



**ASSSA**

INSURANCE

*since 1935*



**HEALTH INSURANCE**

*Your health in good hands*

# QUALITY HEALTH INSURANCE

## Especially designed for Expats

*The benefits of our experience in serving the expat community together with the best doctors, best technology and personal service in your language are available whenever you need them.*



## INVEST IN YOUR HEALTH WITH ASSSA

Enjoy the peace of mind offered by our exclusive guarantees and our unique service:



### Experience

Experts in Health Insurance for over 80 years.



### Guaranteed for life

Contractual guarantee of no policy cancellation due to age, illness or high usage.



### Electronic card

to access medical services in a more agile and simple way.



### No copayments



### No premium increase

due to age. The age you join is the age you stay.



### Join up to 79

Maximum entry age (if older, please consult).



### Extensive branch network

Numerous local customer service offices committed to serving the expat community.



### Close to you

Unique customer care and after sales assistance. Simple and fast authorisation procedures.



### In your language

Personal and professional assistance in your language. Policy documents available in several languages.



### Suitable health insurance for Visa and Residencia



### Lifetime discounts

#### Easy payment terms

Split payment at no additional cost or pay annually with an extra discount.

#### Change to ASSSA

Waiting and indisputability periods can be waived should you have an existing health insurance.



*Is there anything more important than health?*

# YOUR HEALTH WELL INSURED

We take care of your health with the benefits of our insurance:



## Direct access to specialists

and to private medical services with no waiting lists.



## From day one

cover for private GP's, specialists and emergency hospitals.



## Special treatments

Oncology with chemo and radiotherapy, laser therapy, oxygen therapy, blood transfusions, physiotherapy, etc.



## Private room

for surgical and medical in-patient hospitalisation with bed for companion.



## 24 Hour

emergency assistance.



## The best private clinics

Free choice of doctors and private clinics within the extensive ASSSA medical directory.



## High tech diagnosis methods

CAT scan, Nuclear Magnetic Resonance, vascular haemodynamic, digital arteriography, etc.



## Surgical operations

with no waiting lists.



## Preventive medicine

Extensive annual check-ups and second medical opinions.



## Medical assistance at home

GP and nursing.



## Medical travel cover

International assistance up to 15.000 € in medical emergencies during stays of up to 90 consecutive days. Includes repatriation.

### Prostheses

Prostheses cover.

### Dental cover

Annual dental check-up & cleaning.

### Family planning

and childbirth preparation

### Indisputability

Only one year.



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# CHOICE OF COVER

A wide range of products to choose the one that best suits your needs:

BENEFITS	BASIC	STANDARD	PLUS	MASTER
GP and Paediatrics	✓	✓	✓	✓
Emergencies	✓	✓	✓	✓
Medical specialities	✓	✓	✓	✓
Clinical Analysis, Radiology and other diagnosis methods	✓	✓	✓	✓
Sedation in digestive endoscopies	✓	✓	✓	✓
Contrasts	-	-	-	✓
High tech diagnosis methods (A) (CAT scan, Nuclear Magnetic Resonance, vascular haemodynamic, etc.)	✓	✓	✓	✓
Hospitalisation:				
Emergencies (up to diagnosis) (B)	3 days/process	3 days/process	3 days/process	3 days/process Including medication
Surgical with medication (B)	✓	✓	✓	✓
Medical (A)	7 days	30 days	60 days	Unlimited Including medication
Paediatric (A)	7 days	30 days	60 days	Unlimited Including medication
Obstetrics (childbirth) with medication (C)	✓	✓	✓	✓
Post-surgical ICU with medication	3 days/process	3 days/process	5 days/process	7 days/process
ICU medical treatment (A)	-	15 days	30 days	60 days
Psychiatric (A)	-	30 days	45 days	60 days
Dental cover including extractions and annual teeth cleaning	✓	✓	✓	✓
Artificial kidney and dialysis for acute renal failure (A)	-	✓	✓	✓
Clinical Oncology: specialist, diagnosis and surgery	✓	✓	✓	✓
Chemotherapy (antitumoral medication) (A)	-	✓	✓	✓
Conventional Radiotherapy using an Electron Linear Accelerator (A)	✓	✓	✓	✓
Rehabilitation and Physiotherapy	30 sessions Locomotor system	30 sessions Locomotor system	30 sessions Locomotor system, Cardiac and Post-CVA	40 sessions Locomotor system, Cardiac and Post-CVA
Ambulance. One way to emergency clinics	✓	✓	✓	✓
Prenatal classes and midwife	✓	✓	✓	✓
Family planning (tubal ligation and vasectomy)	✓	✓	✓	✓
Chiropody (6 sessions)	✓	✓	✓	✓
International emergency travel assistance up to 15.000 € during stays of up to 90 consecutive days. Including repatriation	✓	✓	✓	✓
Annual medical check-up	-	-	(1)	(1) and (2)
Prostheses (D)	(3)	(3)	(3)	(3) and (4)
Maximum entry age	79 years	74 years	74 years	74 years

