



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.



No copayments



No premium increase

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



79 years

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.



Electronic card

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



Insured Portal

A personal and exclusive space from which you may access to carry out online procedures, and even keep track of your policies.



Close to you

Unique customer care and after sales assistance.



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.



The best private clinics

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

[>>> Discover our medical directory here](#)



From the first day



High tech diagnosis methods

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.



Private room

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



Preventive medicine

Extensive annual check-ups and second medical opinions.



24-hour ambulance service

in emergency assistances.



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.



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, Post-CVA, Lymphatic Drainage, Pelvic Floor and Vestibular (vertigo).	40 sessions Locomotor system, Cardiac, Post-CVA, Lymphatic Drainage, Pelvic Floor and Vestibular (vertigo).
Ambulance. One way to emergency clinics	✓	✓	✓	✓ Including the return journey (*)
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

(*) This includes the Insured Person's return journey from the contracted hospital to their home after surgery.

(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:

- Clinic Analysis.
- For the prevention or early diagnosis of colon cancer. This includes: Consultation and clinical examination by the specialist doctor 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 1.500 € per year/Insured, for osteosynthesis material.
- Up to 1.500 € per year/Insured, for stent insertion in angioplasties (carotid, subclavian, renal, iliac, femoral, popliteal and tibial).
- Up to 3.000 € per year/Insured, for internal hip and knee prostheses, vascular By-pass, heart valves and pacemakers.

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.

[>>> Discover our medical directory here](#)



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 the first day
except for 6 months waiting
period for prostheses.



No age limit
to contract and without limitations
for pre-existing conditions.



Enjoy an additional discount
in your premium if you already have an
ASSSA health insurance policy. Children
up to 7 years (inclusive) free.

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.



Life is better with a smile



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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Tradition and innovation in Health

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Point of care

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.



No copayments



74 years

Join up to 74

Maximum entry age (if older, please consult).



Electronic card

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



Close to you

Unique customer care and after sales assistance.



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 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.



Insured Portal

A personal and exclusive space from which you may access to carry out online procedures, and even keep track of your policies.



In your language

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



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.

[>>> Discover our medical directory here](#)



From the first day



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 ambulance service
in emergency assistances.



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

Chiroprody

Chiropractic



MEDICAL DIRECTORY SERVICES	SUMMUM
GP and Paediatrics	✓
Emergencies	✓
Medical specialties	✓
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, 40 sessions Cardiac, Post-CVA, Lymphatic Drainage, Pelvic Floor and Vestibular (vertigo)
Ambulance. One way to emergency clinics	✓ Including the return journey (*)
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)	40 €/consultation
Paediatric consultation (3 consultations/month)	46 €/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.	60 €/consultation
Group 2: Allergology, Angiology and vascular surgery, Specialised surgery, Haematology, Immunology, Nephrology, Neurology, Oncology, Proctology and Psychiatry.	80 €/consultation
Economic compensation for hospitalisation (from the fourth day)	40 €/day
Other free choice services	
Psychology (10 sessions)	40 €/session
Speech therapy (20 sessions)	40 €/session
Chiropractor (6 sessions)	40 €/session
Podologist (10 sessions)	24 €/session
Childbirth preparation	160 €/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

(*) This includes the Insured Person's return journey from the contracted hospital to their home after surgery.

(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 1.500 € per year/Insured, for osteosynthesis material. Up to 1.500 € per year/Insured, for stent insertion in angioplasties (carotid, subclavian, renal, iliac, femoral, popliteal and tibial). Up to 3.000 € per year/Insured, for internal hip and knee prostheses, vascular By-pass, heart valves and pacemakers. Up to 3.000 € per year/Insured in mammary prosthesis for post-mastectomy reconstructions.

This document is for information purposes only and is in no way contractual in nature, nor does it replace, supplement or modify in any way the full pre-contractual and contractual information about the product provided in the General Conditions, Private Conditions and Annexes.

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.

[>>> Discover our medical directory here](#)



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 the first day
except for 6 months waiting
period for prostheses.



No age limit
to contract and without limitations
for pre-existing conditions.



Enjoy an additional discount
in your premium if you already have an
ASSSA health insurance policy. Children
up to 7 years (inclusive) free.

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.

Life is better with a smile



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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