



PART OF *Bupa*

# Sanitas Add-on range

## December 2021



# Add-On Range

In Sanitas we aim to offer our clients the best healthcare solutions. And we know that every client's needs are different, so we want to give them the option to customize their insurance with additional services and coverage of their choice. **Digital cover, reimbursement, a wider medical chart... there is an add-on for every client.**

## bluaU

### Add-On Range

Videoconsultation,  
reimbursement and exclusive  
home services



### Clínica Universidad de Navarra

Access one of Spain's most prestigious  
hospitals, in both centres in Madrid and  
Pamplona



### Pharmacy

50% reimbursement in  
medicaments expenses



### Family Assistance

Qualified help in unforeseen  
situations



### Accidents

Compensation in case of  
an accident (30.000€ o  
60.000€)



### Digital Companies Add-On

Digitalization for companies



### Students

Emergency cover for students  
abroad



### Reimbursement

Medical expenses  
reimbursement up to 300.000€



### USA Cover

Access to a prestigious  
medical network in USA



### Dental Cover

Different options for every type  
of client



### Más Vital

With exclusive services for the  
elderly



### Hospitalisation compensation



### Optician

50% reimbursement on your  
progressive contact lenses  
and progressive lenses



### Gynecology / Paediatrics reimbursement

Reimbursement in  
consultations



### Work and traffic accidents

Medical assistance in case of  
a work or traffic accident



**Digital bluaU add-on range**

# Digitalization in Sanitas

Since the launch in **2016 of blua**, Sanitas has been building a **comprehensive digital health ecosystem**, working in every aspect: new coverage, home services, new functions, widening our digital medical chart...

Today, we are glad to offer our clients a **strong digital ecosystem**:

Vide consultation with over 3.000 specialists

24 hour emergencies

All the specialities included

Exclusive digital services



Digital  
ecosystem

Our own technology

Wide range of health programs

# Digital add-on range

We have a wide range of digital add-ons that adapt to the needs of every customer.

All of them include the benefits of **bluaU**

## bluaU

The digital bluaU add-on includes all of the digital benefits and is an ideal option for customers who want to go a step further in taking care of their health.



## bluaU **Mente Sana**

The bluaU **Mente Sana** digital add-on includes benefits designed to improve health through healthy management of emotions. With this add-on we help our customers to know, understand and take care of their mental health.



## bluaU **Premium**

The bluaU **Premium** digital add-on includes all of the benefits of the bluaU add-on and also includes additional home services and reimbursements, making it the most comprehensive digital add-on in the digital range.



## bluaU **Smart**

The bluaU **Smart** digital add-on that adapts to our customers' needs and evolves with them. With this add-on, as well as having the most innovative digital healthcare services, they can be tailored to their needs, choosing the benefits they prefer.



# blauU Digital Add-on



The **blauU digital add-on** incorporates every digital advantage and is the ideal option for any customers who are interested in going further in caring for their health.

## Video consultation



Specialists



24-hour emergencies



Digital health plans

## Home services



Delivery of medicines from the pharmacy



Home tests

## Reimbursements



Medication

## blauU innovation



Vital sign measurement



Monitor your health: Connected health



Digital appointment today



Preventive digital programme



€10 month/insured | €20/month for the Family Pack

# blauU **Mente Sana Digital Add-on**



Sanitas is committed to helping to improve health by **managing emotions in a healthy manner**. With the **blauU Mente Sana digital add-on** we want to listen to, accompany and guide our customers throughout their lives to enable them to **know and look after their minds**.

