



EVERYTHING YOU NEED TO  
KNOW ABOUT YOUR  
**ASISA HEALTH INSURANCE**



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## 1. CORE SERVICES

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1. **The largest network** of health professionals (over 40,000 doctors) and private hospitals & medical facilities (over 1,000) across Spain, including mainland and islands.

2. **Freedom to choose the clinician and health facility.**

ASISA members are free to choose any health professional or facility within the ASISA network across Spain, regardless of where they live.

Contact the Call Centre via e-mail ([ask@asisa.es](mailto:ask@asisa.es)) or phone (+34 91 200 0 200) to choose health professionals and facilities filtered by medical specialty, geographic location and languages spoken.

3. **Comprehensive and limitless care:**

- Primary care and specialist units.
- Home-visits including consultations with doctors, home nursing and Oxygen therapy at home.
- Hospital admission and inpatient stays in any department, including intensive care.

The only exception is psychiatric admissions, which have a limit of 50 days for length of stay per year. When patients are in hospital for inpatient treatment, they enjoy a private room with an extra bed for a carer or family member free of charge.

4. **Diagnostic treatments and therapies.**

Practically all diagnostic treatments and therapies included in the list of approved technologies by the Spanish National Health Service are covered. For example: inpatient and outpatient surgery, medication during hospitalisation with no limits, implants, prostheses, bone marrow transplants and cornea transplants.

The main exclusions are: Outpatient medication and some specific treatments such as optative aesthetic surgery, bariatric surgery and some robotics.

5. **Family planning.**

6. **Full cover for antenatal care (unlimited), pregnancy and childbirth**, with automatic cover for the infant for 30 days after birth (at no additional cost). When the birth has not been covered by ASISA, the baby has comprehensive coverage only for outpatient treatments. When the baby is born in a hospital within the ASISA network of hospitals, the baby has comprehensive coverage (both inpatient and outpatient treatments). Insuring the baby before 30 days after birth have elapsed guarantees that the infant will enjoy comprehensive cover with no exclusions..

7. **Second opinion consultations.**

- With any specialist in the ASISA network.
- With leading international experts (who may or may not belong to the ASISA network). Members will be assigned a doctor by ASISA, who helps them to formulate the medical report for the perusal of the international expert and then interpret the expert's report, discuss the recommendations, and follow up with further telephone consultations in order to monitor the progress and respond to any queries.

8. **Counselling.**

Up to five sessions over the phone with a psychologist to overcome any trauma related to your health condition or health status.



#### 9. Psychotherapy.

Up to 20 sessions per year, and up to 40 sessions per year for treatments related to eating disorders, bullying, cyberbullying and gender violence.

#### 10. Podiatry.

Includes up to 12 sessions per year in the cover.

**11. Some dental treatments** are included in your cover and therefore do not require extra payment at any dental clinics within the ASISA network. These complementary services include consultations, follow-ups, tooth extractions, dental hygiene, x-rays required by the treatments mentioned, and fluoride treatment for children under 6 years of age. For comprehensive dental cover, see point 1 in the section titled "Special discounts for treatments the policy does not cover".

#### 12. Disease prevention and health promotion.

This includes specific plans and guidance for preventable conditions in paediatrics, cardiovascular disease, gynaecology, urology, and digestive system disorders.

#### 13. Treatments required as a result of work-related accidents or car accidents.

Health cover for work-related accidents and car accidents are fully included.

#### 14. Insurance pay-out in the case of accidental death.

For policy holders aged between 14 and 65 years of age, accidental death is insured with 6,000 euros for the legal inheritors.

#### 15. Assistance in Spanish 24/7.

Phone lines for Customer Service in Spanish 24 hours per day, seven days per week (+34 91 991 1 999 – number appears printed on the Asisa Health Insurance membership card). Refer to the section "Special services for English speakers at no additional cost" (see below) for the English Customer Service and Helpline.

Phone lines for medical emergencies in Spanish (dial +34 91 991 1 999 and press 0, number appears printed on the Asisa Health Insurance membership card). Refer to the section "Special services for English speakers at no additional cost" (see below) for the English-speaking Medical Emergency Services.

