



Terms and Conditions

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The contractual validity and effect of these Terms and Conditions is bound under all circumstances to the policy which the Policyholder has taken out, having no contractual validity or effect as a separate document.

Document with no contractual validity

Table of contents

Description of the covers taken out	Definitions	3
	Insured people	5
	AXA Seguros Generales ID card	6
	Insured benefits, risks and covers	6
	Excluded risks and injury	19
	Waiting period	20
	Travel assistance services	22
General information	Insurance contract law and general information for the Holder	24
	How network services are delivered	25
	Concluding the insurance	26
	Duration	26
	General provisions	27
Contract extension	Reimbursement of expenses, processing and payment	28
	Payment protection cover	28
	Obligations, duties and rights of the policyholder or insured	31
	Clause on digital signature and electronic/telephone communication	32
	Protection of Personal Data	33
Annexes	Annex I - Terminology classification of medical procedures and services for reimbursement of expenses based on those published by the Spanish Medical Colleges Organisatio	33

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Description of the covers taken out

Definitions

For the purposes of this Contract, it will be understood that:

Insurance company: AXA Seguros Generales S.A. de Seguros y Reaseguros.

Policyholder: the natural or legal person who takes out the insurance policy with AXA.

Insured: the person who will be given medical assistance.

Beneficiary: the Insured or Policyholder who must receive any applicable reimbursement for expenses.

Legal guardian: the person responsible for caring for a minor or legally incapacitated person (in the absence of the parents or without being under their parental authority) and their property, meaning that they perform the duties of guardianship.

Legal representative: the person who by law acts on behalf of another individual or legal entity.

Accident: physical injury due to a violent, unexpected, external cause beyond the Insured's control.

Medical act: all assistance provided by the same doctor or health team in a consultation.

Out-of-hospital treatment: care provided in a medical practitioner's consulting room.

Waiting period: the period of time (counting from the effective date of the Insurance or the inclusion of a new Insured or new coverage that it affects) during which any of the Policy covers is invalid.

Major outpatient surgery: surgical procedure with general, regional, local or sedation anaesthesia that does not require the patient's hospitalisation or extensive postoperative care, possibly discharging them within a few hours.

Minor outpatient surgery: low complexity surgical, therapeutic or diagnostic procedures that are minimally invasive, use local anaesthesia, do not involve postoperative care and do not require hospitalisation.

Robotic surgery: surgical procedure directed by a surgeon and performed by a robot guided by computer software which makes use of virtual reality, a 3D image browser or a telerobotic scopic system

Consultation or visit: in-person medical to obtain a diagnosis or a prognosis and prescribe treatment, which may or may not involve a physical examination or other additional tests.

Domicile: the usual address is considered for this contract.

Actuarial age: the Insured's age on their birthday (even if it has not been reached) nearest the Policy's effective date or renewal.

Illness or injury: any change in health status diagnosed and confirmed by a legally recognised doctor and requiring medical assistance.

Congenital disease: any change in health status with which one is born, due to having contracted it in the mother's womb or because it is hereditary.

Pre-existing illness or health condition: a health situation clearly originating before the Insurance was contracted or registered, whose diagnosis, symptoms and/or signs are known to the Insured or their Guardian (in cases of minors or legally incapacitated people) when signing the Health Questionnaire, even when there has been no medical diagnosis.

Nurse: university graduate in Nursing who is legally trained and authorised to practice nursing as a career.

Specialist or physician: graduate or holder of a PhD in Medicine, legally trained and authorised to practice medicine in their specialty.

Cytostatic drug: intravenous drug used in oncological chemotherapy that can stop the development of cancer by acting directly on the DNA and cell mitosis of both healthy and tumour cells in a way that inhibits their normal cell multiplication. Included in this therapeutic subgroup, based on their mechanism of action, are: alkylating agents, antimetabolites, plant alkaloids and other natural products, cytotoxic antibiotics, platinum compounds and methyl-hydrazides

Physiotherapist: university graduate in Physiotherapy, legally trained and authorised to treat certain diseases with non-pharmacological rehabilitation therapies (physiotherapy).

Exemption: amount of medical and/or hospital expenses not covered by the insurance that, in accordance with the provisions of the corresponding covers, are paid by the Policyholder or Insured to the medical and welfare provider.

Hospital or clinic: any establishment legally authorised to treat illnesses, injuries or accidents that is provided with a permanent medical presence and has the means necessary to conduct diagnoses and perform surgical operations. For the purposes of this Policy, hotels, nursing homes, rest homes, spas, centres for the care of the chronically ill and for rehabilitation or for the treatment of alcoholism or drug addiction are not considered Hospitals.

