



PRIOR INFORMATION NOTICE:

CASER SALUD PRESTIGIO

Individual and/or family customer insurance policies

1. NAME AND COMPANY NAME OF INSURER

CASER, Caja de Seguros Reunidos, Cia. de Seguros y Reaseguros, S.A., (hereinafter Caser) with address: Av. de Burgos, 109, 28050, Madrid, España. Trade Registry of Madrid - Volume 2245, Folio 179, Sheet M-39662, Spanish Corporation Tax Number: A28013050.

2. PRODUCT NAME

Caser Salud Prestigio.

3. INSURANCE TYPE

Caser Salud Prestigio is a mixed comprehensive healthcare insurance policy, with no copayment except for adult psychology treatment, which covers specialist medical care as well as hospitalisation. Health care can be provided through an extensive expert medical team in Spain chosen by the Company or through a professional chosen by the insured party with up to 90% reimbursement of costs.

4. HEALTH SURVEY

The insurance application form is accompanied by a health survey. This consists of a health declaration signed by each one of the insured parties to be included in the policy prior to formalisation, which includes questions regarding the health of each individual. This survey must be completed by each one of the insured parties (except in the case of individuals under 18 years old, in which case it will be filled out by their father/mother or legal guardian). Each question must be answered truthfully by the applicant, indicating all known health conditions (past and present). This will allow the insurer to conduct a proper risk assessment for the purpose of granting the insurance, rejecting the application or determining exclusion of cover in any of the pre-existing conditions declared by the insured parties (prior acceptance of the insured party).

In the event of false, inaccurate or intentionally omitted information in any of the declarations given in the survey, the Company is entitled to terminate the insurance policy at any time.

5. DESCRIPTION OF COVER AND OPTIONS AVAILABLE

5.1. COVER

- Primary care (general medicine, paediatrics and nursing services).
- The best medical professionals of all the most advanced medical specialities and diagnosis methods.
- All types of hospital care (medical, surgical, paediatric, maternity-related, psychiatry and ICU).
- Ongoing emergency care and services.
- Childbirth classes.
- Specialised treatment: endovascular treatment to treat varicose veins, aerosol therapy, oxygen therapy, dialysis, speech therapy, chemotherapy, laser therapy and tonsillectomy.
- Prosthetics.
- Oral health care.
- Unlimited podiatry.
- Psychology (20 sessions).
- Postpartum care at home.
- Family planning (including free IUD).
- Infertility diagnosis and assisted reproduction.
- Child development plan: child vaccinations and biomechanical gait study.
- Therapeutic targets for oncology treatment.
- Digital dermatoscopy for early detection of melanoma.
- Reimbursement of 50% of pharmacy costs and child vaccinations up to €100 per insured party per year.
- Second medical opinion for serious illnesses.
- Medical care abroad (up to 90 days and up to 15.000€).
- Newborns and adopted children covered under the parents' policy.
- 24-hour medical and paediatric care over the telephone and online.
- Psycho-emotional hotline.
- Private room with an extra bed for guests.

5.2. OPTIONAL COMPLEMENTARY COVERS

Caser Salud Prestigio does not offer optional cover at an extra cost, but the Company does have a health services space, Caser Salud + Benefits (online: casermasbeneficios.com) where it is possible to take out individual services regarding health, well-being and aesthetics, with special terms and conditions.