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## 2. ADDITIONAL SERVICES EXCLUSIVELY FOR ENGLISH SPEAKERS, AT NO ADDITIONAL COST

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#### 1. Customer Care in English available:

- Via phone (+34 91 200 0 200) this number is included on the Asisa Health Insurance membership card. Lines open from 9am to 7pm (Spanish mainland time), Monday to Friday except Bank Holidays.
- Via email (ask@asisa.es)).

**2. Medical Emergencies in English available 24/7** (call 900 92 99 71 or +34 91 200 0 200, and press 0 -this number is included on Asisa Health Insurance membership card).

#### 3. Remote medical consultations in English with General Practitioners (GPs) and Specialist consultants, via:

- Telephone for GP consultations, call 900 92 99 71 to book an appointment
- Instant consultation via chat app in English. Does not require booking an appointment; the average

time doctors take to reply is 4 minutes. Download the app "ASISA Medical Chat" from PlayStore or AppStore, and follow the instructions. The app currently offers access to English-speaking GPs, specialist consultants will be added in the future.

- Online Video consultation in English. Currently available for some specialties. The list is updated regularly. Please contact us to book an appointment. Call 91 200 0 200 (telephone included on the card).
4. **A dedicated website in English** which allows to process all documentation in English [www.asisa-caresforyou.com](http://www.asisa-caresforyou.com).
  5. **All the administrative processes have been simplified and made hassle free. All actions can be carried out digitally or by phone.** Whether you are a full or part-time resident in Spain, or would like to enjoy the advantages of Spanish healthcare regardless of where you live, in order to become an Asisa Health Insurance member, all you need is:
    - a. Your passport.
    - b. A method of payment; a Spanish bank account. If you do not hold a Spanish bank account, you can use a debit or credit card.\*
- \*: For debit/credit card payments, please bear in mind that:
- Policy premium must be paid yearly in advance. The 6% discount available for yearly payments though a Spanish bank account, does not apply to debit/credit card payments.
  - The excess/co-payment formula is not available for payments via debit/credit card.
  - Only policies with no co-payments are accepted by Spanish authorities for Visa/Residency Applications.
  - For security reasons, ASISA will not store your card details and will not renew card payments automatically. When your policy comes up for renewal, you can choose whether you prefer to continue paying by card and, if so, you will be invited to provide your card details.
6. **24/7 English-speaking helpline for advice on preparing for international and for assistance during international travel** (call +34 913 543 740 -this number is included on the Asisa Health Insurance membership card). The service includes:
    - a. **Free advice prior to initiating** travel (medical precautions for each destination, formal documentation required, travel conditions, etc.).
    - b. **Medical cover for accidents**, emergencies and routine clinical care for conditions that arise during the trip (provided the policyholder has not been away from Spain for 3 months or more uninterruptedly).
      - **Cover for up to €120 for dental treatments and for up to €25,000 for healthcare** (clinical fees; medication or local ambulance transport prescribed by a clinician; hospital admissions). Call +34 913 543 740 to ask for the closest medical facility. The agents will help organise care, organise an ambulance or medical visit if necessary, and get in touch with the centre to make sure members do not have to pay out of pocket for the attention received. If the patient is not able to contact the call centre for assistance during travel prior to receiving treatment, it is advisable to call them as soon as possible and keep copies of all receipts.
      - **Repatriation to a hospital in Spain** or the UK, under medical supervision, when the medical team determines it is required in order to ensure you receive appropriate treatment. Depend-



ing on medical assessment of the patients' condition, repatriation may be carried out via ambulance, train, plane or air ambulance (helicopter or plane) and with an adult companion when the patient is a minor. Patients who choose repatriation to the UK instead of repatriation to Spain for further treatment should consider that while treatment in Spain is not capped, the cost of treatment outside Spain is capped at 25,000 euros per trip.

