



EVERYTHING YOU NEED
TO KNOW ABOUT YOUR
ASISA HEALTH INSURANCE

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1. MAIN FEATURES OF ASISA HEALTH INSURANCE

LIST OF THE MAIN SERVICES INCLUDED

- 1 **Comprehensive and limitless cover** in primary care and specialist treatments.
- 2 **The largest network** of health professionals (over 40,000 doctors) and private hospitals and medical facilities (over 1,000) across Spain (mainland and islands), with freedom to choose the clinician and health facility you prefer.*

*: For a full list of health centres (hospitals, clinics, etc.) and health professionals included in the ASISA network (including physicians -from all specialities-, midwives, psychotherapists, etc.) see <https://buscador.asisa.es/> The search engine is designed to select specialists based on specialty and location. It also identifies English-speaking clinicians. Policy holders who are not comfortable navigating the Website in Spanish can access this information by contacting the English Speaking Call Centre (+34 91 200 0 200).

3. **Home visits** including home consultations with doctors, home nursing and Oxygen therapy at home.
 4. **Unlimited inpatient stays** (in any department, including intensive care). Only exception is psychiatric admissions, which have a limit of 50 days for length of stay per year. When patients are in hospital for inpatient treatment, they enjoy a private room with an extra bed for a carer or family member free of charge.
 5. **Practically all diagnostic treatments and therapies** which are included in the list of approved technologies by the Spanish National Health Service, are covered. For example: inpatient and outpatient surgery, medication during hospitalisation with no limits, implants, prostheses, bone marrow transplants and cornea transplants. The main exclusions are: Outpatient medication and some specific treatments such as optative aesthetic surgery, bariatric surgery and robotics.
 6. **Phone lines for Customer Service** in Spanish 24 hours per day, seven days per week (+34 91 991 1 999 – number appears printed on the Asisa Health Insurance membership card). Refer to the section “Special services for English speakers at no additional cost” (see below) for the English Customer Service and Helpline.
 7. **Phone lines for medical emergencies** in Spanish (dial +34 91 991 1 999 and press 0, number appears printed on the Asisa Health Insurance membership card). Refer to the section “Special services for English speakers at no additional cost” (see below) for the English-speaking Medical Emergency Services.
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8. **Full cover for antenatal care (unlimited), pregnancy and childbirth**, with automatic cover for the infant for 30 days after birth (at no additional cost). When the baby is born in a hospital within the ASISA network of hospitals, the baby has comprehensive coverage (both inpatient and outpatient treatments). When the birth has not been covered by ASISA, the baby has comprehensive coverage only for outpatient treatments. Insuring the baby before 30 days after birth have elapsed, guarantees that the infant will enjoy comprehensive cover with no exclusions.
9. **Family planning.**
10. **Disease prevention and health promotion**, including specific plans and guidance for preventable conditions in paediatrics, cardiovascular disease, gynecology, urology and digestive system disorders.
11. Consultations with specialists in seeking a **second opinion**.
12. **Some dental treatments** are included in your cover and are complementary (do not require extra payment) at any dental clinics within the ASISA network. Complementary services include consultations, follow-ups, tooth extractions, dental hygiene, x-rays required by the treatments mentioned, and fluoride treatment for children under 6 years of age. See point 1 in the section titled "Special discounts for treatments the policy does not cover", for comprehensive dental cover.
13. **Podiatry** (up to 6 sessions until the end of 2020, and up to 12 sessions per year from 1st January 2021 onwards).
14. **Psychotherapy** (up to 20 sessions per year). From 1st January 2021 onwards, up to 40 sessions per year for treatments related to eating disorders, bullying, cyberbullying and gender violence.
15. Health cover for work related **accidents** and car accidents.
16. For policy holders aged between 14 and 65, **accidental death is insured** for 6,000 euros.

