



ASSSA

INSURANCE

since 1935



SUMMUM HEALTH INSURANCE

Free choice of doctors

SUMMUM

Health insurance with free choice of doctors

Ensure your well-being with our elite health insurance designed exclusively to guarantee your peace of mind, with which you may freely choose your doctor.



WELCOME TO EXCLUSIVITY

Enjoy our unique service and our exclusive guarantees with our most comprehensive health insurance:



Experience

Experts in Health Insurance for over 80 years.



Free choice of doctors

Private GP's, paediatricians and specialists with cost reimbursement.



Electronic card

to access medical services in a more agile and simple way.



No premium increase

due to age. The age you join is the age you stay.



Extensive branch network

Numerous local customer service offices committed to serving the expat community.



In your language

Personal and professional assistance in your language. Policy documents available in several languages.



Guaranteed for life

Contractual guarantee of no policy cancellation due to age, illness or high usage.



Economic compensation for hospitalisation

from the fourth day of hospitalisation.



No copayments



Join up to 74

Maximum entry age (if older, please consult).



Close to you

Unique customer care and after sales assistance. Simple and fast authorisation procedures.



Suitable health insurance for Residencia



Lifetime discounts

Easy payment terms

Split payment at no additional cost or pay annually with an extra discount.

Change to ASSSA

Waiting and indisputability periods can be waived should you have an existing health insurance.



THE KEY TO YOUR WELL BEING

We have added, to our exceptional health insurance coverages, our exclusive guarantees that makes SUMMUM our most comprehensive modality to ensure your well-being:



Complete annual medical check-up
and second medical opinion



Unlimited hospitalisation including medication
in medical, paediatric, surgical and obstetric hospitalisation in a private room with an extra bed for an accompanying person.



Direct access to specialists
and to private medical services with no waiting lists.



The best private clinics
within our comprehensive ASSSA medical directory.



From day one
cover for private GP's, specialists and emergency hospitals.



High tech diagnosis methods
PET, CAT scan, Nuclear Magnetic Resonance, vascular haemodynamic, digital arteriography, etc.



Special treatments
Oncology with chemo and radiotherapy, laser therapy, oxygen therapy, blood transfusions, physiotherapy, etc.



Surgical operations
with no waiting lists.



24 Hour
emergency assistance.



Medical assistance at home
GP and nursing.



Medical travel cover

International assistance up to 15.000 € in medical emergencies during stays of up to 90 consecutive days. Includes repatriation.

Prostheses

Coverage for prostheses.
It also includes breast prostheses in post-mastectomy reconstructions.

Dental cover

Annual dental check-up & cleaning.

Indisputability

Only one year.

Family planning and childbirth preparation

Psychology

Phoniatics

Chiropody

Chiropractic

MEDICAL DIRECTORY SERVICES	SUMMUM
GP and Paediatrics	✓
Emergencies	✓
Medical specialities	✓
Clinical Analysis, Radiology and other diagnosis methods	✓
Sedation in digestive endoscopies	✓
Contrasts	✓
High tech diagnosis methods (A) (PET, CAT scan, Nuclear Magnetic Resonance, vascular haemodynamic, etc.)	✓
Hospitalisation:	
Emergencies with medication (up to diagnosis) (B)	3 days/process
Surgical with medication (B)	✓
Medical with medication (A)	✓
Paediatric with medication (A)	✓
Obstetrics (childbirth) with medication (C)	✓
Post-surgical ICU with medication	7 days/process
ICU medical treatment (A)	90 days
Psychiatric (A)	90 days
Dental cover including extractions and annual teeth cleaning	✓
Artificial kidney and dialysis for acute renal failure (A)	✓
Clinical Oncology: specialist, diagnosis and surgery	✓
Chemotherapy (antitumoral medication) (A)	✓
Conventional Radiotherapy using an Electron Linear Accelerator (A)	✓
Rehabilitation and Physiotherapy	60 sessions Locomotor system and 40 sessions Cardiac and Post-CVA
Ambulance. One way to emergency clinics	✓
Prenatal classes and midwife	✓
Family planning (tubal ligation and vasectomy)	✓
International emergency travel assistance up to 15.000 € during stays of up to 90 consecutive days. Including repatriation	✓
Complete annual medical check-up	(1)
Prostheses (D)	(2)