6. EXCLUSIONS FROM COVERAGE

6.1. GENERAL EXCLUSIONS

- A)** Physical injuries caused by wars, riots, revolutions and terrorism; those caused by officially declared epidemics; those that are directly or indirectly connected to nuclear radiation or those caused by natural disasters (earthquakes, floods and other seismic or meteorological phenomena).
- B)** Pharmaceuticals, radiopharmaceuticals and all classes of medication outside of the scope of hospital care, as well as all kinds of vaccines and health and beauty products.
- C)** Healthcare required due to alcohol or any class of drug consumption.
- D)** Healthcare required for injuries caused by intoxication, brawls (except for legitimate self-defence), self-harm or suicide attempts.
- E)** Healthcare required for injuries caused whilst engaging in high-risk activities such as bullfighting and the running of the bulls, practising dangerous sports, such as scuba diving, caving, boxing, martial arts, climbing, rugby, sports with motor vehicles, quads, paragliding, aerial activities unauthorised for public passenger transport, boating or white water activities, bungee jumping, canyoning, skiing, snowboarding, surfing and any other clearly dangerous activity; as well as for injuries arising from the practice of any sport.
- F)** Healthcare required for all types of conditions, injuries, accidents and repercussions, birth or pre-existing defects or deformities, which were diagnosed prior to the registration effective date of each Insured Party on the policy, as well as healthcare required for signs or symptoms that could be considered as the onset of an illness, or those which were detected before conducting studies, diagnostic tests or any kind of treatment, unless these conditions, injuries, accidents, symptoms, defects or deformities have been declared by the Policyholder or Insured Party in the health survey and their coverage expressly accepted by the Insurer under the particular Terms and Conditions. This exclusion shall not affect Insured Parties added to the policy at the time of birth as per point 1.e) of Article 10.
- G)** Alternative medicine, treatment in asylums, residential facilities, spas and similar.
- H)** General preventive medical check-ups and exams, unless expressly listed in point 3 of Article 3.
- I)** Infertility or sterility treatments (unless expressly stated in point 3.28 of Article 3), voluntary interruption of pregnancy under any circumstances, as well as diagnostic tests concerning this interruption and treatment (including surgery) of impotence.
- J)** All surgical procedures, injections and treatments are expressly excluded, as well as any other type of procedure for purely aesthetic gain. Likewise, any disease, complication or need for special diagnostic and/or therapeutic tests that are directly related to or are the consequence of the insured party undergoing a procedure, injection or treatment for purely aesthetic purposes.
- Only those tests required for gynaecological review will be accepted in such cases.
- K)** Any treatment regarding psychology, outpatient narcolepsy, sleep therapy, neuropsychological and psychometric tests, psychoanalytic psychotherapy and psychosocial or neuropsychiatric rehabilitation, psychoanalysis, hypnosis, group psychotherapy, psychological tests and rest and sleep cures, unless expressly listed in point 3.34 of Article 3.
- L)** Organ or organ tissue transplants, except autologous bone marrow transplant and cornea transplant (the insurer is not responsible for the cornea to be transplanted).
- M)** Healthcare for aids and diseases caused by the human immunodeficiency virus (HIV) and any other type of treatment and medical care as a result of hepatitis C, as well as its complications.
- N)** Hospital care and treatment for social or family reasons, as well as any kind that may be replaced by home or outpatient care.
- O)** Within the specialist field of odontostomatology, fillings, root canal therapy, denture placements, orthodontics, periodontics and implants are excluded, as well as other dental treatments not listed in point 3.29 of Article 3.
- P)** Treatments for the purpose of restoring the function of the oral area, including orthognathic surgery, pre-implant and pre-prosthetic procedures.
- Q)** Surgical correction of myopia, hypermetropia or astigmatism and presbyopia and any other refractive eye disorder. In addition, the implant of intracorneal ring segments is excluded. Cross-linking used as a treatment for keratoconus is expressly excluded.
- R)** All surgical and/or therapeutic techniques that employ lasers, except for those expressly listed in point 7 of Article 3.
- S)** Travel and transfer costs except for ambulance, under the terms set out in point 8 of Article 3. Likewise, transfers, regardless of whether for outpatients or admissions, required for the following are excluded: consultation, diagnostic and therapeutic tests, rehabilitation treatments, physiotherapy, logophoniatric rehabilitation, psychology, radiotherapy, oncology, surgery and all special treatments.
- T)** Chronic dialysis treatment.
- U)** Physiotherapy and rehabilitation treatments after securing functional or maximum possible recovery, or when it becomes occupational therapy or is indicated as such by the specialist in charge of treatment. Educational therapy is excluded. The rehabilitation of the pelvic floor and lymphatic drains is excluded, unless expressly listed in point 3.36 of Article 3, including rehabilitation as a result of a neurological pathology.

V) Any genetic test carried out for the purpose of discovering the risk of the insured party or that of their present or future offspring to suffer from diseases related to genetic alterations is excluded, with the sole exception of those expressly listed in the coverage, such as amniocentesis (except in-situ hybridisation technique) and karyotype (except karyotype of abortion remains), or therapeutic targets outlined in Article 3. The following are also expressly excluded: genetic counselling, paternity or parentage tests, collection of genetic mapping to determine risk of tumours and pharmacogenetics, for preventive or predictive purposes, massive genome sequencing or molecular karyotype, comparative genome hybridisation techniques, microarray platforms with automated interpretation of results, as well as any other genetic and/or molecular biology technique requested for prognosis or diagnosis.