LIMITATIONS TO BEAR IN MIND

ASISA's terms are crystal clear. These are the main restrictions of Asisa Health Insurance:

1. **Waiting periods.** Waiting periods may apply for some procedures and treatments.
 - a. These waiting periods apply to elective treatments, pre-planned procedures (such as programmed surgery or childbirth), and certain diagnostic or highly specialist interventions. **Accident and emergency as well as preventative treatments are covered from the moment the insurance cover is taken** and are not subject to the waiting period whatsoever.
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- b. **Exception:** Patients who are covered by a health insurance plan with a similar (or higher) level of cover to the Asisa Health Insurance, can transition directly from their insurance plan to Asisa plan, without a waiting period.

2. Asisa Health Insurance **does NOT cover:**

- Treatments prescribed or carried out by professionals or in medical centres that do not belong to ASISA's network.
- Outpatient medication and some specific optative treatments, such as dental procedures, assisted reproductive technologies, conservation of umbilical cord stem cells and eye surgery for refractive eye conditions, as well as aesthetic, bariatric and robotic surgery.
- Treatment for:
 - Pre-existing conditions (health related conditions that were present prior to the moment Asisa Health Insurance was contracted).
 - Conditions caused by extraordinary and natural disasters (such as armed conflicts, pandemics, etc.). However, ASISA has made a pledge to its policy holders to ensure that at this stage COVID19 is not considered an exclusion. Therefore, any tests, treatments and consultations related to COVID19 prescribed by clinicians within ASISA network are fully covered.

2. ADDITIONAL SERVICES EXCLUSIVELY FOR ENGLISH SPEAKERS, AT NO ADDITIONAL COST

1. **Customer Care in English** available:

- Via phone (+34 91 200 0 200) this number is included on the Asisa Health Insurance membership card. Lines open from 9am to 7pm (Spanish mainland time), Monday to Friday except Bank Holidays.
- Via email (ask@asisa.es).

2. **Medical Emergencies in English available 24/7** (call 900 92 99 71 or +34 91 200 0 200, and press 0 -this number is included on Asisa Health Insurance membership card).

3. **Remote medical consultations in English with GPs and Specialist consultants**, via:

- Telephone for GP consultations, call 900 92 99 71 to book an appointment.
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- Instant consultation via chat app in English. Does not require booking an appointment; the average time doctors take to reply is 4 minutes. Download the app "ASISA Medical Chat" from PlayStore or AppStore, and follow the instructions. The app currently offers access to English-speaking GPs, specialist consultants will be added in the future.
 - Online Video consultation in English. Currently available for cardiology, traumatology (orthopaedic surgery), ophthalmology and allergology. Other specialties are being added. Call 91 200 0 200 (telephone included on the card) and dial 2 to book a video consultation.
4. **A dedicated website in English** which allows to process all documentation in English: **www.asisacaresforyou.com**.
 5. **All the administrative processes have been simplified and made hassle free. All actions can be carried out digitally or by phone.** Whether you are a full or part-time resident in Spain, visit the country regularly or occasionally, or would like to enjoy the advantages of Spanish healthcare regardless of where you live, in order to become an Asisa Health Insurance member, all you need is:
 - a. Your passport.
 - b. A method of payment; a Spanish bank account or an international debit/credit card (if you don't have a Spanish bank account).
 6. **24/7 English-speaking helpline to prepare for international and for assistance during international travel** (call +34 913 543 740 -this number is included on the Asisa Health Insurance membership card). The service includes:
 - a. **Free advice prior to initiating** travel (medical precautions for each destination, formal documentation required, travel conditions, etc.).
 - b. **Cover for accidents and health care required during travel** (provided the policy holder has not been away from Spain for 3 months or more uninterruptedly) (Call +34 913 543 740):
 - **Cover for up to 120 € for dental treatments and for up to 25,000 € for healthcare** (clinical fees; medication or local ambulance transport prescribed by a clinician; hospital admissions). Call +34 913 543 740 to know which centres nearby are approved by ASISA, and keep copies of all receipts.
 - **Repatriation to a hospital in Spain**, under medical supervision, when ASISA's medical team determines that it is required in order to ensure you receive appropriate treatment. Depending on medical assessment of your condition, repatriation may be carried out via ambulance, train, plane or air ambulance (helicopter or plane) and with an adult companion when the patient is a minor.
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- If you fall ill or suffer an accident while travelling alone, and require admission to hospital for five days or longer as a result of this, **ASISA will cover the cost of a return trip for a family member or a person designated by the family**, from Spain to accompany you. The minimum number of days is reduced to 3 for children or adults with a disability. In addition, the person travelling to accompany the policy holder will receive financial help for accommodation. Please ensure person policy holder keeps the receipts and invoices in order to claim the reimbursements.
 - If you fall ill or suffer an accident when travelling alone and are in charge of children or a person with disability, and are unable to take care of them, **ASISA will cover the cost of a return trip for a family member or designated tutor to travel in order to meet the children / person with disability and accompany them back to Spain**. When no family member or designated tutor is available, staff of ASISA will accompany them.
- c. In the event that one of your family members (partner, sibling, parent, grand parent, child, grandchild, father in law, mother in law, sister in law, brother in law) passes away in Spain while you are travelling abroad, **ASISA will cover the cost of your return journey to be present at the be-reavement ceremony**.
- d. **Support in case of the policy holder passes away** (call +34 913 543 740 -this number is indicated on the Asisa Health Insurance membership card):
- In the event that the policy holder passes away while travelling outside Spain, ASISA will cover the costs of repatriation of the body to Spain or to the UK (depending on the preference expressed by the Policy Holder). This includes costs related to embalming, coffin and legal and administrative tasks required for the repatriation.
 - In the event that the policy holder passes away in Spain, ASISA will cover the costs of repatriation of the body to the UK (if the Policy Holder has expressed a preference to be repatriated to the UK). ASISA will cover the cost of a person designated by the Heir apparent to accompany the body and contribute towards the costs of accommodation during 3 days of the person accompanying the deceased policy holder.