Outpatient hospitalisation: stay in a medical and surgical Hospital unit to receive specific treatment or after an anaesthetic act, without spending the night in the Hospital and potentially eating a main meal in said Hospital unit.

Hospitalisation: an overnight stay in a hospital or clinic.

Hospitalisation in Special Units: hospitalisation that requires a specific endowment of nursing and medical staff, as well as special technical means, and that are clearly distinct from general hospitalisation. They are generally intended for high-risk patients, both due to their illness and the risk they may pose to other hospitalised patients. This includes intensive care units (ICUs), isolation units (infectious units or units for the administration of radioactive isotopes) and others.

Hospitalisation for social reasons: admission that has passed the acute phase of the disease but continues to require healthcare under a system other than hospitalisation. Examples of these admissions are for chronic conditions, rehabilitation, pathologies associated with ageing or functional deterioration.

Surgical intervention: a healthcare procedure performed for diagnostic or therapeutic purposes by means of an incision or other intervention method by an accredited surgeon or surgical team. It normally requires the use of an operating theatre or a specific room in an authorised healthcare centre.

Osteosynthesis material: components or other elements used exclusively to join ends of fractured bones or joint ends.

Regenerative medicine: branch of medicine specialised in tissue, cellular or molecular regeneration techniques, including stem cell implants or transplants and tissue engineering.

Means of diagnosis and treatment with advanced medical technology: those of high complexity because they involve technological developments either from biomedicine, biotechnology, robotics, computer science and advanced electronics; and whose effectiveness and indications are endorsed by the Health Technology Assessment Agencies, connected to the Ministry of Health or the Autonomous Communities.

Policy: the set of documents that makes up this insurance contract, consisting of:

- The Health Questionnaire is the form of questions administered by AXA Seguros Generales on paper or via telephone by which the Policyholder and/or Insured provides a description of the risk to be insured and the circumstances known to them that could influence their assessment. There are two types of Health Questionnaire: telephone and paper. For the **purposes of this policy**, Health Questionnaire will be understood as one carried out in any of the aforementioned formats.
- General Conditions: set of clauses that regulate the policy's object and content, risks, covers and benefits.
- Particular Conditions: set of clauses that collect the data that individualise them and the clauses that the contracting parties wish to include.

Non-smoker: for the purposes of this policy, a person is considered a non-smoker if he or she has not used tobacco in any way in the last 24 months and has no intention of doing so in the future.

Participation in expenses: amount or percentage expressly agreed in the particular conditions of the contract, at the expense of the Insured, in the cost of certain health services.

Prevention: set of actions aimed at eradicating, eliminating or minimising the impact of disease and disability (definition of the World Health Organisation):

- Primary prevention: actions aimed at avoiding the appearance of a health problem (e.g. vaccination, control of risk factors, promotion of healthy habits or treatments prior to the onset of certain illnesses).

- Secondary prevention: actions aimed at stopping or delaying the progress of an established health problem (e.g. early diagnosis programmes).
- Tertiary prevention: actions aimed at treating and recovering from a disease to avoid complications.

Premium: the price of the insurance, according to the actuarial age of each Insured. It includes the legally applicable surcharges and taxes. The insurance Policyholder must pay it.

Care process: the set of activities performed by health care providers whose aim is to increase the level of health. According to their nature, they are divided into the following categories:

- Medical care process, which includes visits and other non-invasive in-person procedures.
- Surgical care process, which includes surgical interventions and all related costs.

Prosthesis or implant: a substitute of any nature that is implanted **by means of a special operative technique and that remains after the surgical procedure** temporarily or permanently to supply a tissue, organ, organic fluid, member or part of any of these or to complement its function. **External medical devices (orthopaedic material or orthosis), such as corsets or crutches, lack this consideration.**

Loss: any event whose consequences are included in one of the policy covers.

Life emergency: any need of medical assistance that, if not provided immediately (delay of the care or treatment of up to 6 hours), endangers the life of the Insured or leads to severe disability due to irreparable damage to their physical integrity.

Insured people

The covers of this Insurance Contract may be obtained by all individuals for whom they are established, provided that the conditions of insurability stipulated by AXA Seguros Generales are met.

All Insured who live in the same domicile may be included in the same policy. When an Insured person ceases to live at the address, they will be admitted to another policy, provided that they notify AXA in advance of the date of change of address, respecting the rights acquired in the previous policy and adapting the Contract to the new situation.

