

Why choose AXA?

- **Quick and easy access** to thousands of medical services.
- **The top medical centres and hospitals**, such as Grupo Hospitales de Madrid, Grupo Quirón, Creu Blanca, Grupo Nisa, Grupo Vithas, etc.
- **Fast and flexible** processing of authorisations and reimbursements.
- **Lifetime coverage:** we promise not to cancel your health policy if you don't want to. . AXA health insurance has been chosen as the **best on the market** in a study by consultancy firm Cronos in February 2018.
- **9 out of 10 customers would recommend AXA Salud** in a study of health customers by Ipsos in May 2014.
- AXA Salud supports the **installation of defibrillators** in pharmacies in Barcelona.
- The AXA Foundation and La Sexta have come together to **drive prevention and medical research.** Working today for tomorrow's health.



Would you like to save on shopping, travel, petrol, leisure, etc.?

You deserve to be a member of the AXAVIP Advantages Club. You will find discounts on nearly 100 leading brands and lots of services.

Go to www.axavip.es and sign up free.



At AXA we have a wide range of insurance and investment solutions tailored to your personal and professional needs.

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|----------------------------------|-------------------------------|
| Car | Reticar |
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| Health | Freelancers and Professionals |
| Home and Condominiums | Pleasure Boats |
| Life and Accident | Hunting |
| Savings, Pensions and Investment | Fishing |
| Travel Assistance | Bike |
| Companies | Funeral |
| Businesses and Shops | Cyber Protection |

www.axa.es

The terms stated in this publication are subject to the terms and conditions and schedule of these insurance policies and the type of insurance taken out.

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Health insurance

The healthcare that's best for you



Complete healthcare, made to measure

Everyone is different, and so at AXA Salud we encourage you to choose the insurance that best suits your needs.

That way you only pay for what you really need; no more, no less. Customised.

Ask your insurance intermediary for more information



Insurance with exclusively outpatient cover

Óptima Joven



- Essential healthcare from a medical provider network with quick and easy access to over 28,000 medical services.
- Access to general medicine, paediatrics, nursing, medical specialities and surgical visits as well as diagnostic tools.
- With or without copayments.



The essentials for complete peace of mind

- **General medicine, paediatric and nursing** visits.
- **Specialist** visits with no waiting lists.
- **Diagnostic testing:** analysis, scans, mammograms, MRI, CT, etc.
- **Preventive medicine** programmes: gynaecology check-up, early detection of breast, urologic or colon cancer.
- **24-hour medical and paediatric guidance.**
- More than 4,000 franchised **wellness services.**

Insurance with outpatient and hospital cover

Óptima



- Healthcare from a medical provider network with quick and easy access over 48,000 medical services.
- Nationwide hospital and out-of-hospital medicine cover.
- No copayment.



The most complete covers

- **Unlimited cover** by the medical provider network.
- Medical care in case of **traffic or occupational accident.**
- **Inclusion of newborns or adopted children from the first day**, with no waiting periods or pre-existing illnesses¹ and with cover during the first 30 days.
- **Cryopreservation of stem cells** from the umbilical cord through reimbursement.
- **Psychology** visits through reimbursement.
- **Diagnostic testing** requested by professionals **outside the medical provider network.**
- **Dental cover** included, with one mouth cleaning per year.
- **Preventive medicine** programmes: gynaecology check-up, early detection of breast, urologic or colon cancer.
- **Postpartum home care.**
- Wide **range of prostheses with no cost limit.**
- 24-hour **medical and paediatric guidance.**
- **Reimbursement in home emergencies** with free choice for general medicine, paediatrics and nursing.
- **Full board for a companion in surgery and childbirth.**
- **Technological innovations:** Green Laser, MDCT, PET-CT, 3D mammography, ultrasound, capsule endoscopic, etc.
- **Payment protection.**
- **Special agreements** with leading medical centres in the US.
- **Franchised wellness services.**

Óptima Familiar



- All the covers in Óptima with a lower premium and a wide range of copayments. Copayment is the small amount you pay when you use some services (no copayments in hospitalisation and surgery).
- With three purchase options that fit your needs and financial possibilities.

Óptima Familiar S: with very small copayments.

Óptima Familiar M: with competitive copayments and the guarantee that if you go over €250 per year and insured, you won't have to make any other copayments.

Óptima Familiar L: with higher copayments and the guarantee that if you go over €450 per year and insured, you won't have to make any other copayments.

Óptima Plus



- All the covers in Óptima and other more exclusive services.
- Free access to doctors worldwide through reimbursement of expenses; up to 90% in Spain and 80% abroad.
- No copayment.



Prestige and innovation at your fingertips

- **Assisted reproduction** programme.
- **Complementary medicine** through reimbursement.
- **Admission for eating disorders.**
- **Bariatric surgery** for obesity.
- Childbirth care in a **room with an ensuite bathroom.**
- **Hair prosthesis** in cancer processes.
- **Genomic cardiovascular medicine.**
- **DA VINCI** robotic system for abdominal cancer surgery.
- **Cognitive telerehabilitation** by the Guttman Institute. Exclusively for AXA.
- **Mastectomy and / or prophylactic oophorectomy.**
- **Holmium and thulium laser** in prostate surgery.
- **Growth factors** in orthopaedic surgery.
- **Hospitalisation allowance, optional.**

1. As long as you report it during the first 30 days, the father or mother have been insured by us for at least 8 months and the birth takes place in an authorised hospital.