## Video consultation



Specialists



24-hour emergencies



Digital health plans

## Home services



Delivery of medicines from the pharmacy



Physiotherapy at home

## Reimbursements



Psychology



Gym fee refund in the event of injury

## blauU innovation



Vital sign measurement



Monitor your health: Connected health



Digital appointment today



Preventive digital programme

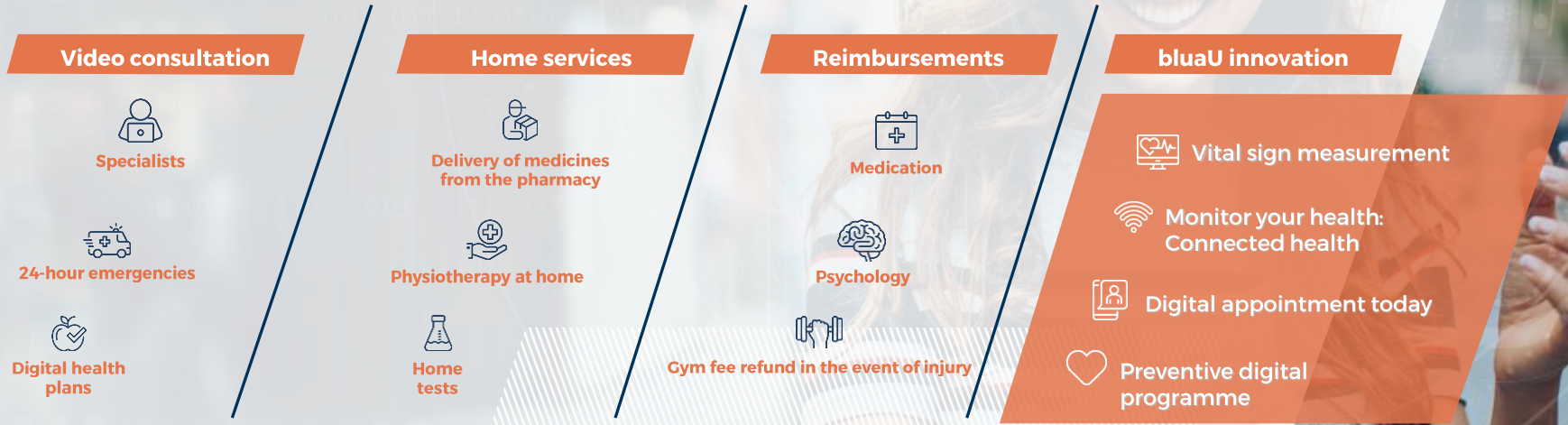


€13 month/insured | €26/month for the Family Pack

# blauU Premium Digital add-on



The **blauU Premium** digital add-on is the most comprehensive option, as it incorporates **the benefits of the blauU digital add-on** plus other home services and additional reimbursements.



 €14 month/insured | €28/month for the Family Pack



# bluaU Smart Digital add-on



With the **bluaU Smart** digital add-on, customers can choose the benefits that best suit their needs and **can change them in every stage of life**. Simply, **select at least two micro-benefits** that best suit each customer. In addition, for an additional premium, they can choose additional micro-benefits to those included.

## Video consultation



Specialists



24-hour emergencies



Digital Health plans

## Micro-benefits to choose from (At least 2)



Self care at home  
(tests, pharmacy  
and home nursing care)



We take care of your pet



Financial assistance  
in unforeseen circumstances



Unemployment  
protection



Physiotherapy  
at home



Travel  
assistance.



Emotional wellbeing



Dental



Pharmacy



Reimbursements  
for children

## bluaU Innovation



Vital sign measurement



Monitor your health:  
connected health



Digital consultation today



Preventive digital  
programme

€14 month/insured | €28/month for the Family Pack | €5,5 additional micro-benefits

# bluaU Digital add-on range

bluaU, a step further in digital medicine.