Inclusion of newborn children in the contract. The Policyholder will have the right to include newborn children in the policy, as long as the following circumstances concur:

- That one of the parents is insured more than eight (8) months prior to the date that the contract is signed.
- That the Policyholder/Insured notifies AXA of their wish to include the newborn within 30 days following the date of birth.
- That the delivery has taken place in an authorised medical centre. It is understood that this circumstance does not occur when the delivery has taken place by alternative means, in water or at home. In case of doubt about the place of birth, AXA is entitled to request a certificate establishing the health centre where the birth took place.

When these three circumstances occur, AXA Seguros Generales must accept the inclusion of the newborn in the policy without the application of waiting periods or the exclusion of congenital diseases. In this case, the effective date of registration of the newborn in the policy will be the first day of the month following the date of birth. However, if the request for registration of the newborn takes place within the established period, its coverage during the 30 days following the birth will be assumed by AXA under the conditions agreed in the policy signed by one of the parents, provided that the aforementioned conditions are met.

If any of the circumstances outlined above does not occur, the inclusion of the newborn child will be subject to the contracting rules and waiting periods provided for in this contract. In addition, **medical assistance, complementary tests and diagnostic tests related to diseases and/or congenital malformations, whose symptoms appear during the first annuity contracted from the inclusion of the new Insured in the policy, even when there are no clinical manifestations in the policy at the time of inclusion, will be excluded.**

Inclusion in the contract of adopted children. The Policyholder will have the right to include adopted children in the policy, as long as the following circumstances concur:

- That one of the parents is insured more than eight (8) months prior to the date that the contract is signed.
- That the Policyholder notify AXA of their wish to include the adopted child within 30 days of the date of their registration in the Civil Registry. In this case, the effective date of the discharge of the adopted child in the policy will be the first day (1) of the month following their registration in the Civil Registry.

When the two previous circumstances concur, AXA must accept the inclusion of the adopted child in the policy without the application of waiting periods or the exclusion of pre-existing or congenital diseases. In this case, the effective date of registration of the policy will be the first day (1) of the month following their registration in the Civil Registry. However, if the request for registration of the adopted child takes place in the established period, its coverage during the 30 days following their registration will be assumed by AXA under the conditions agreed in the policy signed by one of the parents, provided that the aforementioned conditions concur.

If any of the circumstances outlined above does not occur, the inclusion of the adopted child will be subject to the contracting rules and waiting periods provided for in this contract. In addition, **medical and/or surgical assistance, complementary tests and diagnostic tests related to diseases and/or congenital malformations whose symptoms appear during the first annuity contracted from the inclusion of the new Insured in the policy will be excluded, even when there are no clinical manifestations in the policy at the time of inclusion.**

Causes for termination:

1. Death.
2. The transfer of the Insured's habitual residence abroad or their non-residence in Spain for a minimum of six months in the insurance annuity.
3. When some of the circumstances indicated in point 2 of Termination and indisputability of the contract in the General Dispositions of these General Conditions concur.

AXA Seguros Generales Card

AXA will send the Policyholder an Identification Card for each Insured person in the policy or provisional document. The medical team is published on the AXA Seguros Generales website, in which the Permanent Emergency Centres and the addresses and consultation hours of the concerted physicians are listed.

The card is for personal use and non-transferable, so any document proving the identity of its holder may be requested. Its use is subject to the General and Particular Conditions of the insurance.

Benefits, risks and insured covers

The purpose of this policy is to provide the Insured with the necessary medical and/or surgical assistance necessary for all kinds of illnesses or injuries in accordance with the covers and within the limits agreed in the Particular Conditions of the policy.

In any case, AXA Seguros Generales recognises the need for urgent assistance during an accident.

No cash compensation may be awarded in substitution for services provided by professionals from the Medical Team or in Centres arranged by AXA Seguros Generales, except for reimbursement for fillings in dental coverage if it has been taken out.

Benefits, risks and covers insured by the Medical Team

The Insured has the freedom of choice of doctor and centre, within the corresponding Medical Group according to the contracted policy.

In accordance with the Particular Conditions and for the Insured Persons determined therein, AXA Seguros Generales provides the following benefits, risks and covers through its arranged Medical Team:

1. General medicine.
2. Paediatrics and childcare.
3. Nursing service with a written prescription from a physician.

4. Emergency primary care and nursing service at home: previous assessment of the AXA Seguros Generales emergency service only at the address indicated in the Particular Conditions, provided that AXA Seguros Generales has arranged home services in the insured's town of residence and the illness prevents them from going to the doctor's office or technical health assistant.

