

MAPFRE Salud

REIMBURSEMENT

Exclusive offer for the Collective:



MAPFRE

We care about what matters to you

MAPFRE REIMBURSEMENT INSURANCE FOR COMPANIES

Reimbursement is a type of medical insurance plan with maximum coverages that **lets you choose any doctor or hospital in the world.**

It also allows unrestricted access to an extensive network of physicians and hospitals in Spain and includes a wide network of approved hospitals in the United States. MAPFRE Health Insurance Medical Services has carefully selected all of these professionals and health centers to ensure you are in the best of hands.

ADVANTAGES OF MAPFRE HEALTH INSURANCE

MAPFRE offers you health insurance with full coverage for you and your family. Among its many advantages are:

- **Free choice** of doctors or hospitals **anywhere in the world.**
- Reimbursement of **90% of hospital expenses** and reimbursement of 80% of out-of-hospital covered medical expenses outside of the service provider network.
- No co-payments.
- Access to the MAPFRE Approved Medical Directory, consisting of more than **40,000 doctors and 260 health centers**, with 100% coverage of covered medical expenses.
- Access to the MAPFRE approved hospital network in the **United States with more than 1,965 hospitals.**
- **MAPFRE Health Medical Centers**, polyclinics and dental clinics, with exclusive and preferential treatment for MAPFRE insured persons. No osteopathy and psychology deductibles.
- Easy and quick access to medical services. Simply by presenting your MAPFRE health card in the service provider network you will have access to a range of medical benefits without having to request authorization.
- Multiple **free services**: 24-hour medical telephone advice service, free emergency medical calls 7 x 365, international second medical opinion, emergencies while traveling abroad, to name a few.



WHY DOES YOUR COMPANY NEED A HEALTH INSURANCE PLAN?

Protecting the health of your employees allows your company to grow

Enjoy tax and economic advantages for your company while strengthening your employees' commitment to your organization.

Company advantages:

- Tax advantages. Corporate tax deductibles.
- Increase in your company's competitiveness and productivity.
- Employee loyalty. Social benefit your employees appreciate most.
- Reduction in work absenteeism.
- Improvement in work environment and relationship with employees.
- Improved corporate image.



Employee advantages:

- Access to first-rate healthcare service.
- Possibility of including relatives, spouse and children living together.
- Makes it easier to reconcile professional and social life through the possibility of choosing the day and time of doctor's appointment.

PRESTIGIOUS MEDICAL DIRECTORY

MAPFRE offers **extensive healthcare coverage both at the national and international level**. We have agreements with top medical centers, including in the United States.

In this regard, **MAPFRE's main objective is to ensure healthcare excellence and guarantee that our insured customers can access first-rate healthcare professionals and centers**.

Our **MAPFRE Health Care Management Area** holds ISO certification 9001: 2008 issued by the Spanish Association for Standardization and Certification (AENOR) **in Healthcare Provider Management and Compliance Verification**.

In addition, we always **keep your employees' preferences in mind**, listening to their needs and evaluating the inclusion of proposed medical services in the MAPFRE Medical Directory.

This strategy allows us to offer a very extensive Medical Directory* throughout the entire country, with the best professionals and most highly regarded centers. These include:

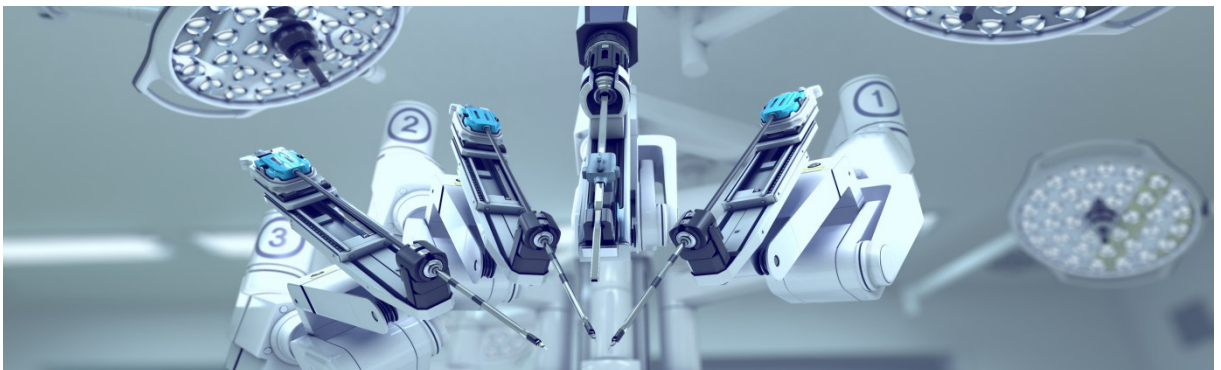
- **Navarra University Clinic.**
- **MD Anderson.**
- **Grupo QuironSalud:** Teknon Medical Center, Dexeus University Hospital, Ruber International Hospital.
- **HM Hospitals:** Puerta del Sur University Hospital, Sanchinarro University Hospital, Montepíncipe University Hospital.