3. SPECIAL DISCOUNTS FOR TREATMENTS THE POLICY DOES NOT COVER

There are some treatments that the ASISA Health Insurance plan does not cover. However, ASISA members can access special discounts of up to 35%. List of treatments which offer discount to ASISA members, includes:

FULL DENTAL CARE

In addition to partial dental cover described in point 12 of “Main features of Asisa Health Insurance”, Asisa Health Insurance offers:

- Full dental care including diagnostics (consultations, X-rays, etc.), prevention treatments, root canal therapy, periodontology, orthodontics, prostheses, implants, oral surgery, cosmetic dental treatments (teeth whitening, etc.), bruxism and temporo-mandibular joint (TMJ) disorder, and 24-hour emergency treatments.
- In any of the 48 clinics of ASISA Dental across Spain (<https://Asisadental.es/en/our-network>). In virtually all of these Clinics, policy holders will be able to request support from an English speaking staff member.
- With an English-speaking customer support for ASISA Dental Clinics via:
 - Whatsapp: +34 608 72 23 11 (Lines open Monday to Friday except Bank Holidays, from 10 am to 2 pm and 4 pm to 8 pm, Spanish mainland time).
 - Web: (<https://asisadental.es/en/online-appointment-guest>).
- With special discounts (for up to 35%) during the first six months of membership with Asisa Health Insurance. See the “List of special prices for dental treatments” here: <https://asisahealthinsurance.asisa.es/pdf/prices-for-dental-services.pdf>. After six months, you can continue to access the special discounts adding Asisa Dental Insurance to your health cover (prices for Asisa Dental insurance start at 8.95 euros / month).

ASSISTED REPRODUCTIVE TECHNOLOGY

Including in vitro fertilization, in a network of specialised centres across Spain: <https://www.asisa.es/para-tu-salud/unidad-de-reproduccion-asistida>.

CONSERVATION OF UMBILICAL CORD STEM CELLS

This service is provided by BioCord. BioCord is the UK’s largest private human tissue bank, which has been operating since 2002 and is the only private laboratory in the UK that works for the NHS to process and store cord blood and tissue, peripheral blood, and bone marrow stem cells. <https://www.asisa.es/para-tu-salud/conservacion-celulas-madre-biocord>.