5. Permanent emergency centre. 24-hour emergency centres

6. The following medical and surgical specialties:

- Allergology and Immunology, **except vaccines and extracts.**
- Angiology and peripheral vascular surgery, including varicose vein intervention via the CHIVA technique.
- Digestive system, including digestive endoscopy.
- Cardiology, including haemodynamics and cardiology diagnostic tests.
- General and digestive system surgery, including coloproctology and bariatric surgery. It incorporates laparoscopic surgery in operations in which its effectiveness has been demonstrated and established. Surgical operations via laser in coloproctology are included.
- Oral and maxillofacial surgery.
This cover includes non-dental maxillofacial consultations, study and surgery and wisdom tooth extractions. **Actions stemming from dental pathology, as well as coverage included in the dentistry section and functional oral treatments and interventions such as orthognathic, pre-prosthetic and pre-implant surgery are not considered maxillofacial surgical operations, so they lack coverage.**
- Paediatric surgery.
- Plastic and reconstructive surgery. Only what is necessary to eliminate the consequences of an accident or a surgical operation, which are covered in this policy and suffered by the Insured during the term of the same. **Purely cosmetic surgery, rejuvenation, detoxification and/or sleep cures, thermal and climatic cures, spa treatments, gymnastics and maintenance therapies are expressly excluded.**
- Thoracic surgery.
- Medical-surgical dermatology and venereology.
Skin treatments by laser (**except pulsed light laser**) and digitised epiluminescence microscopy or Mole Max are included, to a maximum of one annual examination and in accordance with the recommendations of the Spanish Society of Dermatology. **Photodynamic therapy is excluded.**
- Endocrinology.
- Geriatrics.
- Gynaecology. An annual gynaecological examination is included that includes visit and report, cytology, colposcopy and breast exploration. Additionally, and in the opinion of the professional, an ultrasound and/or mammogram may be performed. Tubal ligation and the UID implantation are included, the cost of the device being paid by the Insured. Surgical operations via laser (CO2, Erbium and diode) are included. It includes preventive mastectomy (with immediate insertion of prosthesis) and/or oophorectomy in premenopausal insured women who are carriers of the BRCA1 or BRCA2 gene or other hereditary illnesses, such as Lynch or Cowden syndrome, whenever the medical prescription so advises. **Any other method or family planning therapy, tubal ligation reversal or non-spontaneous abortions, even in legal cases, are excluded.**
- Diagnostic tests for sterility and infertility, according to the recommendations of the Spanish Fertility Society. This includes basal hormonal determinations, basic seminogram, bacteriological cultures of semen, ultrasound, hysterosalpingography and hysteroscopy.
- Haematology and haemotherapy. Autologous bone marrow and haematopoietic stem cell transplantation for the treatment of haematological oncological diseases is included.
- Interna medicine.
- Nuclear medicine.
- Nephrology
- Neonatology
- Pulmonology-Respiratory system.
- Neurosurgery. This includes the surgical navigation assistance described in point 9 "Means of high-tech medical diagnosis and treatment".
- Clinical neurophysiology.
- Neurology.

- Odontostomatology. AXA Seguros Generales will be responsible for the visits, extractions, subsequent treatments and their material, conventional oral radiology and a cleaning of the mouth per year or when there is a medical prescription. **Fillings, orthodontics, endodontics, periodontics, gingivectomies and any type of prosthesis or implants are expressly excluded, as well as complementary tests and the necessary expenses and/or those stemming from these treatments.**
- Ophthalmology. Included are corneal transplantations and laser treatments in cataract operations and capsulotomies for capsular opacification following these operations, as well as photocoagulation techniques for glaucoma, ischaemic retinopathies, macular oedema and peripheral retinal tears. **Photodynamic therapy and anti-angiogenic treatments in chronic and irreversible processes are excluded.**
Pleoptic and orthoptic exercises for strabismus correction treatments in children under 10 years of age are included. Corneal cross-linking for keratoconus surgery is considered.
- Refractive Ophthalmology: LASIK excimer laser intervention and the personalised Zyoptix procedure for the correction of myopia (only from 6 dioptres in the eye with the highest prescription) for the correction of astigmatism and hyperopia, from 4 dioptres in the eye with the higher prescription in each of the last two scenarios (the dioptres of the different pathologies will not be added together).
The posterior chamber intraocular lens (IOL) is included in cases of high refractive errors in myopia or hyperopia and the multifocal intraocular lens in cataract surgery in myopic (>6 dioptres) and hyperopic (>4 dioptres) patients with presbyopia. Toric IOLs are excluded in all cases.
- Medical oncology.
- Radiation oncology.
The coverage includes the Company's catalogue of benefits described in the section Services and means of technologically advanced diagnosis and treatment, **excluding Nanoknife radiosurgery, tomotherapy, proton therapy and radioembolisation with Ytrio 90 spheres.**
- Otorhinolaryngology. Laser and radiofrequency surgeries are included **in turbinate, adenoid, tonsil and sinus surgeries** at accredited providers for these techniques.
- Psychiatry. **Any type of psychoneurological test, treatment of drug addiction, alcoholism and other addictions and group and individual therapies are expressly excluded.**
- Rheumatology.
- Traumatology and orthopaedic surgery. It incorporates arthroscopic surgery in operations where its effectiveness has been demonstrated and established.
- Urology. Vasectomy is included. This incorporates laparoscopic surgery in operations where its effectiveness has been demonstrated and established. **Treatments for erectile dysfunction, sterility/infertility and vasectomy reversal are expressly excluded.**