*You can consult your medical directory at: www.mapfre.com.

COVERAGE THAT MAKES US UNIQUE

- Primary health care, hospital care and access to all specialties without restrictions.
- Latest surgical techniques: **green and holmium laser** in urology, **neuronavigator** in neurosurgery, **robotic surgery** (Da Vinci), **radiofrequency**.
- **Covered surgical prosthesis and implants**, treatment of pain, implantable defibrillator, cochlear implant. Choice of any **prosthesis or implant model that your surgeon or doctor recommends**.
- Transplants: **bone marrow, cornea, kidney, heart, liver, pancreas**.
- High-tech diagnostic tests: **PET-CT Scan, CT Scan 64-Slice (heart and vascular), PET - Resonance, fibroscan, virtual colonoscopy, arthro-resonance, digital dermoscopy, 45 genetic studies** for treatment of illnesses.
- **External Cephalic Version (VSC)**.
- **Neurological rehabilitation: acquired brain damage and spinal cord damage**.
- **Cardiac rehabilitation**.
- **Osteopathy**.
- **12 preventive medicine programs, including: diabetes and glaucoma**.
- **Podology**. No limit on treatment of warts and in-grown toe nails. **Includes gait analysis**.
- **Psychotherapy treatments**.
- **Assisted reproduction**.
- **Second international diagnosis and access to United States hospital network** for relevant illnesses.
- **Home assistance**. Includes among many other services, elderly, sick and postpartum care. **Unlimited telepharmacy service**.
- **International or national adoption**.
- **Traffic and occupational accident coverage**.



OUR INSURANCE IS BETTER AGAIN THIS YEAR

New coverage for 2023:

- Breast reduction surgery (according to criteria established in the policy).
- Preventive Medicine Programme for the early diagnosis of melanoma.

And also, our new services in 2023:

- Genetic testing for dietary supplements and vitamins.
- Vaginal laser therapy.
- Laser for the treatment of acne and its sequelae.



GUARANTEES AND COVERAGE

		COVERAGE	BENEFITS
BASIC GUARANTEES	Out-of-hospital guarantees	Primary care	General medicine, pediatrics, nursing
			At-home emergencies and emergency room visits
		Specialized care	Unlimited specialist consultations with no restrictions
			Diagnostic tests, including the latest techniques such as PET- CT Scan, Intraoperative Magnetic Resonance Imaging (IMRI), PET-Resonance, cardiac resonance, arthro-resonance, virtual colonoscopy
			Rehabilitation, cardiac rehabilitation, pelvic floor therapy, logophoniatriy and neurological rehabilitation
			Oxygen therapy and sprays
	Hospital guarantees	Hospital care	Ambulance service
			Medical hospitalization, surgery, in special units, Intensive Care Unit, burn units
			Latest surgical techniques such as green and holmium laser for urological operations. Use of robotic surgery (DA VINCI) and neuronavigator in brain tumors included
			At-home hospitalization
			Psychiatric hospitalization
			Maternity hospitalization and External Cephalic Version (VSC)
			Pediatric hospitalization
			Hospital emergencies
Cornea, heart, kidney, liver, lung, pancreas and bone marrow transplants			
Prosthesis and implants: extensive catalog and economic limits for their acquisition			
ADDITIONAL GUARANTEES	Full dental coverage (optional contractual coverage)		Free treatments for children 15 years old and younger except for orthodontic treatment at reduced rates
			Numerous free medical treatments for adults: Other treatments at special and reduced rates
	Comprehensive coverage (optional contractual coverage)	Allows for increasing the guaranteed annual economic limit per insured, as well as access to the MAPFRE approved hospital network in the United States without any disbursement in case of hospitalization	
	Travel Assistance	Assistance for 90 days on trips abroad. Up to 15,000 €/year for medical and hospital expenses resulting from sickness or an accident	
National and international adoption	Reimbursement of expenses for processing adoption paperwork up to 12,000 €		