## bluaU DAS



€10/month  
Family Pack €20

### New benefits of bluaU:

- Vital sign measurement via facial imaging
- Monitor your health
- Digital consultation TODAY
- New prevention programme

### Videoconsultas:

#### Video consultation:

- 24-hour emergencies
- Specialists

### Sevicio Domicilio:

#### Home Services:

- Delivery of medicines (6/year)
- Home testing (2/year)

### Reembolsos:

#### Reimbursements:

- Reimbursement of medicines (50% - €200/year)

## bluaU Mente Sana DA



€13/month  
Family Pack €26

### New benefits of bluaU Mente Sana:

- Vital sign measurement via facial imaging
- Monitor your health
- Digital consultation TODAY
- New prevention programme

### Videoconsultas:

#### Video consultation:

- 24-hour emergencies
- Specialists

### Sevicio Domicilio:

- Delivery of medicines (6/year)
- Physiotherapy at home (12/year)

### Reembolsos:

- Additional psychology sessions (80% up to €500/year)
- Family or group therapy (70% up to €300/year)
- Psychological testing (80% up to €200/year)
- Gym fees (2 months - €160/year)

## bluaU Premium DA



€14/month  
Family Pack €28

### New benefits of bluaU Premium:

- Vital sign measurement via facial imaging
- Monitor your health
- Digital consultation TODAY
- New prevention programme

### Videoconsultas:

- 24-hour emergencies
- Specialists

### Sevicio Domicilio:

- Delivery of medicines (12/year)
- Home testing (2/year)
- Physiotherapy at home (12/year)

### Reembolsos:

- Additional psychology sessions (80% up to €300/year)
- Reimbursement of medicines (50% - €200/year)
- Gym fees due to injury (2 months - €160/year)

## bluaU Smart DA



€14/month  
Family Pack €28

### New benefits of bluaU Smart:

- Vital sign measurement via facial imaging
- Monitor your health
- Digital consultation TODAY
- New prevention programme

### Videoconsultas:

- 24-hour emergencies
- Specialists

### Micro-benefits to choose from:

- Self care at home (tests, pharmacy and home nursing care)
- We take care of your pet
- Financial assistance in unforeseen circumstances
- Unemployment protection
- Physiotherapy at home
- Travel assistance
- Dental
- Pharmacy
- Reimbursements for children

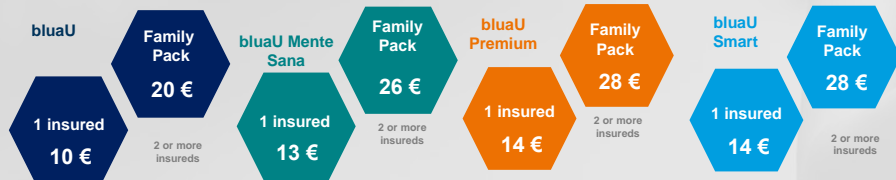
# Terms and Conditions

- Product Code**

|      |            | bluaU | bluaU Mente Sana | bluaU Premium | bluaU Smart            |
|------|------------|-------|------------------|---------------|------------------------|
| AADD | Code       | 1495  | 1458             | 1278          | 1518                   |
|      | BBVA       | 1497  | 1494             | 1279          | Not available for AADD |
|      | Santalucía | 1496  |                  | 1280          |                        |
|      | Sabadell   | 1447  |                  |               |                        |

- Purchase and Cover Age:** no age limit.
- Purchase:** individual, not mandatory for the other members of the policy  
Different bluaU add-ons can co-exist in the same policy.
- Waiting periods and pre-existing conditions:**  
Digital add-ons don't have waiting periods. No health questionnaire is required.

**Premium:**



- Cancellation:**

Cancellation is available at the renewal of the policy

- Transfers:**

If a customer wishes to switch from any **bluaU add-on to Smart**, the transfer can be done **at any moment**. In order to switch from **Smart to any other bluaU**, the transfer can only be done at the renewal of the policy. Here are all possible combinations:

| ↓ From / To → | BluaU   | Mente Sana | Premium    | Smart      |
|---------------|---------|------------|------------|------------|
| BluaU         | X       | Renewal    | Any moment | Any moment |
| Mente Sana    | Renewal | X          | Any moment | Any moment |
| Premium       | Renewal | Renewal    | X          | Any moment |
| Smart         | Renewal | Renewal    | Renewal    | X          |

# Terms and conditions

- **Product code**

|            | bluaU | bluaU Body and Soul* | bluaU Premium | blua U Mental Health |
|------------|-------|----------------------|---------------|----------------------|
| Código     | 1495  | 1277                 | 1278          | 1458                 |
| BBVA       | 1497  | 1401                 | 1279          |                      |
| Santalucía | 1496  |                      | 1280          |                      |
| Sabadell   | 1447  |                      |               |                      |

- **Age:** no age limit.
- **Purchase:** individual, not mandatory for the other members of the policy  
Different bluaU add-ons can co-exist in the same policy.

