

By reimbursement mode: - The covers of the policy under the reimbursement mode will be covered by the Insurer in the percentage and with the specific sub-limits and limits specified below and up to the total insured capital:

COMPLEMENTO DE REEMBOLSO 200.000

Percentage of reimbursement of medical expenses

	Services abroad	In Spain
For services carried out by medical staff that have not been recommended by the insurer:	80%	80%
CONTRACTED COVERS	INSURED CAPITAL	
	Per annuity and Insured in Euros	
TOTAL INSURED CAPITAL	200.000,00€	
HOSPITAL CARE TOTAL LIMIT	156.000,00€	
Specific sub-limits:		
· Room (hospitalisation per day).	1.000,00€	
· I.V.U./I.C.U. hospitalisation (per day).	1.300,00€	
· Childbirth (the limit for deliveries or cesarean sections includes: medical fees, midwives, anaesthetists, use of the operating theatre, material and medications, admission to maternal icu, and hospitalisation expenses that include room and board in a conventional room with a bed for a companion)	5.000,00€	
· Medical fees, inpatient visits (per visit).	67,00€	
· Surgical procedures: includes all surgical procedures for groups 0 to 8, complex diagnostic tests and therapeutic methods (fees per procedure include surgeon, assistant and anaesthetist)	40.000,00€	
OUTPATIENT CARE TOTAL LIMIT	35.000,00€	
Specific sub-limits:		
· Ground ambulance	1.200,00€	
· ODONTOLOGY (ONLY EXTRACTATIONS, CURES AND CLEANINGS. ACTIVITY PERFORMED IN CONSULTATION ONLY)	325,00€	
· Special home care and home services.	1.505,00€	
· Visits to:		
· PRIMARY CARE (CONSULTATION PER SPECIALITY PER DAY)	100,00€	
· SPECIALISED CARE (CONSULTATION PER SPECIALITY PER DAY)	150,00€	
PROSTHESIS LIMIT	3.750,00€	
PODOLOGY	200,00€	
PSYCHOLOGY /PSYCHIATRY LIMIT (Including Psychiatric admission)	1.500,00€	
REHABILITATION AND PHYSIOTHERAPY	2.000,00€	
HOSPITAL STAY SUBSIDY	Daily amount per insured	
In the event hospital expenses (NOT INCLUDING THOSE DERIVED FROM PSYCHIATRIC HOSPITAL STAY) were not to be charge to the insurance company, the following will be paid:	76,00€	Limit days/year
		90

Expenses occasioned by the Insured when he or she uses medical and/or hospital care services in Spain in the medical network mode will not be considered in the calculation of the insured capital limits established in the present policy for the reimbursement mode.

However, expenses (medical and management expenses passed on to SANITAS) incurred from using the medical or hospital care services recommended by SANITAS in the USA in accordance with the limit and sublimit amounts set out in Guarantees contracted shall be included in the insured capital limit.