- If an ASISA member falls ill, develops a condition or suffers an accident while travelling alone, and requires admission to hospital for five days or longer as a result of this, **ASISA will cover the cost of a return trip (in economy class on a plane or first class on a train) for a family member or a person designated by the family**, from Spain to accompany the patient. The minimum number of days is reduced to 3 when the patient is a child or an adult with a disability. In addition, the person travelling to accompany the policyholder will receive financial help for accommodation (60 euros / day, up to a maximum of 600 euros). Please ensure policy-holder keeps the receipts and invoices in order to claim the reimbursements.
  - If you fall ill or suffer an accident when travelling alone and are in charge of children or a person with disability, and are unable to take care of them, **ASISA will cover the cost of a return trip** (in economy class on a plane or first class on a train) for a family member or designated tutor to travel in **order to meet the children / person with disability and accompany them back to Spain**. When no family member or designated tutor is available, staff of ASISA will accompany them.
- c. Access to medication during travel.
- If an ASISA member requires access to medication prescribed in Spain while travelling abroad, (e.g., the patients have forgotten to take it with them or lost it), ASISA will facilitate access. If the medication is available in the country which the ASISA member is visiting, ASISA will organise a consultation with a local doctor who can prescribe it, or provide the patient with the name of the product in the country (when available without prescription). If the product does not exist in the country, ASISA will arrange to ship the medication urgently from Spain (the ASISA member will be required to pay for the cost of the medication, but ASISA will cover shipping costs).
- d. In the event that one of your family members (partner, sibling, parent, grandparent, child, grandchild, father-in-law, mother-in-law, sister-in-law, brother-in-law) passes away in Spain while you are travelling abroad, **ASISA will cover the cost of your return journey to be present at the bereavement ceremony (in economy class on a plane, or first class in a train)**.
- e. **Support in case of the ASISA member passes away** (call +34 913 543 740 - this number is included on the Asisa Health Insurance membership card):
- In the event that the ASISA member passes away while travelling outside Spain, ASISA will cover the costs of repatriation of the body to Spain or to the UK (depending on the preference the Member expressed). This includes costs related to embalming, coffin and legal and administrative tasks required for the repatriation.
  - In the event that the ASISA member passes away in Spain, ASISA will cover the costs of repatriation of the body to the UK (if the Member expressed a preference to be repatriated to the UK). ASISA will cover the cost of a person designated by the Heir apparent to accompany the body (on a plane in economy class, on train in first class) and contribute towards the costs of accommodation during 3 days (with a maximum cost of 90 euros / day) of the person accompanying the deceased policy holder.



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### 3. LIMITATIONS TO BEAR IN MIND.

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These are the main restrictions of Asisa Health Insurance:

#### 1. Waiting periods.

ASISA members can use their policy from the very first day for accident and emergency treatment, as well as preventative treatments and primary care.

Waiting periods only apply to highly specialised procedures, programmed surgery (including child-birth), certain diagnostic or highly specialist interventions and hospital admission.

Treatments subject to a 6-month waiting period are special diagnostic tests, special treatment procedures, programmed surgery, family planning, and psychotherapy. Non-urgent hospital admissions are subject to a waiting period of 8 months.

Waiting periods can be waived if applicants have been covered for one year or more with an existing insurance policy which has a similar coverage to Asisa Health Insurance. During their application, they are invited to upload a copy of the insurance contract (Terms and Conditions), together with a proof of payment for the month in which they applied for the ASISA health insurance policy, or a photograph of their membership card if it shows that the insurance was valid at the time of application.

The following conditions apply:

- Applicants must provide proof that:
  - o At the time of contracting Asisa Health Insurance, the existing health policy was valid and active
  - o The policy must have a level of cover which is similar to Asisa Health Insurance or superior
  - o The candidate must have been covered by their existing policy for at least 12 months prior to taking out the Asisa Health Insurance policy .
- Documents that are required for waivers:
  - o Copy of the Terms & Conditions of the existing policy
  - o Proof of payment of the amount due for the month that the applicant initiated the ASISA health insurance cover / Photograph of your health insurance card if it shows the date of validity.