- **Waiting periods and pre-existing conditions:**

Digital add-ons don't have waiting periods. No health questionnaire is required.

- **Premium:**



- **Cancellation:**

Cancellation is available at the renewal of the policy

- **Transfers:**

If a **bluaU** customer wishes to switch to another digital add-on, the following apply:

- If he/she wishes to switch to bluaU Mental Health, the transfer must be done at the renewal of the policy.
- If he/she wishes to switch to bluaU Premium, the transfer can be done at any moment.

If a bluaU **Mental Health** wishes to switch to another digital add-on, the following rules apply:

- If he/she wishes to switch to **bluaU**, the transfer must be done at the renewal of the policy.
- If he/she wishes to switch to **bluaU Premium**, the transfer can be done at any moment.

If a **bluaU Premium** customer wishes to switch to bluaU or bluaU Mental Health, the transfer must be done at the renewal of the policy.

A person wearing a blue denim shirt is shown from the chest down, leaning over a table. They are carefully placing a wooden block on top of a tall, slightly wobbly stack of other wooden blocks. The background is a bright, out-of-focus window. The text "Add-on range" is overlaid in white, bold font across the middle of the stack.

**Add-on range**

# Clínica Universidad **de Navarra**

Access to one of Spain's most prestigious hospitals



NEW

## NEW ADD-ON CO-PAYMENT DECEMBER 2021

|  | Madrid, Toledo, Segovia, Ávila,<br>Guadalajara, Soria, Vizcaya,<br>Guipúzcoa, Álava, Huesca and<br>Zaragoza           | Rest of Spain                         |
|--|---|---------------------------------------|
| <i>Individual /<br/>paid by the<br/>employee</i> | 0-49 years: <b>32,00€</b><br>50-64 years: <b>37,00€</b><br>>64 years: <b>42,00€</b><br><i>(per month and insured)</i> | <b>25,00€ / insured<br/>and month</b> |

Ask for more information for purchase by a company

### Cover

- With the Clínica Universidad de Navarra add-on, our clients have access to the original hospital in Pamplona, as well as the new hospital in Madrid, with more than **30 specialities available**, including oncology, cardiology or neurology, for which the Clínica Universidad de Navarra is internationally renowned.

*This add-on can't be purchased in Navarra, Cantabria or La Rioja.*

### Terms and conditions

- **Health questionnaire:** will be required in order to purchase.
- **Age:** 0 - 75 years
- **Insurability age limit:** same age as the main healthcare product.
- **Purchase:** individual, not mandatory for the other members of the policy
- **Coverage:** Only With Copayment **Novelty 2021**
- **Purchasable at any moment**
- **Waiting periods:**
  - **New clients:** same as the main product.
  - **Existing clients:** same remaining in the main product; if there aren't any remaining left, the add-on won't have them either.

# Companies **digital add-on**

Access Sanitas' digital cover and exclusive home services



3€ per month and insured

**PURCHASE  
MANDATORY FOR THE  
WHOLE COMPANY**

## Cover

- **Digital doctor** through videoconsultation 24 hours / 365 days, with direct Access, no appointment required
- **Personalized health plans** via videoconsultation with specialized consultants: personal training, nutrition, psychology,... and **digital plans available through Mi Sanitas app.**
- **Home delivery of medicines** from the pharmacy (6 services per insured and year)
- **Home physiotherapy** (5 hours per insured and year)

## Terms and conditions

- **Waiting periods:** available from day one.
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** 0 - 75 years
- **Purchase:** mandatory for all the members of the policy.
- **Purchasable at any moment** for companies paying the insurance for their employees of Pymes, Empresas, Inicia, Multi, Colectivos and Mundi Colectivos.