EYE SURGERY FOR REFRACTIVE EYE CONDITIONS

Including myopia, hyperopia, etc., at Ophthalmologist network of clinics; the largest ophthalmologic network in Spain <https://www.asisa.es/para-tu-salud/cirugia-ocular-con-laser>.

DISCOUNTS IN EYE GLASSES

At General Óptica branches across Spain: <https://www.asisa.es/para-tu-salud/servicio-de-oftalmologia>.

4. WHAT MAKES ASISA'S SERVICES DIFFERENT TO OTHER INSURANCE COMPANIES

ASISA belongs to Europe's largest cooperative of doctors. It is owned by doctors and managed by doctors under the highest ethical standards.

That's why we have become Spain's favourite health insurance provider.

With ASISA, policy holders feel safe because they know that no matter what the future brings:

ASISA WILL NEVER CANCEL YOUR POLICY.

ASISA's pledge is that your health cover will never be taken away from you no matter how expensive your health care needs become.

The only circumstance which can result in ASISA cancelling your policy is if you have not been honest with the disclosure of pre-existing conditions when taking out the policy for the first time, if you provide false information or fail to meet the policy payments on two occasions in a row.

ASISA WILL NEVER PUMP UP THE PRICE BECAUSE YOU HAVE FALLEN ILL AND NEED MORE EXPENSIVE TREATMENTS

With ASISA you will never be surprised by a sudden price increase; premium prices rise in a pre-determined manner slowly each year. See premium prices here:

<https://asisahealthinsurance.asisa.es/pdf/prices-list.pdf>.

Moreover, the premiums are calculated according to your age, and are not affected by the cost of the services you may require.

ASISA DOES NOT PUT A CAP ON THE COST OF PATIENT TREATMENTS, SO YOU WILL ALWAYS BE COVERED WITHOUT INTERRUPTION, REGARDLESS OF THE COST

Asisa Health Insurance policy is closely modelled on the original National Health Service philosophy, where your health cover is comprehensive and limitless, and the attention you receive is determined by the criteria of the doctors who treat you, not by the cost of the services.

This formula is very different to the “reimbursement schemes” some health insurances offer, where you pay out of pocket for medical treatments and are reimbursed after you carry out the claim up to a pre-established maximum amount, after which you lose your cover.

With ASISA there is no cap or maximum amount after which you lose your cover. If you fall ill, you will have access to all the diagnostics, treatments, and medical attention you need. Regardless of how expensive these might turn out to be, Asisa will always cover them.

ASISA PRICE POLICY PROTECTS YOU WHEN YOU GROW OLD

The certainty that as you grow old, ASISA will carry on taking care of your health, without burdening you with predatory pricing when you can no longer change insurance companies.

In fact, ASISA stops applying the incremental prices adjusted to age when you reach 70. After that, the only changes are adjustments for inflation and technical causes, such adoption of technological innovations, which usually imply increases of between 50 cents and 2 euros per policy.

ASISA Health policies are designed to meet the highest ethical standards, and provide its members with the peace of mind and confidence that you only have when you know you are in safe hands.

5. YOU CHOOSE THE PAYMENT OPTION THAT WORKS BEST FOR YOU

Asisa Health Insurance offers two payment options for comprehensive Health Insurance. Both offer exactly the same cover; the only difference is the way you spread the costs:

a) With excess (or co-payment)

The option with Excess (or “co-payment”) has a lower yearly premium. In exchange, you will be required to pay a small part of some services if and when you use them on a pay-per-use basis. The good news is that with ASISA these payments are capped at 300 euros per year, which means that regardless of the total cost of your treatment(s), you will never be required to pay more than 300 euros / year towards the pay-per-use services.

See the full list of the prices for pay per use services here: **www.asisacaresforyou.com**

b) Without excess (or co-payment)

The option without excess/co-payment has a higher yearly premium. In exchange, your cover is comprehensive and you never have to pay out of pocket for any services covered by your policy. You can use the instant price calculator at **www.asisacaresforyou.com** to find out how much your premium will cost, depending on your age and whether you prefer the with co-payment or without co-payment option.