GUARANTEES AND COVERAGE

		COVERAGE	BENEFITS
EXCLUSIVE GUARANTEES	Special treatments and services	Preventive medicine	Family planning (includes IUD)
			Preparation for giving birth
			Healthy child program (includes official calendar vaccinations)
			Early diagnosis of breast, gynecological, coronary and prostate illnesses as well as diabetes, glaucoma, deafness in children and cardiac rehabilitation
		Diagnosis of couple infertility and assisted reproduction	2 artificial insemination attempts and 1 IVF attempt
			Includes ICSI and testicular puncture at special rate for MAPFRE insured customers
		Podiatry	4 podiatry sessions. Unlimited treatment of in-grown toe nails and warts
		Psychotherapy	20 sessions/insured/year. Can be extended to 40 sessions in case of eating disorders. 12 € deductible
		Osteopathy	8 annual sessions per insured 12 € deductible except in MAPFRE Health Medical Centers
		Biomechanical gait analysis	Free: 1 study every 5 years in adults and every 2 years in children with a medical prescription
		Second international diagnosis	International consultation with the most highly accredited specialists or centers in the world for diagnostic confirmation
Access to approved hospital network in the United States	Access to more than 1,900 MAPFRE-approved hospitals in the United States. Taking out Comprehensive Coverage gives you access these hospitals without having to make any payment , only with MAPFRE authorization		
Home assistance pack	8 free hours per year per policy. Services include, in case of illness, post-operative complications or convalescence: 24-hour personal home assistance, mobilization, domestic help. Postpartum care. Pet care. Unlimited telepharmacy.		

All guarantees, covers, benefits, treatments and services are subject to general and particular terms and conditions. Special treatments and services will be provided in service provider centers, especially selected by MAPFRE based on the quality of their care.

EXTENDED DENTAL COVERAGE

Supplemental coverage (optional) guarantees **comprehensive dental care**.

At MAPFRE, we're aware of the importance of good dental health. This is why we offer our Dental Health insurance as a supplement to your Health Care insurance.

Insured persons can choose **from among 2,000 Spanish dentists** with the best diagnostic resources and the most innovative dental treatments available. With MAPFRE Dental Health, you will have access to more than **49 free dental services**:

- Dental health diagnosis and check ups.
- Annual cleaning.
- Fluoride treatment.
- Fissure sealant.
- Simple and complex extractions.
- X-rays.
- Panoramic radiograph.
- Periodontal surgery.

- Free dental treatments for minors under the age of 15 (fillings, root canals, selective drilling).



You can benefit under very advantageous conditions from the **rest of the treatments included in our deductible covers**, at a price very much below the market average.

You can also benefit from a host of other advantages such as:

- The best quality with dentists selected by MAPFRE.
- 1-year guarantee for all treatments and 5 years for implants.
- Without grace periods, you can use the dental services starting the first day.

Dental treatments are provided through the agreed services with MAPFRE, specially selected for the quality of their care.

MAPFRE OFFERS YOU THESE ADDED VALUE SERVICES WITH YOUR INSURANCE

All insured persons can access, with special discounts, the highest quality centers from the first day and without any exclusions.

SERVICE	DESCRIPTION
Genetic profile in obesity	Blood test to determine genetic factors that cause obesity
Gastric balloon	Technique for treatment of non-morbid obesity
Colon cancer screening in blood	Blood test for early detection of colon cancer
4D ultrasound scan	It provides us with a real image of the future baby
Expanded neonatal screening	Extension of the heel prick test in babies
Dentascan (Dental CS Scan)	Dental scanner that allows for obtaining high-resolution 3D maxillary and mandible images, guaranteeing increased reliability in oral surgery and dental implants
Non-invasive study in maternal blood	Non-invasive prenatal screening that enables identifying in maternal blood Trisomy 13, 18 and 21, the fetus's sex and the most common sex chromosome aneuploides
Cosmetic medicine and beauty treatments	Botox, laser hair removal, among others
Complementary medicine	Acupuncture / Homeopathy / Natural medicine
Speech therapy in functional voice disorders	Treatment with re-education techniques for communication disorders that appear through alterations of the voice, speech or language (oral or written), in both children and adults
Food Intolerance test	Blood test used to detect foods which a person is particularly sensitive to. The idea is to eliminate them or replace them in one's daily diet for a certain amount of time with the aim of reintroducing them gradually at a later date
Scleroderma	Cosmetic treatment for spider veins consisting in the application of a chemical substance in the affected area to make them disappear or minimize their size and pigmentation
Genetic counseling clinic	This service is recommended for patients at risk of suffering genetic disorders. They usually include different diagnostic, prognostic and therapeutic studies
Genetic compatibility test between partners	Innovative technique that enables minimizing the transmission of a couple's genetic diseases to their future children. Today, thousands of illnesses are known to be caused by alterations in specific genes. 1 of every 100 newborns suffer from these illnesses
Freezing eggs to plan your motherhood	Innovative technique used to keep eggs in optimal conditions
Cardiovascular Risk Test	Identification of genes involved in cardiovascular disease.
Free Amplifon hearing test!	The newest test on the market to find out your level of hearing
Cryopreservation of blood and umbilical cord tissue	Expenses arising from storage of stem cells during a 30-year period covered.
3D orthoptics and pleoptics software	Eye assessment and training with 3D immersive technology.
Hair graft transplants	Consists of hair transplants from areas with hair, such as the nape of the neck or the sides of the head, to thinning or bald areas.