Applicants who are covered by a health policy through their employer, or military personnel, please contact our Customer Care Centre (call +34 91 200 0 200, or email [ask@asisa.es](mailto:ask@asisa.es)). They will help you identify the most appropriate documents to request a waiver of the waiting periods.

#### 2. Asisa Health Insurance does NOT cover:

- Treatments prescribed or carried out by professionals or in medical centres that do not belong to ASISA's network.
- Outpatient medication and some specific optative treatments, such as dental procedures, assisted reproductive technologies, conservation of umbilical cord stem cells and eye surgery for refractive eye conditions, as well as aesthetic, bariatric and robotic surgery.
- Treatment for:
  - o Pre-existing conditions (health-related conditions that were present prior to the moment Asisa Health Insurance was contracted).



- o Conditions caused by extraordinary and natural disasters (such as armed conflicts, pandemics, etc.). However, ASISA has made a pledge to its policyholders to ensure that at this stage COVID-19 is not considered an exclusion. Therefore, any tests, treatments and consultations related to COVID-19 prescribed by clinicians within ASISA network are fully covered.
- 3. Pre-existing conditions: When applying for Asisa health Insurance membership, applicants will be required to complete a Health Questionnaire. They must answer all the questions with honesty and to the best of their knowledge. If they withhold any necessary facts or provide false information, their claim may be rejected and their policy may be cancelled. In cases where an applicant includes a pre-existing condition in the Health Questionnaire, Asisa’s medical team will review the application. This review can lead to one of the following outcomes:**
- a. The application is rejected. ASISA medical team decides the candidate does not qualify for insurance. This applies to persons who have pre-existing conditions which affect all their organs. Such a candidate would not be seeking an insurance policy, but rather cover for treatment.
  - b. The application is accepted with exceptions. ASISA medical team decides that the applicant can be covered, with one or more exceptions (depending on the nature of the pre-existing conditions). For example a patient who has suffered an accident which has resulted in the permanent damage to his left knee, but is otherwise in good health, would be covered, but any treatment he may require for his left knee as a consequence of the accident that happened prior to him taking out ASISA insurance policy will not be covered.
  - c. The application is accepted for comprehensive (full) cover
- Pre-existing conditions can influence ASISA’s decision to accept an application for cover, and the breadth of the cover offered to an applicant. However, pre-existing conditions have no influence on the price of the premiums paid.
- 4. Initiation of cover. Cover begins on the date stated on the contract you receive in your Welcome Pack.**
- 5. Payment of premium.**
- Premium payments are charged monthly, between the 1st and 5th of the month.
- 6. Cancellation of the policy. The policy can be cancelled without incurring any penalties during the first 14 days (“cooling-off period”) providing the member has not used the policy. After the first 14 days, the new Asisa member can request cancellation with a minimum of 30 days in advance of the date of automatic renewal, which is 31st of December each year.**
- 7. Residency in Spain: There are two important questions to bear in mind regarding this point:**
- a) ASISA does not inquire about members’ residency status. Applicants only need to provide the postal address where they wish to receive the Membership card (bear in mind that a digital Membership card is also sent by email and is equally valid). The address provided in the application form is also used to organise home visits by doctors when necessary. You can change your registered address at any time, simply by calling the Call Centre (+34 91 200 0 200). For instance, you can provide a correspondence address (your lawyer’s or a friend’s address) while you are planning to relocate to Spain, and update it with your residential address once you have settled in.
  - b) When applying for Spanish residency status, the criteria usually applied by Spanish authorities is that applicants have to show proof that they are covered by a Private Health Insurance policy which is valid for the whole year and across the entire Spanish territory (mainland and islands), covers comprehensive treatment for medical emergencies from day one (i.e., ambulance, admission to hospital, surgery, etc.) and does not have excess/co-payments. .

Asisa Health Insurance without excess/co-payment meets these requirements, and can be used to apply for Spanish residency. Asisa Health Insurance with excess/co-payment does not.