W) Diagnostic or therapeutic procedures that are not scientifically validated, or are validated following the formalisation of this policy and not covered by the Insurer, are excluded. Procedures that are not standardised or consolidated in regular clinical practice, those which have been replaced for other viable methods, experimental procedures or those whose effective contribution to the prevention, treatment or cure of diseases has not been adequately proven.

A diagnostic, surgical or therapeutic procedure is deemed safe and effective for the purposes of this policy when it is approved by the European Medicines Agency and/or the Spanish Agency of Medicines and Medical Devices. A procedure is deemed standardised and consolidated when it is performed in regular clinical practice in public hospitals that are not only referral hospitals.

X) Any diagnostic method for sleep disorders is expressly excluded, unless it is clearly listed in point 4 of Article 3.

Y) Metabolic and obesity surgery and implant/placement of gastric bands and intragastric balloons.

Z) Robot-assisted surgery and neuromonitoring for any diagnostic, surgical or therapeutic procedure, unless listed in point 3.26 of neurophysiology.

AA) Implantable drug infusion pumps and medullary — stimulating electrodes are expressly excluded.

BB) The following are excluded: any type of orthopaedic material, brace, external fixators, biological or synthetic materials, grafts (except bone grafting), osseointegrated dental and cochlear prosthetics and implants, valve endoprosthesis (pulmonary or aortic) and MITRACLIP type devices or similar through a catheter, in percutaneous/transapical procedures, implantable pumps, penile or testicular prosthesis (except oncological post-surgery), multifocal intraocular lenses, as well as the implantable cardioverter defibrillator. Infiltrations with autologous growth factors (plasma rich in growth factors) and/or platelet concentrates and cellular components are excluded.

CC) Breast reduction surgery is excluded.

DD) Cytoreductive surgery and intraperitoneal chemotherapy are excluded.

EE) Social health and/or palliative care are excluded.

6.2. WAITING PERIODS

WAITING PERIOD	SERVICES
6 months	<ul style="list-style-type: none"> · Family planning · Surgical procedures and hospital admissions (except in cases of life-threatening emergency) · Oncological, cardiovascular, dialysis and lithotripsy treatments.
10 months	<ul style="list-style-type: none"> · Childbirth care · Postpartum care at home
24 months	<ul style="list-style-type: none"> · Assisted reproduction

6.3. AGE LIMIT FOR TAKING OUT POLICY

The maximum age for taking out Caser Salud Prestigio insurance is 64.

7. FORMS OF PAYMENT

PREMIUM: The premium payment for Caser Salud Prestigio may be settled monthly, quarterly, every six months or annually, with no extra charges.

COPAYMENT: Caser Salud Prestigio insurance only has a set copayment for adult psychology treatment, €8.

MAXIMUM SUMS (EXCESS) DENTAL SUPPLEMENT: The maximum sums applied by the providers for dental treatments are attached. They may be consulted on the website: caser.es

REIMBURSEMENT: If the insured party resorts to an external professional outside of the Caser medical team network, once the required documentation has been received and all necessary checks and calculations to determine the reimbursement sum have been carried out, the Insurer shall have a period of ten working days to reimburse or allocate the sum, as per such known circumstances. The total insured capital of the policy is €210,000 per insured party per year, and under no circumstances will the insured party be reimbursed the cost of invoices for assisted reproduction and psychology issued by doctors and centres not included in the expert medical team. The following limits apply:

REIMBURSEMENT PERCENTAGES	
Outpatient medicine in Spain.....	80%
Hospitalisation in Spain.....	90%
Reimbursement abroad.....	80%
MAXIMUM CAPITAL	REIMBURSEMENT LIMIT (insured party/year)
Outpatient care (consultations, diagnostic methods and therapeutic procedures).....	€40,000
Hospital care.....	€160,000
Prosthesis (cost).....	€12,000
HOSPITAL COSTS	
Doctor's fees (surgeon's fees, anaesthesia, assistant and rest of medical team).....	€40,000
Cost per day of hospitalisation (rest of health concepts, except doctor's fees).....	€1,000
Newborn congenital anomalies (first year of life).....	€7,800
OTHER OUTPATIENT SERVICES	
Odontostomatology.....	€360
Rehabilitation and physiotherapy.....	€700
Ambulance.....	€1,000

8. TERMS AND CONDITIONS, TIMEFRAMES AND DUE DATES OF THE PREMIUMS

8.1. GENERAL ISSUES

The insurance premium can be paid monthly, quarterly, every six months or annually, with no extra charges. Payment is processed by direct debit from the bank account in the name of the policyholder, clearly stated in the insurance application.