7. Podiatry in office.

This includes consultations with chiropodies and treatment of the incarnate nail and papilloma, **with ergodynamic studies (gait studies) being expressly excluded.**

8. Services and means of diagnosis and treatment.

It includes the usual diagnostic means recognised by medical practice included in the Company's catalogue of benefits at the time the policy is signed. To carry it out, a prior medical prescription indicating the reason for the procedure is essential. No study or diagnostic test related to scientific research, studies or tests related to aesthetics and anti-ageing are covered. Contrast media and radiopharmaceuticals are included in the coverage.

- Aerosol therapy, for diseases that require this treatment by medical prescription.
In all cases, the medications will be paid for by the Insured.
- Digital arteriography.
- Bone densitometry.
- Dialysis and haemodialysis, only for acute renal failure and with a limit of 10 sessions per year per Insured.
- Scintigraphy.
- Digestive and bronchial endoscopy: diagnostic and therapeutic, sedation being covered if necessary. It includes the study of the bile ducts with contrast through endoscopic cholangiopancreatography (ERCP) and of the small intestine with capsule endoscopy.
- Ergometry and other cardiology diagnostic tests like external Holter ECG and blood pressure and echocardiogram.
- Laboratory: clinical, pathological, biological, hormonal and genetic studies. Tests for intestinal **dysbiosis are excluded.**
Any genetic determination whose purpose is to know the predisposition of the Insured or their present or future descendants to suffer certain diseases related to genetic alterations, as well as pharmacogenetic studies and genetic maps of tumours (except those specifically included in these covers) are excluded. Genetic determinations

are included whenever they are decisive to establish the treatment of an ongoing disease or are necessary to obtain a differential diagnosis according to the Agency for the Evaluation of Health Technologies and the Spanish Agency of Medicines and Health Products (AEMPS).

- Extracorporeal lithotripsy by renal and biliary shock waves.
- Magnetotherapy.
- Radiology: X-ray diagnostic tests, ultrasound, mammography, interventional radiology and complementary examinations. Includes the 3D EOS® vertical diagnostic system, indicated in studies of the spine and only in providers that have this technology.
- Conventional nuclear magnetic resonance (NMR).
- Scanner - Conventional computerised axial tomography (CAT).

9. Means of diagnosis and treatment with advanced medical technology

Access to these special means of diagnosis and treatment will be made exclusively in centres accredited by AXA Seguros Generales for these technologies.

No high-tech medium that is in the research phase and that has not replaced the existing technology will be covered.

These procedures will be authorised exclusively by providers accredited by AXA for the use of these technologies.