ADDED VALUE SERVICES

EMERGENCY CARE ANYWHERE IN THE WORLD

MAPFRE is the third largest assistance company in the world. We are present in 46 countries and operate all over the world.

Through **MAPFRE ASISTENCIA** we cover all the assistance needs of travelers and their companions before, during and after each trip anywhere in the world.

Travel peacefully with the security that a major company has your back.

- More than 25 years of travel insurance.
- More than 26 million travelers insured in 185 countries.
- 45 centers across the world.
- The largest global assistance network: more than 31,500 international points among hospitals, emergency centers and ambulances.
- We offer telephone assistance in your language 24 hours a day, 365 days a year.



AWARDS AND CERTIFICATIONS

MAPFRE ASISTENCIA has been recognized for its excellence by the 2005 ITIJ Award, an award that certifies us as the Best International Assistance Company, and the 2011 and 2013 ITIJ Award as the Best Insurance Company. We have also secured the ISO 9001 international quality certification.



MAPFRE offers you assistance for **90 days from the outset of your trip**. We include the best covers in this type of insurance plan.

	SERVICE	DESCRIPTION
EMERGENCY CARE ABROAD	Medical, surgical, hospital, nursing and pharmaceutical product expenses	15,000 €
	Emergency dental service expenses	120.20 €
	Sanitary transfer or repatriation in case of illness or accident of the insured	In case of illness or accident, depending on the situation or seriousness, MAPFRE will transfer the patient to an adequately equipped health center or to the patient's place of habitual residence.
	Sanitary transfer or repatriation in case of illness or accident of insured companion	We help arrange for the travel of insured companions of the insured patient
	Accompaniment of minors or the disabled	MAPFRE makes available to minors under the age of 15 and to the physically or mentally disabled a qualified person to assist them during their travels
	Sanitary transfer or repatriation of the deceased insured person and a companion	Through this guarantee MAPFRE covers: <ul style="list-style-type: none"> — Necessary paperwork for repatriation — We will also cover the minimum mandatory coffin expenses plus its transfer to the place of burial, cremation or funeral ceremony in Spain — We transfer a Spanish resident from his/her place of habitual residence to the place of death of the insured
	Early return due to death of relative	We make available the most adequate mode of transport for quick return to the place of burial in Spain
	Return due to an emergency in your habitual residence or workplace	We make available the most adequate mode of transport for quick return in case a fire disables your home or creates a serious risk of causing irreparable damage
	Travel and stay of a companion in case of hospitalization of the insured	In case of hospitalization of the insured, MAPFRE will defray the expenses to ensure that someone is by your side. 45 €/day for 10 days
	Extended stay of the insured	MAPFRE assists the sick or injured person who by medical prescription needs to extend their stay to receive medical care. 45 €/day for 10 days
	Sending medicine	MAPFRE will send necessary and urgent medicine prescribed by a doctor during your trip and which is not available wherever you are
	Transmission of urgent messages	MAPFRE will transmit urgent messages for the insured in relation to the any of the emergency travel insurance coverages
	Management and sending of funds	If the insured is deprived of cash while traveling, MAPFRE will arrange for a money transfer of 1,502.23 €
General information service	MAPFRE will inform you of everything you will need or may be in your interest during your trip: <ul style="list-style-type: none"> — Legal requirements for entering and exiting destination country — Vaccinations and recommendations for travelers — Embassies, consulates and Spanish tourism offices 	

HOW DO I ACCESS THE SERVICES IN THE POLICY?

MAPFRE wants to facilitate the consultations, services and paperwork related to your Health Insurance.



<p>Telephone assistance</p>	<ul style="list-style-type: none"> — Spanish Medical Emergency Service. Telephone service free of charge 24 x 7 x 365 — Telephone information assistance and on-line authorizations. Expert health insurance managers — Medical, pediatric and gynecological guidance provided by medical staff. Service available 24 x 7 x 365 — Psychological counselling
<p>SMS alerts</p>	<ul style="list-style-type: none"> — SMS with medical authorization number — SMS with health insurance card number after your policy has been activated
<p>On-line services</p>	<ul style="list-style-type: none"> — Customer area. You can consult and manage transactions related to your health insurance — On-line authorizations. Manage the most frequent health benefits on-line
<p>APP for Smartphone</p>	<ul style="list-style-type: none"> — Medical video consultation — Doctor chat messaging — Health Authorization Management — Medical Expense Reimbursement — See the approved medical directory and closest services — Appointment Request — Download analyses from MAPFRE Salud medical centers, among others

SI24 is the MAPFRE Contact Center made up of professionals that **specialize in healthcare** and assisting insured persons.

SI24 has the **IQNet quality certificate**, which implies international recognition of the AENOR (Spanish Association for Standardization and Certification) certificate.



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[mapfre.es](https://www.mapfre.es)