8.2. ANNUAL COMMUNICATION OF PREMIUM DUE DATES AND UPDATES

Caser may modify the premium corresponding to the following annuity and where applicable, the sum of copayments, in accordance with the technical-actuarial calculations made and based on the CPI for medical care, the frequency of use of guaranteed cover, inclusion of advances in medicine or new coverage in every annual renewal of the policy, as well as updates due to family or promotional discounts at the time of taking out the policy.

In the event of any modifications to premiums, the policyholder will be notified of said modification for the following annuity two months before the policy is due to expire, choosing to extend the insurance contract, which involves accepting the new economic conditions, or terminating it at the end of the current annuity, in writing and addressed to the insurer.

8.3. PREMIUM RATES AND IDENTIFICATION OF RISK FACTORS TO BE CONSIDERED WHEN CALCULATING THE PREMIUM

The insurance premiums to be met will vary according to the annual increase of medical costs within the health system, as well as the update of age of each insured party, the variation of the number of persons on the policy, the customer's contractual status, promotional conditions (if any at the time of taking out the contract), and the geographical area corresponding to the address of the service, applying the rates that the insurer has in place on the date of each renewal.

The monthly net premiums are listed below for Caser Salud Integral and the discounts available for taking out a family package, valid up to 31/12/2017, minus the legally applicable taxes. These rates and discounts may be subject to modifications during campaign periods. Updated premiums and discounts may be consulted at any time on our website caser.es.

AGE	GENERIC PREMIUM (€/month)	CATALONIA (€/month)	BALEARIC ISLANDS (€/month)
0	€119.94	€131.93	€140.33
1	€108.98	€119.88	€127.51

AGE	GENERIC PREMIUM (€/month)	CATALONIA (€/month)	BALEARIC ISLANDS (€/month)
2	€99.15	€109.07	€116.01
3	€90.99	€100.09	€106.46
4	€84.48	€92.93	€98.84
5	€77.88	€85.67	€91.12
6	€72.55	€79.81	€84.88
7	€70.77	€77.85	€82.80
8	€69.46	€76.41	€81.27
9	€68.00	€74.8	€79.56
10	€67.66	€74.43	€79.16
11	€68.82	€75.70	€80.52
12	€69.90	€76.89	€81.78
13	€70.53	€77.58	€82.52
14	€71.69	€78.86	€83.88
15	€71.93	€79.12	€84.16
16	€72.65	€79.92	€85.00
17	€73.61	€80.97	€86.12
18	€74.95	€82.45	€87.69
19	€76.43	€84.07	€89.42
20	€79.22	€87.14	€92.69
21	€84.05	€92.46	€98.34
22	€88.00	€96.80	€102.96
23	€90.04	€99.04	€105.35
24	€92.62	€101.88	€108.37
25	€97.15	€106.87	€113.67
26	€100.21	€110.23	€117.25
27	€102.58	€112.84	€120.02
28	€104.59	€115.05	€122.37
29	€107.32	€118.05	€125.56
30	€111.35	€122.49	€130.28
31	€113.14	€124.45	€132.37
32	€115.85	€127.44	€135.54
33	€117.45	€129.20	€137.42
34	€119.52	€131.47	€139.84
35	€122.86	€135.15	€143.75
36	€124.22	€136.64	€145.34
37	€124.73	€137.20	€145.93
38	€126.28	€138.91	€147.75
39	€126.52	€139.17	€148.03
40	€128.96	€141.86	€150.88
41	€130.16	€143.18	€152.29
42	€131.23	€144.35	€153.54
43	€131.71	€144.88	€154.10
44	€132.98	€146.28	€155.59
45	€135.13	€148.64	€158.10
46	€138.47	€152.32	€162.01
47	€141.93	€156.12	€166.06
48	€145.05	€159.56	€169.71
49	€148.20	€163.02	€173.39
50	€149.84	€164.82	€175.31
51	€153.58	€168.94	€179.69
52	€158.77	€174.65	€185.76
53	€163.99	€180.39	€191.87
54	€171.44	€188.58	€200.58
55	€180.73	€198.80	€211.45
56	€190.20	€209.22	€222.53
57	€196.55	€216.21	€229.96
58	€204.33	€224.76	€239.07
59	€211.09	€232.2	€246.98
60	€219.00	€240.9	€256.23
61	€226.99	€249.69	€265.58
62	€239.30	€263.23	€279.98
63	€250.17	€275.19	€292.70
64	€266.21	€292.83	€311.47

Our monthly net premiums are valid from 1 January 2017 onwards.