- Radiofrequency ablation of liver and lung tumours (both primary and metastatic), provided that conventional surgery is contraindicated.
- Cardiac radiofrequency ablation: haemodynamic procedure indicated in the treatment of cardiac arrhythmias.
- Cardiac radiofrequency ablation guided by the Carto navigation system (3D): indicated for the treatment of cardiac arrhythmias such as paroxysmal atrial fibrillation (more than three episodes per year), persistent atrial fibrillation (resistant to drug treatment), atrial arrhythmias or ventricular diseases associated with congenital heart disease and complex atrial arrhythmias in which previous ablations have failed.
- Cardiac cryoablation: advanced technique for the treatment of paroxysmal atrial fibrillation in cases where the use of radiofrequency is contraindicated. Navigation systems are not necessary in this procedure.
- BRCA Plus Determination: a clinical diagnostic technique that analyses 18 DNA genes to detect the mutations most associated with breast or ovarian cancer. It covers exclusively for:
 - o Women recently diagnosed with breast and/or ovarian cancer.
 - o Women with 2 or more 2nd degree family members with breast and/or ovarian cancer (family accreditation is required)
 - o Breast cancer in men.
- Digestive echoendoscopy (EUS): replaces surgical operations to evaluate submucosal lesions, identify cancer of the digestive and biliopancreatic tract (staging and extraluminal recurrences) and locate neuroendocrine tumours.
- Bronchial echoendoscopy (EBUS) indicated for the diagnosis and biopsy of oncological pathology of the lung and mediastinum, avoiding surgical access.
- Liver elastography (fibrosan) for the diagnosis of liver fibrosis in chronic liver disease, **excluding when related to excessive alcohol consumption.**
- Transcatheter Aortic Heart Valve Implantation (TAVI): a less invasive cardiac hemodynamic technique that avoids thoracotomy (open chest surgery). The costs for implantation are included, **the valve being paid by the Insured.**
- Holmium or thulium laser in prostate surgery: minimally invasive treatment for the removal of benign hypertrophy and prostate tumours, which allows for subsequent analysis of the sample.
- Urological laser: the treatment of benign prostatic hyperplasia using the HPS, KTP or XPS green laser technique is included. The use of the surgical holmium laser in lithiasic endourological pathology is included.
- Neurosurgery assisted by neuronavigators: included in interventions for brain or spinal tumours, in brain operations with microsurgery and in multioperated recurrent herniated discs.
- Positron Emission Tomography (PET) and Positron Emission Tomography (PET-CT) fused with computerised axial tomography, both with 18FDG, for oncological evaluation, according to the protocol of indications prepared by the Ministry of Health (technical sheet of the AEMPS) and for the study of epilepsies refractory to treatment.
- PET-CT Ga68: indicated in well-differentiated gastroenteropancreatic neuroendocrine tumours, according to the protocol prepared by the Ministry of Health (technical sheet of the AEMPS).
- Choline PET for prostate cancer according to the protocol prepared by the Ministry of Health (technical data sheet of the AEMPS).
- Genetic and molecular biology tests whenever they have an impact on the treatment of an ongoing disease. Coverage will be given exclusively to the Therapeutic Targets detailed below and always as a study prior to personalised oncological treatment according to the tumour type and stage, which are specified in the technical sheet of the drug and

which are indicated and approved by the AEMPS:

- FISH HER2: for treatment with HER2 inhibitors in advanced breast cancer and advanced stomach cancer.
- EGFR: for treatment with EGFR inhibitors in lung cancer.
- KRAS and NRAS: for treatment with anti-EGFR monoclonal antibodies in advanced colon cancer.
- C-Kit: for treatment with c-Kit inhibitors in intestinal stromal tumours (GIST).
- BRAF: in cases of advanced melanoma.
- ALK and ROS1: in non-small cell lung cancer.
- PDL-1: in non-small cell lung cancer and melanoma.
- Microsatellite instability: in colorectal cancer, especially in hereditary nonpolyposis.
- BRCA: required by the technical data sheet of certain drugs for ovarian cancer.
- Radiotherapy: linear particle accelerator and radioactive isotope treatments endorsed by the Spanish Agency of Medicines and Health Products (AEMPS) stereotaxic radiosurgery including Gamma Knife techniques, IMRT intensity modulated radiation therapy, superficial and intracavitary brachytherapy and the treatment of prostate cancer with iodine or palladium seeds.
- Special NMR:
 - NMR angiography: non-invasive study (without introduction of a catheter) of blood vessel alterations at any location with contrast injection.
 - NMR cardiology: indicated in cases of angina or heart attack, as a stress test, and for the study of congenital heart disease.
 - NMR arthrography: NMR with intra-articular contrast injection for the diagnosis of bone, tendon and cartilaginous lesions not visualised in conventional NMR.
 - NMR cholangiography: for the oncological diagnosis and of lithiasis in the biliary and pancreatic ducts in patients without a gallbladder.
 - NMR enterography: indicated for the differential diagnosis of intestinal and obstructive inflammatory pathology evidenced by other examinations.
 - Functional brain and cardiac NMR (including medication to perform the cardiac test, if necessary).
 - Multiparametric NMR of the prostate with fusion biopsy: indicated in cases of clinical suspicion of prostate carcinoma, with elevated PSA for more than 6 months and negative previous biopsies.
- SPECT (single photon emission tomography): nuclear medicine diagnostic test that obtains images of the functioning of different parts of the body (brain, heart, liver, kidney, etc.) such as movement disorders or the search for tumour pathology with the administration of a radioactive isotope. Depending on the isotope administered, it can also be called Octeoscan or DaTSCAN. (Spectroscopy of cerebral perfusion and of presynaptic dopamine transporters for the study of movement disorders such as Parkinson's disease).
- SPECT-CT: fusion of functionalism images obtained via nuclear medicine (SPECT) with anatomical images obtained via CT. Through the cover for the study of certain inflammatory, infectious (especially of the spine) and tumour bone illnesses.
- Multi-cut special CT:
 - CT angiography, for the arterial and venous study of any location.
 - Cardiac DMD or non-invasive coronary angiography for the study of the coronary arteries when the stress test is inconclusive.
 - Colon DMD or non-invasive colonography, if endoscopic study is contraindicated.
 - CT enterography: indicated for the diagnosis of digestive bleeding of the small intestine of hidden origin.
 - CT urology: of the urinary system, if other diagnostic techniques are contraindicated.
- Low-level body CT: a new type of CT scan with a lower radiation dose covered exclusively for the detection and characterisation of multiple myeloma lesions.
- Special high-tech endoscopic techniques:
 - Submucosal endoscopic dissection: coverage only in newly diagnosed malignant or premalignant lesions of the gastric or colorectal mucosa of a larger size, in which a polypectomy is not possible and as an alternative to surgery.
 - Endoscopic mucosectomy: endoscopic resection of superficial and small neoplastic lesions of the digestive tract, as an alternative to surgery in non-invasive lesions.
- Shock wave treatments exclusively indicated for chronic muscle/tendon calcifications (more than six months of evolution) in which other treatments have failed. Because of its specific nature, this special treatment must be prescribed by a rehabilitation doctor.
- Radiofrequency treatments for surgical reduction of tonsil tissue, adenoids, sinuses and turbinates.
- Treatment of pain: chemonucleolysis and rhizolysis with radiofrequency in conditions of the spine. Neurological blocks. Radiofrequency of benign bone tumours, neuromas and for the treatment of non-vertebral pain, when other therapeutic alternatives have failed, in cases of pain of more than six months of evolution (one single process/insured and area). These treatments will be carried out in the units specialised in these therapies on an outpatient basis.

10. Physiotherapy and functional rehabilitation service.

Take care of by a suitable specialist (rehabilitating physician), with the prior written prescription of a physician, in centres accredited for this purpose, only for diseases of the locomotor system subsidiary to these treatments, for rehabilitation of

urinary incontinence, for cardiac rehabilitation and after a stroke. **Lymphatic drainage after surgery involving the lymph nodes is included** .

Speech and/or speech therapy services are included when necessary as a direct consequence of laryngeal surgery. Speech therapy coverage in cases of organic pathologies of the vocal cords (traumatic, oncological or infectious) that affect speech, language or voice, will be granted a maximum of 20 sessions per year. In all cases, a prescription from the otorhinolaryngologist will be required.

Cardiac rehabilitation is aimed exclusively at Insured Persons who have suffered an acute myocardial infarction in the last year and after discharge from hospital. It is a multidisciplinary program that assesses the cardiologist, psychological and nutritional status, with activities supervised by a cardiologist and cardiovascular physiotherapist, lasting four months. One programme per Insured and year will be granted.

Physiotherapy for stroke will be covered for a maximum period of six months. Urinary incontinence rehabilitation is a series of exercises to strengthen the perineal muscles in case of mild or moderate urinary incontinence (grades I/II), offered as a single package of up to eight sessions throughout the term of the policy.

Any means of transportation to and from rehabilitation and/or physiotherapy services, as well as gymnastics and maintenance and occupational therapies and rehabilitation of chronic diseases are expressly excluded when they have achieved maximum functional recovery from injuries and have entered in an insurmountable state of stabilisation, and rehabilitation as a consequence of neurological disease other than stroke.

The locomotor apparatus is considered to be the set of elements (muscles, bones and joints) associated with each other, which allows movement and displacement and protects other organs of the body.