FREE CHOICE MEDICAL SERVICES	AMOUNT GUARANTEED
Primary care	
General practitioner consultation (3 consultations/month)	30 €/consultation
Paediatric consultation (3 consultations/month)	36 €/consultation
Specialist care (2 consultations per speciality/month)	
Group 1: Digestive system, Cardiology, General surgery, Dermatology, Endocrinology, Internal medicine, Neumology, Obstetrics and gynaecology, Odontology-stomatology, Ophthalmology, Otorrhinolaryngology, Rheumatology, Traumatology, Urology.	50 €/consultation
Group 2: Allergology, Angiology and vascular surgery, Specialised surgery, Haematology, Immunology, Nephrology, Neurology, Oncology, Proctology and Psychiatry.	60 €/consultation
Economic compensation for hospitalisation (from the fourth day)	30 €/day
Other free choice services	
Psychology (10 sessions)	30 €/session
Speech therapy (20 sessions)	30 €/session
Chiropractor (6 sessions)	30 €/session
Podologist (10 sessions)	18 €/session
Childbirth preparation	150 €/course

Waiting periods: (A) 6 months / (B) 6 months except in a vital emergency / (C) 8 months except dystocic labours in vital emergencies / (D) 12 months

(1) Complete annual medical check-up:

- **GP/General medicine:** Consultation, complete physical examination and assessment carried out by the general doctor. Lab analysis, including TSH (women) and total PSA (men). Thorax front-back x-ray and thorax lateral x-ray. Abdominal ultrasound.
- **Specialised medicine:** Consultation and clinical examination by the specialist: Otorrhinolaryngology (including audiometry). Digestive system (including colonoscopy, if needed). Cardiology (including electrocardiogram). Gynaecology (including smear test, mammography, breast and gynaecological ultrasound and bone densitometry). Urology (including urologic ultrasound).

(2) Prostheses: Ophthalmology: monofocal lenses (cataracts): General surgery: mesh in hernia and/or eventration surgeries. Cardiology: stents in coronary angioplasties. Up to 3.000 € per year/ insured in internal hip and knee prostheses, vascular by-pass, heart valves, pacemaker and mammary prosthesis for post-mastectomy reconstructions.

This document is an extract from the General Conditions for information purposes and, as such, has no contractual value and in no case shall replace, develop or modify its content.

DENTAL INSURANCE

Quality dental care at the best price and in your language

Start saving and enjoy a comprehensive assistance in your language to achieve your best smile:



Prestigious dentists

of your choice inside the ASSSA medical directory.



Quality dental care

The best materials and the highest technology at your disposal.



Start saving

Dental services free of charge and treatments with reduced prices (excess) for having the dental policy.



From day one

except for 6 months waiting period for prostheses.



No age limit

to contract and without limitations for pre-existing conditions.



Take advantage of the ASSSA special premium

when taking out the dental policy if all the members already have the health policy. Free for children up to 7 years of age (inclusive).

Guaranteed services:

- Consultations.
- Extractions.
- Fillings.
- Endodontics.
- Periodontics.
- Preventive odontology.
- Prosthesis.
- Aesthetics.
- Oral surgery.
- Implantology.
- Orthodontics.

Choice of modality:

Dental or Extradental. Two annual teeth cleaning, free fillings and more services without excess with Extradental.



Your safety in good hands

ACCIDENT INSURANCE

Protection for you and for your loved ones

We ensure your well-being and respond to unforeseen events caused by accidents:

Special Accident coverage for insured with ASSSA health policy

- Medical assistance for traffic accidents.
- 10.000 € for accidental death.
- 10.000 € for total permanent disability caused by accident.

HEAD OFFICES

Av. Alfonso X El Sabio, 14
Entlo. 03004 ALICANTE
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info@asssa.es

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REGIONAL HEADQUARTERS

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28010 - madrid@asssa.es

BARCELONA

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BRANCH OFFICES

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Denia

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Altea

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Point of care

ALMERÍA

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c/ Travessera de Dalt, 21 - 23 - Entlo.
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GIRONA

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c/ Lasauca, 4 - Local 1
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LAS PALMAS

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MÁLAGA

Torrox Costa

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Benalmádena Costa

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MURCIA

Los Alcázares

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TENERIFE

Los Cristianos

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Point of care

If you require further information, please contact our offices or your insurance broker.

AGRUPACIÓN SANITARIA SEGUROS S.A.