GENERIC DISCOUNTS FOR TAKING OUT A FAMILY PACKAGE

NO. OF PERSONS	DISCOUNT
2	5%
3	5%
4	10%
5 OR	15%

8.4. CONDITIONS FOR TERMINATION AND OBJECTION TO EXTENSION

The insurance is taken out for the term established in the Particular Terms and Conditions. On expiry, it shall be tacitly renewed for periods of one year.

However, any of the parties may object to the extension by writing to the other no less than one month before the end of the current insurance period if it is the policyholder, and two months if it is the insurer.

In any case, the insurance company shall undertake:

- a. Not to terminate the policy when the insured party is undergoing hospital treatment, until they are discharged, unless the insured party withdraws from said treatment.
- b. Not to object to the extension of insurance contracts for insured parties with serious illnesses, provided that they were initially diagnosed when the policy was still active. These include the following conditions within the contract that require ongoing treatment:
 - Active oncological procedures.
 - Heart conditions requiring surgical or interventional treatment.
 - Organ transplant.
 - Follow-up stage of complex orthopaedic surgery.
 - Degenerative and demyelinating disorders of the nervous system.
 - Acute kidney failure.
 - Chronic unstable respiratory failure.
 - Chronic liver diseases (excluding those caused by alcohol).
 - Acute myocardial infarction with heart failure.
 - Macular degeneration.
- c. Not to object to extending insurance contracts with insured parties over the age of 65, when their approved retention in the company (without copayments) reaches a continuous period of 5 or more years.

The previous commitments shall not apply or have any effect in the event that:

- a. The insured party had not complied with its obligations, had withheld details or disclosed inaccurate information at the time of declaring the risk.
- b. There was non-payment of the premium or objection to its update by the policyholder.
- c. The Policyholder does not agree with the renewal conditions.

The Company's waiver of its right to object to the roll-over of the policy essentially requires the policyholder to accept the premium and share the cost of the corresponding services (copayments), and that the insurer may perform periodic updates to adjust them to the development of insurance costs, whilst always meeting actuarial criteria and within the limits of the law and the contract.

8.5. RIGHT OF REINSTATEMENT

For this type of insurance, the insured party shall have the right to reinstate the policy as per the Law on Insurance Contracts. If in the case of the second and subsequent annuities a non-payment took place upon expiry of the annual premium, and the policy's cover was suspended, the reinstatement would be processed 24 hours after settlement of the annual premium.

8.6. LIMITS AND CONDITIONS REGARDING THE FREEDOM OF CHOICE OF PROVIDERS

The insured party is free to choose the service provider from the medical team's list of professionals and centres, which will be continuously updated and available for consultation at caser.es.

In addition, there are a set of medical procedures that require a prescription from a professional in the medical team. These are listed in the General Terms and Conditions.

Likewise, there are a set of medical procedures that require prior authorisation from the Company. These are listed in the following table:

SERVICES THAT REQUIRE AUTHORISATION

HOSPITALISATION

Admissions	· Doctors	· Surgeons	· Psychiatrists
Day hospital			
Medical care at home			
Outpatient surgery			

DIAGNOSTIC TECHNIQUES

Endoscopies	· Any technique		
Nuclear medicine	· Any technique		
Holter	· Any technique		
Ultrasounds	· Transesophageal and high resolution		
Radiology	· CT · NMR · Bone densitometry	· Angiography · Urodynamic studies · PET	· PET - CT
Clinical analysis	· Karyotype. Genetic	· Helicobacter Pylori	· Tumour markers
Cardiology	· Ergometry · Holter · Doppler	· Haemodynamics · Electrophysiological studies · Pacemakers	·
Neurophysiology	· Any technique		
Anatomical pathology	· Any technique		
Dermatoscopy			
Biomechanical gait study			

SPECIAL TREATMENTS

Oncology	· Chemotherap	· Radiotherap	· Transplants
Rehabilitation	· Physical	· Speech	· Psycholog
Oxygen therapy	· Ventilotherapy	· CPA	· BIPA
Ophthalmic laser therapy			· Sleep studies
Haemothera			
Interventional radiology			
Pain treatment			
Wisdom tooth extraction			
Extracorporeal lithotripsy			
Ambulance transportation			
Assisted reproduction			
Postpartum care at home			

FIXED PROSTHETICS

You may request authorisations by calling 901 33 22 33 or by visiting the online e-customer space at caser.es

9. APPLICABLE TAXES

The premiums are subject to the taxes applicable by law in the first instalment (0.15% Insurance Company Act) and the IPT on the policy's corresponding cover. Health insurance premiums are exempt from the Insurance Premium Tax (IPT), except the portion of the premium intended for travel assistance cover.

