASSSA Medical Directory, you must obtain the corresponding authorization at any ASSSA office.
- In cases of emergency services, you must request them by phone or go directly, as appropriate, to a permanent emergency centre listed in current ASSSA medical directory.



## When and how do I make the payments?

The Policyholder is obliged to pay the single premium, which shall be verified at the Policyholder's address, at any of the ASSSA offices or at his/her agent's office. The payment of the receipt shall be claimed once the contract has been signed.



## When does coverage begin and end?

The Insurance is stipulated for the period of time established in the Particular Conditions.



## How do I terminate the contract?

It is expressly established that the Contract cannot be extended, thus it will expire on the expiration date without it being necessary to urge its termination by any of the parties.