# Gynecology and paediatrics **reimbursement**

Access any gynecologist, obstetrician or pediatrician even if they are not on the Sanitas medical chart



**10€** per month and insured  
*Individual / Paid by the  
employee*

**7€** per month and insured  
*Paid by the company\**

## Cover

- You can request a **60% reimbursement** of the cost of consultations in the aforementioned specialties (gynecology, obstetrics and pediatrics) with a cap of **100€ per consultation** and a very generous annual **cap of 10.000€**

## Terms and conditions

- Waiting periods:** available from day one.
- Health questionnaire:** will be required in order to purchase
- Age:** 0-75 years (men up to 14 years)
- Contratación:** individual, not mandatory for the other members of the policy
- Purchasable:** **first purchase or renewal of the policy**



# Reimbursement add- on **range**

Total freedom to visit the medical specialist of their choice, even if they are not included on the Sanitas medical chart



|  | 50.000€ | 100.000€ | 150.000€ | 200.000€ | 300.000€ |
|--|---------|----------|----------|----------|----------|
| <i>Individual / Paid by the employee</i> | 17 €    | 19 €     | 22,5 €   | 26,5 €   | 33 €     |
| <i>Paid by the company</i>               | 12 €    | 15 €     | 17,5 €   | 21,5 €   | 28 €     |

*Premium per month and insured*

## Cover

| Reimbursement amount | Reimbursement percentage |
|----------------------|--------------------------|
| 50.000€              | 80%                      |
| 100.000€             | 80%                      |
| 150.000€             | 80%                      |
| 200.000€             | 80%                      |
| 300.000€             | 80%                      |

If you are not a Spanish citizen but live in Spain and a second European country, ask about available options to enjoy cover abroad.

## Terms and conditions

- **Waiting periods:** yes, those corresponding to the accompanying healthcare product
- **Health questionnaire:** will be required in order to purchase
- **Age:** 0 – 64 years.
- **Purchase:** individual, not mandatory for the other members of the policy
- **Purchasable:** first purchase or renewal of the policy

# USA cover

Access our network of prestigious centres in the USA



**1,5€** per month and insured  
*Individual / Paid by the  
employee*

**1€** per month and insured  
*Paid by the company\**

## Cover

- Access the **network of prestigious centres in the USA**, which include the MD Anderson Cancer Center, Houston and Johns Hopkins Hospital, Baltimore.
- In addition, with this optional cover you can benefit from a **second option** from the best professionals in the USA:
- You will be covered for 100% of your medical expenses up to €30,000 per year. For your convenience, the appointment will be managed by Sanitas so that you don't have to worry about a thing.

## Terms and conditions

- **Waiting periods:** yes, those corresponding to the accompanying healthcare product
- **Health questionnaire:** will be required in order to purchase
- **Age:** 0 – 75 years.
- **Purchase:** for all members of the policy
- **Purchasable:** first purchase or renewal of the policy

# Pharmacy

## Financial help for your medicine costs



**4€** per month and insured  
*Individual / Paid by the  
employee*

**2€** per month and insured  
*Paid by the company\**

### Cover

- You will be covered for **50% of the cost of your medicines** with an annual cap of **200€ per insured on the policy**.
- Medicines can be prescribed by any doctor, including doctors from and outside our medical chart and Social Security.