10. CLAIMS PROCEDURES

CAJA DE SEGUROS REUNIDOS, Compañía de Seguros y Reaseguros, S.A. (CASER) offers customers access to its Insurance Ombudsman Department (Claims and Complaints) at Avenida de Burgos, no 109, 28050, Madrid, and via the email: *defensa-asegurado@caser.es*

If the claim is dismissed or more than two months have passed without receiving a response, it is possible to initiate the administrative claims procedure before the Claims Department of the Directorate General of Insurance and Pensions located at Paseo de la Castellana, 44, 28046 Madrid.

Likewise, the policyholder may resort to the competent Courts and Tribunals.

11. APPLICABLE LEGISLATION AND JURISDICTION

- Law 50/1980, of 8 October, on Insurance Contracts and its implementing legislation.
- Law 20/2015, of 14 July, on administration, supervision and solvency of insurance and reinsurance entities and its implementing legislation.
- Law 22/2007, of 11 July, on distance marketing of consumer financial services.

The insurance contract is subject to Spanish jurisdiction and, therein, the judge that corresponds to the insured party's residence in Spain will be considered competent for legal claims relating to this insurance contract.

12. TAX FRAMEWORK

Health insurance premiums are exempt from the Insurance Premium Tax (IPT), except the portion of the premium intended for travel assistance cover.

In general, in personal insurance policies, the premiums paid by this insurance do not grant the right to any tax benefit, are not tax deductible (Personal Income Tax), nor do they give the right to any deduction or bonus. However, there may be special cases in some autonomous communities.

If the policyholder is a business owner or professional falling under the Direct Estimate Tax System for Personal Income Tax, the maximum possible deduction is 500 euros per person per calendar year, to this end exclusively calculating their own coverage, that for their spouse and their offspring under 25 years old who live with the policyholder.

If the policyholder is insuring its employees, the paid premium will be deductible from their personal income tax (Corporate Tax or Personal Income Tax). The premium shall not be considered payment in kind for the employee with the same quantitative restrictions per insured party and calendar year outlined in the previous paragraph. The sum that exceeds these limits would be considered payment in kind and would be subject to the corresponding on-account payment.

Health care services do not constitute an influx of income for the beneficiary. Therefore, these services will not be subject to the beneficiary's personal income tax.