**Waiting periods:** (A) 6 months / (B) 6 months except in a vital emergency / (C) 8 months except dystocic labours in vital emergencies / (D) 12 months

(1) **Women:** for prevention and early diagnosis of:

- Breast and/or gynaecological diseases. Includes: consultation and clinic examination by the specialist, smear test, mammography, breast and gynaecological ultrasound picture.
- Osteoporosis: bone density scan.

(1) **Men:** for prevention and early diagnosis of:

- Urological diseases. Includes: consultation and clinic examination by the specialist, urological ultrasound picture and PSA prostate control (analysis).
- Coronary diseases. Includes: consultation and clinic examination by the specialist and ECG.

(2) **Men and Women:** for prevention and early diagnosis of colon cancer. Includes: consultation and clinic examination by the specialist and colonoscopy.

(3) **Prostheses:** Ophthalmology: monofocal lenses (cataracts): General surgery: mesh in hernia and/or eventration surgeries. Cardiology: stents in coronary angioplasties.

(4) **Prostheses:** up to 3.000 € per year/insured in internal hip and knee prostheses, vascular by-pass, heart valves and pacemakers.

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# DENTAL INSURANCE

## Quality dental care at the best price and in your language

Start saving and enjoy a comprehensive assistance in your language to achieve your best smile:



### Prestigious dentists

of your choice inside the ASSSA medical directory.



### Quality dental care

The best materials and the highest technology at your disposal.



### Start saving

Dental services free of charge and treatments with reduced prices (excess) for having the dental policy.



### From day one

except for 6 months waiting period for prostheses.



### No age limit

to contract and without limitations for pre-existing conditions.



### Take advantage of the ASSSA special premium

when taking out the dental policy if all the members already have the health policy. Free for children up to 7 years of age (inclusive).

#### Guaranteed services:

- Consultations.
- Extractions.
- Fillings.
- Endodontics.
- Periodontics.
- Preventive odontology.
- Prosthesis.
- Aesthetics.
- Oral surgery.
- Implantology.
- Orthodontics.

#### Choice of modality:

Dental or Extradental. Two annual teeth cleaning, free fillings and more services without excess with Extradental.



*Your safety in good hands*

# ACCIDENT INSURANCE

## Protection for you and for your loved ones

We ensure your well-being and respond to unforeseen events caused by accidents:

### Special Accident coverage for insured with ASSSA health policy

- Medical assistance for traffic accidents.
- 10.000 € for accidental death.
- 10.000 € for total permanent disability caused by accident.

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If you require further information, please contact our offices or your insurance broker.

**AGRUPACIÓN SANITARIA SEGUROS S.A.**



**ASSSA**

INSURANCE

*since 1935*



**SUMMUM HEALTH INSURANCE**

*Free choice of doctors*

# SUMMUM

## Health insurance with free choice of doctors

Ensure your well-being with our elite health insurance designed exclusively to guarantee your peace of mind, with which you may freely choose your doctor.