### Terms and conditions

- **Waiting periods:** available from day one if you purchase it along with your core product..
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** 0 – 75 years.
- **Purchase:** for all members of the policy
- **Purchasable:** first purchase or renewal of the policy

*Alternative option to purchase at any other time with a 4-month waiting period.*

# Optician

## Financial help for your contact lenses and progressive lenses



**5,5€** per month and insured  
*Individual / Paid by the employee*

**4€** per month and insured  
*Paid by the company\**

### Cover

- Enjoy a **50% reimbursement** on your progressive **contact lenses and progressive lenses prescribed by an optician.**
- The optician you visit **must be on the Sanitas medical chart, unless your policy is a reimbursement policy.**
- Reimbursement of **50% of the bill**, up to a maximum of **600€ per insured and year.** Valid for **1 prescription a year.**

### Terms and conditions

- **Waiting periods:** 3 months
  - **Health questionnaire:** will not be required in order to purchase
  - **Age:** 0 – 75 years.
  - **Purchase:** for all members of the policy
- Children under 6 years-old do not pay the premium but are entitled to the cover*
- **Purchasable at any moment**

*Alternative option to purchase individually for 7,5€ per month and insured.*

# Más Vital **add-on**

Enjoy the most exclusive care made to measure for our senior citizens



**2,5€** per month and insured

## Cover

- **Senior Program:** a telephone follow-up program provided by our specialized team of health consultants.
- **Senior Family Assistance**
  - Personal care
  - Accompaniment to medical appointments
  - Accompaniment during hospitalization
  - Support with basic housework
  - Transfer of a relative to their home to look after them
  - Home delivery of medicines
  - Pet care
- **Services in Sanitas Mayores care homes and day centres**
  - Assessment service - guide, accompaniment and assessment.
  - Care service - group physiotherapy.
  - Sociability service - day trips, festivals, workshops...

**Más Vital exclusive**

## Terms and conditions

- **Waiting periods:** available from day one if you purchase it along with your core product..
- **Health questionnaire:** will not be required in order to purchase.
- **Age:** from 60 years old.
- **Contratación:** individual, not mandatory for the other members of the policy.
- **Purchasable:** first purchase or renewal of the policy

**Alternative option to purchase at any other time with a 2-month waiting period.**

# Students **add-on**

## Emergency care for students from 10 to 35 studying abroad



**Europe: 40€**  
*per month and insured*  
**Rest of the world: 70€**  
*per month and insured*

### Cover

There are two purchase options, depending on the country of study: **Europe** (insured capital: 50.000€) and **Rest of the world** (insured capital: 100.000€)

- **Medical cover:** In case of sudden illness or unforeseen circumstances:
  - Medical care abroad
  - Urgent transfer or repatriation
- **Specific cover for students:** In case of an accident or sudden illness:
  - Compensation for missing classes or loss of enrolment
  - Transfer back to country of study in case of repatriation
  - Compensation in case of death of the father or/and mother
- **Accident insurance** in case of death or permanent and absolute disability

### Terms and conditions

- **No copyments**
- **No waiting periods**
- **Health questionnaire:** will be required in order to purchase
- **Age:** 10 - 35 years.
- **Purchase:** Individual.
- **Stay:** Minium stay: 1 month; Maximum stay: 1 year.

# Traffic and work **accidents**

The best care providing cover for any unforeseen circumstances.



**2,5€** per month and insured  
*Individual / Paid by the  
employee*

**2€** per month and insured  
*Paid by the company\**

## Cover

- This cover guarantees medical care in **case of traffic accidents, work accidents or work-related illness**.
- In addition, you have **qualified help** in these unforeseen circumstances: Help with housework, personal and psychological support and looking after elderly people or children.

## Terms and conditions

- **Waiting periods:** you will be covered from day one
- **Health questionnaire:** will not be required in order to purchase
- **Age:** 0 – 75 years.
- **Purchase: for all members of the policy**
- **Purchasable at any moment**

For the  
self-employed

# Total Protection

Your daily needs covered in case of temporary disability or hospitalization



2€ per month and  
insured

## Cover

- **Payment protection:** we will reimburse your insurance premium so that you only need to worry about getting better
- **Physiotherapy at home**
- Support with the installation of a workstation at home
- **Delivery of mail to your home**
- **Home delivery of medicines** to avoid unnecessary travel.
- **Mobility guarantee:** taxi service to help with travel
- **Support with basic** housework
- Transfer of a relative to your home or of your children to a relative's home to take care of them.
- **Tutoring** at home
- Accompaniment of children to and from school