CASER SALUD PRESTIGIO

Oral health care

HEALTHCARE COVER AND EXCESSES

COVERAGE	Excess	COVERAGE	Excess
Stomatological explorations		Root canal therapy	
Clinical consultations and cures	Free of charge	Single root canal therapy	€93.00
Diagnosis, treatment plan and price estimate	Free of charge	Double root canal therapy	€118.00
Hospital emergencies	N/A	Multiple root canal therapy	€154.00
Medical imaging tests		Repeat single root canal therapy	€112.00
Intraoral X-rays	Free of charge	Repeat double root canal therapy	€137.00
Panoramic radiography (panoramic X-ray)	Free of charge	Repeat multiple root canal therapy	€173.00
Extraoral lateral skull X-ray	Free of charge	Periodontology	
Radiological imaging TMJ	€25.00	Diagnosis and sounding	Free of charge
1 Dental arch CT/DentaScan	€120.00	Tartar removal	Free of charge
2 Dental arch CT/DentaScan	€160.00	Periodontal charting	€61.50
3D radiological imaging	€127.50	Periodontal radiographic series	€50.00
Stomatological surgery		Periodontal maintenance treatment	€30.00
Simple dental extraction	Free of charge	Scaling and root planing (per quadrant)	€62.00
Surgical tooth removal with stitches	Free of charge	Vestibuloplasty (per quadrant)	€152.00
Wisdom teeth not included (extraction per tooth)	Free of charge	Gingivectomy (per quadrant)	€77.00
Wisdom teeth part-included (extraction per tooth)	Free of charge	Periodontal flap surgery (per quadrant)	€155.00
Wisdom teeth included (extraction per tooth)	Free of charge	Flap surgery with graft (per quadrant)	€201.00
Surgical extraction of residual tooth roots	€86.00	Periodontal splinting	€99.00
Lingual or labial frenulum. Frenectomy	€91.00	Regenerative therapy	
Dental, paradental, fissural and follicular cysts. Surgical treatment	€114.50	Membrane (absorbable and non-absorbable)	€308.00
Apicoectomy	€105.00	Plasma rich in growth factors	€255.00
Epulis removal	€52.00	Grafts (osteogenesis imperfecta/hydroxyapatite)	
Intraoral benign soft tissue tumours.		Alveoloplasty	€191.00
Resection	€76.00	Jaw remodelling	€384.00
Tooth included. Fenestration	€165.00	Fixed prosthetics	
Pulp opening and draining (cure)	€38.50	Temporary resin crown (per piece)	€25.00
Resection of soft tissue and bone tumours	€693.00	Cast crown (non-precious metal) (per piece)	€147.50
Maxillectomy	€650.00	Metal-resin crown or bridge (Veneer) (per piece)	€167.00
Pro-prosthetic surgery	€129.25	Ceramic jacket crown (per piece)	€268.00
Guided tissue regeneration plus graft	€600.00	Metal-porcelain crown or bridge (per piece)	€253.00
Biopsy sampling (anatomopathological analysis not included)	€42.00	Procera crown	€352.00
Regularisation of alveolar ridges	€118.00	Zirconia or lithium disilicate crown or bridge (per piece)	€578.00
Conservative dentistry		Richmond crown (per piece)	€254.50
Simple amalgam filling	€38.50	Metal acrylic Maryland bridge (per piece)	€131.50
Simple composite filling	€38.50	Metal porcelain Maryland bridge (per piece)	€382.00
Complex amalgam filling	€47.00	Overlay Maryland	€70.00
Complex composite filling	€47.00	Porcelain repair	€56.50
Crown reconstruction	€64.00	Composite inlay	€110.50
Reconstruction of stumps or angles with pins or bolts	€71.00	Precious metal inlay	€153.50
Pulp capping (direct and indirect)	€25.50	Ceramic inlay	€173.00
Paediatric dentistry		Single root cast post	€90.00
Pulp opening and draining (cure)	€38.50	Multiple root cast post (sectioned)	€102.50
Temporary tooth filling	Free of charge	Precious metal cast post	€191.00
Crown reconstruction	€54.00	Crown re-cementation	€23.00
Permanent tooth filling	€35.50	Crown or bridge removal (per procedure)	€22.50
Pulpotomy or Pulpectomy	€48.50	Intracoronary attachments	€159.50
Apical formation	€54.00	Resilient attachments	€127.00
Topical application of fluoride (per piece)	Free of charge	Dental aesthetics	
Pulp capping	€33.00	Composite veneers (per piece)	€77.00
Fixed retainer	€86.00	Porcelain veneers (per piece)	€255.00
Removable retainer	€129.25	Whitening (per tooth)	€37.00
Pre-formed crown for children	€51.50	Teeth whitening with splint (treatment)	€222.00
Re-cemented retainer	€20.00	Light activated teeth whitening (per arch)	€200.00
		Devitalised teeth whitening (per tooth)	€68.00

