



Totalmedic

What's Totalmedic plan?

Totalmedic is a health plan that gives you freedom to choose any doctor and hospital from everywhere in the world and we will reimburse you for the medical expenses.

Family discounts: you will get a premium discount when the third member is included on your policy.

How does it work?

In Spain

You do not need to pay any fee or do any administrative process if you use a consultant or facility from the network of healthcare provider recommended by the company. You just have to present your health card.

90% reimbursement if you have access to a consultant or facility not included in the network of healthcare provider recommended by the company.

Abroad

80% reimbursement on any visit to a consultant or hospital.

Reimbursement limit

Reimbursement is limited to the annual maximum limit of 200.000 euros for each policy member: 150.000 euros for in-patient fees and 50.000 euros for out-patient fees.

You must submit proof to the company of your medical expenses, and then we will pay you back within 15 days as maximum.

If requested by the insured person the company can pay in advance the medical fees if they are over 3.000 euros.

Bank transfer: the company will send the policy holder a wire transfer for the amount of the reimbursement.

How can I pay?

- Monthly.
- Quarterly: 2% discount.
- Biannually: 3% discount.
- Annually: 4% discount.

What is covered?

Visits

We pay in full consultations, in-patient, out-patient and emergency fees, limited to 70 euros/visit for general medicine and paediatric visits, and 125 euros/ visit for specialist consultations.

Diagnostic tests

Tests (clinical, biochemical, cytology...) radiology, Doppler test, scans, etc.

6 month waiting period for nuclear magnetic resonance imaging, tomography computerized, tomodensitometry, nuclear medicine tests, catheter, arthroscopy, laparoscopy, graphic sleep analysis, positron emission tomography (PET), etc.

We pay in full radio contrast agents.

Therapeutic treatments

3 month waiting period for aerosol therapy, eye laser therapy, tonsillectomy and pain treatment.

6 month waiting period for lithotripsy, radiotherapy and cobalt therapy.

Out-patient chemotherapy

12 month waiting period for out-patient chemotherapy treatment.

Rehab

3 month waiting period. Including electron therapy and magnetic therapy.

Birth control

6 month waiting period for tubal ligation and vasectomy.





Childbirth

Including childbirth assistance, surgery, midwife, drugs, a room with companion bed, meals for new mums and any other service during childbirth. 8 month waiting period for childbirth, which will be cancelled in case of emergency (premature babies and dystocia). Up to the limit of 4.000 euros for childbirth or caesarean.

Surgery

6 month waiting period: specialists' and assistants' fees are covered.

Hospitalization

6 month waiting period: including material, drugs, surgery, additional diagnostic tests, accommodation and meals, and a companion bed. Limited to 300 euros/day for hospitalization and 500 euros/day for intensive care unit and in-patient psychiatric treatment up to 40 days' maximum.

Post hospital treatment

If you have been in hospital for surgery for a period of seven days or longer, you can have free access to these services:

- 24 hour telephone health assistance service for a month.
- 10 hour home treatment.

6 month waiting period.

Internal prostheses

We pay in full cardiac valves, pacemaker, artificial hip joint, vascular by-pass prostheses, intraocular lens prostheses, mammary prostheses, internal trauma prostheses.

12 month waiting period.

Limited to 12.000 euros for process.

Organ transplants

12 month waiting period. Limited to 6.000 euros for process.

Ambulance services

Up to 610 euros per policy year.

Travel assistance

Up to a maximum of 12.000 euros.

Annual check up

We pay in full if you go to a doctor within the company's network.

Policy payment protection

We will pay your policy premium for a period of six months if you are unemployed or in a temporary inability to work situation.

Mother cells

Cord blood stem cells conservation for a period of 25 years at special rates. The waiting periods can be cancelled in case of a sudden vital emergency diagnosed once the insured person has been discharged from hospital, or new contracts from other companies. Except for childbirth (8 months) and out-patient chemotherapy (12 months).

Additional benefits (within the company's network of doctors and facilities)

You will have access, at special rates, to qualified specialists and / or additional treatments that complement the conventional medical and sanitary services: psychology¹, stomatology¹, podiatry¹, refractive surgery, acupuncture², homeopathy², dietetics, naturist medicine, speech therapy, optician, audiology, assisted reproduction, post childbirth recovery and preventive medicine.

1. Specialists' services according to our fee schedule.

2. The plan covers your first visit.

Who is it for?

Totalmedic plan is for people who live in Spain and are aged between:

Individual contracts: from 0 up to age 64:

Family contracts:

- policy holder: aged minimum 18
- policy membership between 0 and up to age 74³

3. The membership average age cannot be over 64.