## WELCOME TO EXCLUSIVITY

Enjoy our unique service and our exclusive guarantees with our most comprehensive health insurance:



### Experience

Experts in Health Insurance for over 80 years.



### Free choice of doctors

Private GP's, paediatricians and specialists with cost reimbursement.



### Electronic card

to access medical services in a more agile and simple way.



### No premium increase

due to age. The age you join is the age you stay.



### Extensive branch network

Numerous local customer service offices committed to serving the expat community.



### In your language

Personal and professional assistance in your language. Policy documents available in several languages.



### Guaranteed for life

Contractual guarantee of no policy cancellation due to age, illness or high usage.



### Economic compensation for hospitalisation

from the fourth day of hospitalisation.



### No copayments



### Join up to 74

Maximum entry age (if older, please consult).



### Close to you

Unique customer care and after sales assistance. Simple and fast authorisation procedures.



### Suitable health insurance for Residencia

### % Lifetime discounts

#### Easy payment terms

Split payment at no additional cost or pay annually with an extra discount.

#### Change to ASSSA

Waiting and indisputability periods can be waived should you have an existing health insurance.





# THE KEY TO YOUR WELL BEING

We have added, to our exceptional health insurance coverages, our exclusive guarantees that makes SUMMUM our most comprehensive modality to ensure your well-being:



**Complete annual medical check-up**  
and second medical opinion



**Unlimited hospitalisation including medication**  
in medical, paediatric, surgical and obstetric hospitalisation in a private room with an extra bed for an accompanying person.



**Direct access to specialists**  
and to private medical services with no waiting lists.



**The best private clinics**  
within our comprehensive ASSSA medical directory.



**From day one**  
cover for private GP's, specialists and emergency hospitals.



**High tech diagnosis methods**  
PET, CAT scan, Nuclear Magnetic Resonance, vascular haemodynamic, digital arteriography, etc.



**Special treatments**  
Oncology with chemo and radiotherapy, laser therapy, oxygen therapy, blood transfusions, physiotherapy, etc.



**Surgical operations**  
with no waiting lists.



**24 Hour**  
emergency assistance.



**Medical assistance at home**  
GP and nursing.



**Medical travel cover**  
International assistance up to 15.000 € in medical emergencies during stays of up to 90 consecutive days. Includes repatriation.

## Prostheses

Coverage for prostheses.  
It also includes breast prostheses in post-mastectomy reconstructions.

## Dental cover

Annual dental check-up & cleaning.

## Indisputability

Only one year.

## Family planning and childbirth preparation

## Psychology

## Phoniatrics

## Chiropody

## Chiropractic

MEDICAL DIRECTORY SERVICES	SUMMUM
GP and Paediatrics	✓
Emergencies	✓
Medical specialities	✓
Clinical Analysis, Radiology and other diagnosis methods	✓
Sedation in digestive endoscopies	✓
Contrasts	✓
High tech diagnosis methods (A) (PET, CAT scan, Nuclear Magnetic Resonance, vascular haemodynamic, etc.)	✓
Hospitalisation:	
Emergencies with medication (up to diagnosis) (B)	3 days/process
Surgical with medication (B)	✓
Medical with medication (A)	✓
Paediatric with medication (A)	✓
Obstetrics (childbirth) with medication (C)	✓
Post-surgical ICU with medication	7 days/process
ICU medical treatment (A)	90 days
Psychiatric (A)	90 days
Dental cover including extractions and annual teeth cleaning	✓
Artificial kidney and dialysis for acute renal failure (A)	✓
Clinical Oncology: specialist, diagnosis and surgery	✓
Chemotherapy (antitumoral medication) (A)	✓
Conventional Radiotherapy using an Electron Linear Accelerator (A)	✓
Rehabilitation and Physiotherapy	60 sessions Locomotor system and 40 sessions Cardiac and Post-CVA
Ambulance. One way to emergency clinics	✓
Prenatal classes and midwife	✓
Family planning (tubal ligation and vasectomy)	✓
International emergency travel assistance up to 15.000 € during stays of up to 90 consecutive days. Including repatriation	✓
Complete annual medical check-up	(1)
Prostheses (D)	(2)