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#### **4. SPECIAL DISCOUNTS FOR TREATMENTS THE POLICY DOES NOT COVER**

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There are some treatments that the ASISA Health Insurance plan does not cover. However, ASISA members can access special discounts of up to 35%. List of treatments which offer discount to ASISA members, includes:

##### **Full dental care**

In addition to partial dental cover described in point 12 of "Main features of Asisa Health Insurance", Asisa Health Insurance offers:

- Full dental care including diagnostics (consultations, X-rays, etc.), prevention treatments, root canal therapy, periodontology, orthodontics, prostheses, implants, oral surgery, cosmetic dental treatments (teeth whitening, etc.), bruxism and temporo-mandibular joint (TMJ) disorder, and 24-hour emergency treatments.
- In any of the 36 clinics of ASISA Dental across Spain (<https://Asisadental.es/en/our-network>). In virtually all of these Clinics, policy holders will be able to request support from an English-speaking staff member.
- With an English-speaking customer support for ASISA Dental Clinics via:
  - o WhatsApp: +34 608 72 23 11 (Lines open Monday to Friday except Bank Holidays, from 10 am to 2 pm and 4 pm to 8 pm, Spanish mainland time).
  - o Web: (<https://asisadental.es/en/online-appointment-guest>)
  - o Data Call centre agents must have to deal with dental medical emergencies:
    - Barcelona: call 93 253 38 98 to request assistance and advice on which dental centre is the closest available centre for the policy holder.
    - Gerona: call 972 93 23 98 to request assistance and advice on which dental centre is the closest available centre for the policy holder
    - Madrid:
      - o Weekdays from 9am to 9pm, patients can go to either one of these two clinics (no appointment needed for urgent care):
        - ASISA Dental, C/ Edgar Neville, 18.
        - ASISA Dental, Avenida Menéndez Pelayo, 67.
      - o Any day (including weekends and Bank Holidays), from 9am to 9pm, Hospital Universitario HLA-Moncloa, Avda. de Valladolid 83 (no appointment needed for urgent care).
    - From 9 to 2 pm and 3.30 to 8.30 opening times for all ASISA Dental Clinics in the following locations (no appointment needed for urgent care): A Coruña, Albacete, Almería, Alicante, Badajoz, Córdoba, El Ejido, Elche, Granada, Huelva, Jerez, Málaga, Murcia, Palma de Mallorca, Salamanca, Sevilla, Tarragona, Toledo, Valencia, Valladolid y Zaragoza.
    - Other areas of Spain, where there are no ASISA Dental Clinics, call the ASISA Dental emergency line 900 92 99 71.



- With special discounts (for up to 35%) during the first six months of membership with Asisa Health Insurance (see price list in the annex – “List of special prices for dental treatments”). After six months, you can continue to access the special discounts adding Asisa Dental Insurance to your health cover (prices for Asisa Dental insurance start at 8.95 euros / month).

#### **Assisted reproductive technology**

Including in vitro fertilization, in a network of specialised centres across Spain:

<https://www.asisa.es/para-tu-salud/unidad-de-reproduccion-asistida>

#### **Conservation of umbilical cord stem cells**

This service is provided by BioCord. BioCord is the UK’s largest private human tissue bank, which has been operating since 2002 and is the only private laboratory in the UK that works for the NHS to process and store cord blood and tissue, peripheral blood, and bone marrow stem cells. <https://www.asisa.es/para-tu-salud/conservacion-celulas-madre-biocord>

#### **Eye surgery for refractive eye conditions**

Including myopia, hyperopia, etc., at Ophthalmologist network of clinics; the largest ophthalmologic network in Spain <https://www.asisa.es/para-tu-salud/cirugia-ocular-con-laser>

#### **Discounts in eye glasses**

At General Óptica branches across Spain: <https://www.asisa.es/para-tu-salud/servicio-de-oftalmologia>

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## **5. WHAT MAKES ASISA’S SERVICES DIFFERENT TO OTHER INSURANCE COMPANIES**

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ASISA belongs to Europe’s largest cooperative of doctors. It is owned by doctors and managed by doctors under the highest ethical standards.

That’s why we have become Spain’s favourite health insurance provider.