Total protection  
exclusive

## Terms and conditions

- **Waiting periods:** you will be covered from day one si lo contratas junto con tu producto principal..
- **Health questionnaire:** will not be required in order to purchase
- **Age:** 0 – 75 years.
- **Purchase:** for all members of the policy
- **Purchasable:** first purchase or renewal of the policy

*Alternative option to purchase at any other time with a 2-month waiting period*



# Hospitalization **compensation**

## Financial support in case of hospitalization



**2€** per month and insured  
*Individual / Paid by the  
employee*

**1€** per month and insured  
*Paid by the company\**

### Cover

You will get extra support at the most delicate times with **60€ a day in compensation** in case of hospitalization, in addition to other benefits.

- **Double compensation** in case of admission to **ICU**.
- **50% extra** compensation if you admitted in a different region to where you live.
- **Help during convalescence** of 50% for 5 days following hospitalization for surgery.
- In case of **childbirth or caesarean**, daily compensation for up to 6 days.

### Terms and conditions

- **Waiting periods:** 8 months
- **Health questionnaire:** will be required in order to purchase
- **Age:** 0 – 75 years.
- **Purchase:** individual, not mandatory for the other members of the policy
- **Purchasable at any moment**

# Accidents **add-on range**

Compensation for you and your family in case of death or permanent disability



|  |         | €                          |                      |                      |
|--|---------|----------------------------|----------------------|----------------------|
|  |         | Professional group 1 and 2 | Professional group 3 | Professional group 4 |
| <i>Individual / Paid by the employee</i> | 30.000€ | 4€                         | 7,5€                 | 12€                  |
|  | 60.000€ | 8€                         | 15€                  | 24€                  |
| <i>Paid by the company</i>               | 30.000€ | 3,5€                       |                      |                      |
|  | 60.000€ | 7€                         |                      |                      |

*Premium per month and insured*

## Cover

- With this cover you or your family will have the right to **compensation** in case of **death or permanent disability** resulting from an accident.
- The compensation that you receive will depend on your previously insured capital (**30.000€ or 60.000€**).

## Terms and conditions

- **Waiting periods:** you will be covered from day one
- **Health questionnaire:** will be required in order to purchase
- **Age:** 18 – 65 years
- **Insurability age limit:** up to 70 years
- **Purchase:** individual, not mandatory for all the members of the policy.
- **Purchasable at any moment.**

# Family Assistance

Qualified support in unforeseen situations such as hospitalisation or home rest due to illness



**2€** per month and insured  
*Individual / Paid by the  
employee*

**1€** per month and insured  
*Paid by the company\**

## Cover

- Support with basic housework
- Care for elderly people who are dependent or children under 16 or disabled people
- Transfer of children under 16 or disabled people to a relative's home
- Accompaniment of children to school
- Home delivery of medicines
- Home pet care

## Terms and conditions

- **Waiting periods:** available from day one if you purchase it along with your core product..
- **Health questionnaire:** will not be required in order to purchase
- **Age:** 0 – 75 years.
- **Purchase:** for all members of the policy
- **Purchasable:** first purchase or renewal of the policy

***Alternative option to purchase at any other time with a 2-month waiting period.***

# Repatriation

## Repatriation to your home country in case of death in Spain



**3€** per month and insured  
*Individual / Paid by the  
employee*

### Cover

- In case of death in Spain, **repatriation to your country of origin** will be covered.
- This includes **transfers costs** from the international airport to the region of your country of origin and the **transfer of a companion** (provided that they are a direct relative with permanent residence in Spain).
- This cover is required in order to **obtain residence permits or visa**.

### Terms and conditions

- **Waiting periods:** you will be covered from day one
- **Health questionnaire:** will not be required in order to purchase
- **Age:** 0 – 75 years.
- **Purchase:** for all members of the policy
- **Purchasable:** first purchase or renewal of the policy

**Thank you!**