FREE CHOICE MEDICAL SERVICES	AMOUNT GUARANTEED
Primary care	
General practitioner consultation (3 consultations/month)	30 €/consultation
Paediatric consultation (3 consultations/month)	36 €/consultation
Specialist care (2 consultations per speciality/month)	
Group 1: Digestive system, Cardiology, General surgery, Dermatology, Endocrinology, Internal medicine, Neumology, Obstetrics and gynaecology, Odontology-stomatology, Ophthalmology, Otorrhinolaryngology, Rheumatology, Traumatology, Urology.	50 €/consultation
Group 2: Allergology, Angiology and vascular surgery, Specialised surgery, Haematology, Immunology, Nephrology, Neurology, Oncology, Proctology and Psychiatry.	60 €/consultation
Economic compensation for hospitalisation (from the fourth day)	30 €/day
Other free choice services	
Psychology (10 sessions)	30 €/session
Speech therapy (20 sessions)	30 €/session
Chiropractor (6 sessions)	30 €/session
Podologist (10 sessions)	18 €/session
Childbirth preparation	150 €/course

**Waiting periods:** (A) 6 months / (B) 6 months except in a vital emergency / (C) 8 months except dystocic labours in vital emergencies / (D) 12 months

**(1) Complete annual medical check-up:**

- **GP/General medicine:** Consultation, complete physical examination and assessment carried out by the general doctor. Lab analysis, including TSH (women) and total PSA (men). Thorax front-back x-ray and thorax lateral x-ray. Abdominal ultrasound.
- **Specialised medicine:** Consultation and clinical examination by the specialist: Otorrhinolaryngology (including audiometry). Digestive system (including colonoscopy, if needed). Cardiology (including electrocardiogram). Gynaecology (including smear test, mammography, breast and gynaecological ultrasound and bone densitometry). Urology (including urologic ultrasound).

**(2) Prostheses:** Ophthalmology: monofocal lenses (cataracts): General surgery: mesh in hernia and/or eventration surgeries. Cardiology: stents in coronary angioplasties. Up to 3.000 € per year/ insured in internal hip and knee prostheses, vascular by-pass, heart valves, pacemaker and mammary prosthesis for post-mastectomy reconstructions.

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# DENTAL INSURANCE

## Quality dental care at the best price and in your language

Start saving and enjoy a comprehensive assistance in your language to achieve your best smile:



### Prestigious dentists

of your choice inside the ASSSA medical directory.



### Quality dental care

The best materials and the highest technology at your disposal.



### Start saving

Dental services free of charge and treatments with reduced prices (excess) for having the dental policy.



### From day one

except for 6 months waiting period for prostheses.



### No age limit

to contract and without limitations for pre-existing conditions.



### Take advantage of the ASSSA special premium

when taking out the dental policy if all the members already have the health policy. Free for children up to 7 years of age (inclusive).

#### Guaranteed services:

- Consultations.
- Extractions.
- Fillings.
- Endodontics.
- Periodontics.
- Preventive odontology.
- Prosthesis.
- Aesthetics.
- Oral surgery.
- Implantology.
- Orthodontics.

#### Choice of modality:

Dental or Extradental. Two annual teeth cleaning, free fillings and more services without excess with Extradental.



*Your safety in good hands*

# ACCIDENT INSURANCE

## Protection for you and for your loved ones

We ensure your well-being and respond to unforeseen events caused by accidents:

### Special Accident coverage for insured with ASSSA health policy

- Medical assistance for traffic accidents.
- 10.000 € for accidental death.
- 10.000 € for total permanent disability caused by accident.

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*Life is better with a smile*

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