With ASISA, policy holders feel safe because they know that no matter what the future brings:

#### **ASISA will never cancel your policy**

ASISA’s pledge is that your health cover will never be taken away from you no matter how expensive your health care needs become.

The only circumstance which can result in ASISA cancelling your policy is if you have not been honest with the disclosure of pre-existing conditions when taking out the policy for the first time, if you provide false information or fail to meet the policy payments on two occasions in a row.

#### **ASISA will never pump up the price because you have fallen ill and need more expensive treatments**

With ASISA you will never be surprised by a sudden price increase; premium prices rise in a pre-determined manner slowly each year (see premium prices in the annex titled “Prices”).

Moreover, the premiums are calculated according to your age, and are not affected by the cost of the services you may require.

#### **ASISA does not put a cap on the cost of patient treatments, so you will always be covered without interruption, regardless of the cost**

Asisa Health Insurance policy is closely modelled on the original National Health Service philosophy, where your health cover is comprehensive and limitless, and the attention you receive is determined by the criteria of the doctors who treat you, not by the cost of the services.

This formula is very different to the “reimbursement schemes” some health insurances offer, where you pay out of pocket for medical treatments and are reimbursed after you carry out the claim up to a pre-established maximum amount, after which you lose your cover.

With ASISA there is no cap or maximum amount after which you lose your cover. If you fall ill, you will have access to all the diagnostics, treatments, and medical attention you need. Regardless of how expensive these might turn out to be, ASISA will always cover them.

### **ASISA price policy protects you when you grow old**

The certainty that as you grow old, ASISA will carry on taking care of your health, without burdening you with predatory pricing when you can no longer change insurance companies.

In fact, ASISA stops applying the incremental prices adjusted to age when you reach 70. After that, the only changes are adjustments for inflation and technical causes, such as adoption of technological innovations, which usually imply increases of between 50 cents and 2 euros per policy per year.

ASISA Health policies are designed to meet the highest ethical standards and provide its members with the peace of mind and confidence that you only have when you know you are in safe hands.

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## **6. WITH OR WITHOUT EXCESS/CO-PAYMENT: YOU CHOOSE**

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Asisa Health Insurance offers two options for comprehensive Health Insurance. Both offer exactly the same cover; the only difference is the way you spread the costs:

### **a) Without excess (or co-payment)**

The option without excess/co-payment has a higher yearly premium. In exchange, you never have to pay out of pocket for any services covered by your policy.

### **b) With excess (or co-payment)**

The option with Excess (or “co-payment”) has a lower yearly premium. In exchange, you will be required to pay a small part of some services if and when you use them on a pay-per-use basis. The good news is that with ASISA these payments are capped at 300 euros per year, which means that regardless of the total cost of your treatment(s), you will never be required to pay more than 300 euros / year towards the pay-per-use services.

This option is only available for ASISA members who choose to pay the policy via direct debit or standing order through a Spanish bank account. For policy payments that are monthly, bimonthly or quarterly, the charges for excess/co-payment will be added to the next charge. For policy payments that are half-yearly or annual, an excess/co-payment invoice will be issued every three months.

You can use the instant price calculator at [www.asisacaresforyou.com](http://www.asisacaresforyou.com) to find out how much your premium will cost, depending on your age and whether you prefer the with co-payment or without co-payment option.

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## **7. SWITCHING FROM AN EXISTING ASISA HEALTH POLICY TO ASISA HEALTH INSURANCE FOR ENGLISH SPEAKERS**

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Current Asisa Members who wish to upgrade to Asisa Health Insurance (for English Speakers), should take the following steps:



1. Fill the online application ([www.asisacaresforyou.com](http://www.asisacaresforyou.com))
2. Write an email to [ask@asisa](mailto:ask@asisa) with the following data:
  - a) Existing policy number and policy holders' full name, or a photograph of your current ASISA insurance card.
  - b) The reference number they receive when they complete their application for Asisa Health Insurance in English.
  - c) The name and contact details of the insurance broker that helped them obtain their existing policy.

For any questions, contact the Customer Care Helpline +34 91 200 0 200 for additional guidance.