

## **Adelas SegurCaixa: Description of Coverage**

### **Medical and Surgical Specialties**

- Allergy. Auto-vaccines are the responsibility of the insured.
- Anesthesiology and Resuscitation. Any kind of anesthesia required by a medical authority, in the services covered by the policy.
- Pathological Anatomy
- Angiology and Vascular Surgery
- Digestive System
- Cardiology
- Cardiovascular Surgery
- General Surgery
- Pediatric Surgery
- Plastic and Reconstructive Surgery
- Thoracic Surgery
- Medical Dermatology and Venerology
- Endocrinology and Nutrition
- Gynecology
- Geriatrics
- Hematology and Hemotherapy
- Internal Medicine
- Nephrology
- Pneumology
- Neurosurgery
- Neurology
- Obstetrics. Including assistance for medical obstetrician in all kinds of births, assistance by midwife, provided that the relevant waiting period has been completed
- Oncology
- Otolaryngology
- Pediatrics
- Psychiatry. Excluding any type of test, drug and alcohol addiction treatment, and group and individual therapies.
- Rheumatology
- Traumatology
- Urology

### **Preventive Medicine**

- Gynecological Check-ups with your own gynecologist
- Urological Check-ups
- Cardiologic Check-Ups
- Family Planning:
  - Vasectomy and Tubal Ligation
  - IUD Implantation
  - Diagnostic Tests for Sterility

### **Means of Basic Diagnosis**

- Clinical Analysis
- Simple Radiology

### **Other Diagnostic Means**

- Radio-diagnostic. Angiography, Digital Angiography, Bone Densitometry, Ultrasound, Mammography, and Non intrusive Radiology.
- Nuclear Medicine. Radioactive Isotopes and Scintigraphy.
- Nuclear Magnetic Resonance (NMR)
- Tomographies:
  - Computerized Axial Tomography (CT/SCANNER)
  - Positron Emission Tomography (PET)
  - Multiple Detectors Tomography (DMD); exclusively for diseases of the vascular system
- Endoscopies. Capsule Endoscopies.
- Cardiologic Diagnosis. Electrocardiogram, Stress Tests, Echocardiogram, Holter, Hemodynamic and Doppler.
- Clinical Neurophysiology. Electromyography and electroencephalography.
- Triple Screening. Amniocentesis and Fetal Karyotype Study on Pregnancy Risk.
- Polysomnography. Exclusively to study the syndrome of obstructive sleep apnea.

ALL Diagnostic Means include the contrasts and radiopharmaceuticals used in them.

#### **Hospitalization**

- **Inpatient Surgery.** Including: Medication in operating room, Post-operative medication on the floor, Bed for companion, Meals for the Insured, Meals for Companion for the first three days.
- **Hospitalization for childbirth.** Including: Assistance by obstetrician, Assistance by the midwife, Medication in the operating room, Medication on the floor, Bed for the companion, Meals for the Insured, Meals for the Companion for the first three days
- **Hospitalization in Intensive Care Unit.** Including: Necessary medication, unlimited days of stay for process or year.
- **Medical Hospitalization.** Including: Unlimited days of stay for process or year, Necessary medication, Bed for Companion, Meals for Insured.
- **Pediatric Hospitalization.** Including: Unlimited days of stay for process or year, Necessary medication, Bed for Companion, Meals for Insured.
- **Psychiatric Hospitalization.** Including: During the first 60 days of each process, Necessary Medication.
- **Hospitalization for Observation.** Including: Unlimited days of stay for process or year, Necessary medication, Bed for Companion, Meals for Insured

#### **Treatments**

**ADESLAS SEGUR/CAIXA SALUD PRODUCTS** include the most effective medical treatments such as:

- Treatments against cancer:
  - Chemotherapy
  - Linear Particle Accelerator
  - Cobalt Therapy
  - Radiotherapy
  - Brachytherapy
- Bloodless surgery unit
- Renal and biliary lithotripsies
- Heart Rehabilitation Unit
- Physiotherapy and Rehabilitation Unit
- Laser therapy for post-trauma and ophthalmic treatments
- Pain treatment
- Excimer Laser
- Speech therapy and pathology
- Hemodialysis
- Prostatic Hyperthermia
- Orthoptics

#### **Other Services**

- Health care that covers treatment from labor accidents and those covered by compulsory motor insurance
- Chiropodist
- Second Medical Opinion
- Psychology
- Homeopathy
- Osteopathy
- Acupuncture
- Magnetotherapy
- Pelvic Floor Rehabilitation

### Assistance Coverage during Travel Abroad

The organization of care and expenditures for the intervention of necessary professionals and establishments for the care of the injured or ill Insured during a trip or travel abroad.

The guarantees covered by this service are as follows:

DESCRIPTION	LIMITS
Medical expenses abroad	12,000.00 Euros
Dental Expenses	300.00 Euros
Shipment of Medication	Included
Health Transfer	Unlimited
Repatriation of injured/ill	Unlimited
Repatriation of other Insured	Unlimited
Escort of minors	Unlimited
Insured return for family death	Unlimited
Roundtrip ticket in case of hospitalization	(5 days) Unlimited
Hotel expenses	(60.00 Euros/day, 600.00 Euros total)
Extension of Hotel Stay	(60.00 Euros/day, 600.00 Euros total)
Repatriation of Deceased	Included
Post-Mortem Treatment	Unlimited
Escort of minors due to death	Included
Travel Information Service	Included
Transmission of messages	Included
Advancement of Funds while Abroad	600.00 Euros

To qualify for assistance abroad, the insured must reside in Spain and their time spent away from their habitual residence shall not exceed sixty days per trip or displacement. **The insured will not be covered while in the USA.**

#### **Exclusions from ADESLAS SEGURCAIXA SALUD**

The most significant excluded conditions are as follows:

- Health Care in relation to all kinds of congenital or preexisting diseases, injuries, defects or deformities. This exclusion does not apply to insured that are incorporated in the policy since birth.
- Physical injuries resulting from wars, riots, revolutions and terrorism, those caused by officially declared epidemics; those that relate directly or indirectly with nuclear radiation or radioactive contamination, as well as those arising from natural disasters (earthquakes, flooding and seismic events / weather).
- Health Care resulting from the professional practice of any sport.
- Health Care resulting from chronic processes or abuse of alcohol, from psychotropic drugs, narcotics or hallucinogens, and self injuries, as well as Health Care for illnesses or accidents resulting from fraudulent behavior.
- The voluntary interruption of pregnancy in any case, as well as diagnostic tests related to the interruption. Also excluded is the treatment of infertility and assisted fertilization techniques.
- Cosmetic surgery and any other treatment, infiltration or action that has an aesthetic and / or cosmetic purpose unless there is a functional defect of the affected part (not being valid purely psychological). Also excluded are the treatments of varicose veins for aesthetic purpose, weight loss plans, and Derma-aesthetic treatments.
- Hospital attendance and treatment for social or familiar reasons, as well as hospital admissions resulting from terminal processes.
- Transplantation of organs, tissues, cells or cell components.
- Prostheses of any kind.
- Genetic studies