COVERAGE	Excess
Add-ons	
Fixed precious metal (per piece)	€35.00
Precious ceramic-metal (per piece)	€66.00
Removable acrylic	
Complete upper or lower	€371.00
Partial acrylic 1-3 pieces	€280.50
Partial acrylic 4-6 pieces	€331.00
Partial acrylic >6 pieces	€370.00
Simple resin repair	€40.50
First piece added	€58.00
Each piece subsequently added	€24.00
First retainer added	€51.00
Each retainer subsequently added	€19.50
Added piece and retainer	€84.00
Rebase	€57.00
Hypoallergenic resin add-on (per arch)	€76.50
Flexible removable	
Full flexible upper or lower (Flexite, Valplast)	€850.00
Flexible removable 1-2 pieces (Flexite, Valplast)	€722.50
Flexible removable 3-5 pieces (Flexite, Valplast)	€765.00
Flexible removable >6 pieces (Flexite, Valplast)	€850.00
Neobase (up to 5 pieces)	€127.00
Neobase (>5 pieces)	€255.00
Repairs	€110.50
First piece added	€110.50
Each piece subsequently added	€38.00
Skeletal	
Soldering	€73.00
Skeletal metal structure	€316.00
Skeletal acrylic finish (per piece)	€45.00
Skeletal overlay	€57.80
Addition of soldered retainer (per piece)	€51.00
Added cast retainer (per piece)	€73.00
Metal reinforcement (per prosthetic)	€51.00
Skeletal repair	€73.00
Precision systems	
DALBO or ENDO-SNA system	€628.00
DYNA magnet system	€1,156.00
DOLDER system (a bar)	€883.00
ACKERMAN system	€883.00
Inter-Lock	€61.50
Orthodontics	
Specialised study	
Includes: study models, orthopantomographs, teleradiology, cephalometry and photographic series.	€154.00
Removable	
Removable appliance (per arch)	€461.00
Apparatus repair	€61.50
Monthly instalment	€48.50
Replacement for loss of apparatus (unit)	€154.00
Expansion appliances (Quad-Helix, Bi-Helix)	€305.50
Fixed brace	
Appliance (per arch)	€413.50
Metal brackets placement (per arch)	€574.00
Aesthetic brackets placement (per arch)	€701.00
Self-ligating brackets placement (per arch)	€1,190.00
Sapphire brackets placement (per arch)	€1,190.00
Self-ligating aesthetic brackets placement (medical-grade copolymer) (per arch)	€1,280.00
Extraoral traction appliance (chin and face strap) (unit)	€249.50
Orthodontic mini screw (unit)	€278.00
Auxiliary appliance (per arch)	€127.50
Repositioning steel brackets (unit)	€3.40
Repositioning plastic or ceramic brackets (unit)	€8.50
Repositioning self-ligating brackets (unit)	€13.60
Repositioning sapphire brackets (unit)	€13.60
Repositioning self-ligating aesthetic brackets (medical-grade copolymer) (unit)	€16.80
Apparatus repair	€61.50
Monthly instalment	€61.50

COVERAGE	Excess
Post-treatment stabilisation	
Stabilising appliances	€156.00
Maintenance check-up	€37.00
Lingual	
Fixed appliance (per arch)	€680.00
Auxiliary appliance (per arch)	€297.50
Brackets placement (per arch)	€2,720.00
Monthly instalment	€59.50
Invisible	
Initial study	€504.00
Invisible orthodontic treatment (per arch)	€1,790.00
Periodic visit	€144.00
Retention stage	€560.00
Implantology	
Full implant examination	
includes: orthopantomogram and teleradiology	€154.00
Implant check-up	€48.50
Osseointegrated implant	€766.50
Maxillary sinus elevation (open technique)	€510.00
Maxillary sinus elevation (closed technique)	€380.00
Membrane (absorbable and non-absorbable)	€308.00
Hydroxyapatite filler (per piece)	€336.00
Lyophilised bone filler (per piece)	€336.00
Plasma rich in growth factors	€255.00
Cortical plate (bone defects 1-2 pieces)	€880.00
Membrane retention elements	€288.00
Surgical splint	€47.00
Radiological splint	€47.00
Immediate load implant add-on	€215.00
Guided surgery	
Guided surgery study	€680.00
Guided surgery implant add-on	€340.00
Prosthetic stage	
Resin crown on implant (per piece)	€136.50
Metal-ceramic crown on implant (per piece)	€372.00
Procera implant crown	€485.00
Zirconia or lithium disilicate crown or bridge on implant (per piece)	€520.00
Superstructure (per piece)	€78.00
False titanium post	€144.00
Transepithelial abutment	€179.00
Angled abutment	€218.00
Overdenture	€623.50
Reinforcement for full overdenture	€212.50
Two implant bar	€563.00
Three (or more) implant bar	€661.00
Two bars on four (or more) implants	€816.00
Hybrid prosthesis bolted to implants	€1,793.00
Transitional immediate load implant	€158.50
Retention elements (clamps, clips..)	€136.00
Locator type attachments (per unit)	€355.00
Temporomandibular joint pathology	
Study and TMJ treatment plan	€90.00
TMJ treatment check-up	€51.00
Occusal analysis with semi-adjustable articulator	€68.00
Selective grinding per quadrant	€15.00
Splint	€154.00
Michigan-type neuro muscle relaxant splint	€297.50
Unimaxillary mouthguard	€192.00
Bimaxillary mouthguard	€272.00
Splint repairs	€59.50
Additional procedures	
Conscious sedation (30 min)	€155.00

Excesses valid until 31/12/2017

Cover subject to the general, particular and special terms and conditions of the policy