11. Outpatient oncological polychemotherapy in a day hospital.

It includes intravenous, subcutaneous or intramuscular cytostatic drug treatments in special units duly authorised for this purpose and that do not require an overnight stay in the hospital. AXA Seguros Generales will authorise the cycles that are necessary, with the doctor responsible for the patient's care prescribing the **oncological** chemotherapy treatments to be carried out and, regarding medications, will only bear the expenses corresponding to cytostatic pharmaceutical products, adjuvants and co-adjuvants that are sold in the national market and are duly authorised by the Ministry of Health, used according to the indications that appear in the technical sheet of the product.

Cellular and genomic therapies and immuno-oncology treatments are specifically excluded.

12. Ambulance service.

In case of urgent and medically justified need for the transfer of the patient to clinics and hospitals arranged by AXA Seguros Generales. In cases where it is impossible to transfer in another type of vehicle, and under medical prescription, AXA Seguros Generales will be responsible for the return from the clinic or hospital to the Insured's home.

13. Anaesthesiology and resuscitation. It includes the use of PC Analgesia, in contracted providers for this technique, exclusively for cases of open thoracic and/or abdominal surgery (laparotomy), vertebral fixations and total knee or hip replacement in trauma surgery.

14. Surgical hospitalisation.

Surgical operations that must be performed in a Clinic or Hospital arranged by AXA Seguros Generales, with the patient occupying a single room with a companion bed. AXA Seguros Generales will pay for the stay and complete maintenance of the patient and their companion (when the centre has this service in the room), the cures and the material for them, the operating room expenses, the anaesthetic products and the medications used in it, as well as the rest of the medications administered throughout their stay at the Clinic. Medicines must be duly authorised by the Spanish Agency for Medicines and Health Products (AEMPS) and included in SNS funding.

Admission to Intensive Care Units is also covered, if the operation requires it.

The following prostheses are covered:

- Cardiac: valves (mechanical and biological), pacemaker, ADI pacemaker defibrillator, CRT pacemakers, vascular bypass, coronary stent, septal occluders. **Valves implanted percutaneously and transapically are excluded.**
- Vascular: vascular bypass, peripheral stents (except aorta), coils, non-medicated microspheres for arterial embolisation.
- Traumatological: joints, osteosynthesis material (bars, plates and screws), material for fixation (arthrodesis) of the spine (intersomatic and interspinous spacers, the latter only in lumbar canal stenosis with neurogenic claudication of more than six months), joint anchors for the fixation of large joints, synthetic bone substitutes.
- Ophthalmological: monofocal intraocular lens (IOL) in cataract operations, the posterior camera lens (ICL) and the multifocal lens (as defined by the Ophthalmology coverage), intracorneal rings.
- Oncological: mammary derived from oncological mastectomy (prophylactic or not) (**excludes the contralateral breast**) and expanders, testicular, reservoirs for oncological infusion (port-a-cath, infusion pump).

- Cerebral: stents, coils, resorbable biological or synthetic materials from dura mater (only in intracranial or tumour spinal surgery).
- Urological: urological jockstrap for urinary incontinence surgery (TVT or TOT mesh, conditions of cover stated in section "p" of Reimbursement Benefits).
- Other prostheses: surgical wall repair meshes in abdominal hernia surgery. Biological prostheses of any kind (except cardiac) are excluded.

15. Medical hospitalisation in intensive care units (ICU).

Admission to Intensive Care Units arranged by AXA Seguros Generales that requires the treatment of diseases and conditions of any etiology, including the costs of medication throughout the stay. **Due to their condition, the companion's bed is not included.**

16. Medical hospitalisation.

For the diagnosis and/or treatment of acute or chronic processes exacerbated in a clinic or hospital arranged by AXA Seguros Generales, with the prior written prescription of a physician, including the complete maintenance of the patient, as well as the medication expenses throughout the entire stay. Medicines must be duly authorised by the AEMPS and included in SNS funding. The Insured has the right to a single room with a companion's bed as long as the characteristics of the centre allow it.

Hospitalisations based on social problems, those that can be substituted for outpatient care and rest and/or sleep cures are expressly excluded.

17. Psychiatric hospitalisation and hospitalisation for eating disorders. Except for cases of eating disorders, psychiatric hospitalisation may be carried out in a clinic or hospital authorised for this purpose and arranged by AXA Seguros Generales. Due to the condition, the companion's bed is not included.

Admission due to eating disorder can only be made at the Institut de Trastorns Alimentaris (ITA).

In any case, the prior written prescription of a physician will be required.

The maximum global period of hospitalisation, whatever the cause, will be 60 days a year, including the full maintenance of the patient as well as the medication expenses during the covered period. Medicines must be duly authorised by the AEMPS and included in SNS funding. In cases where the patient's condition allows it, a single room will be provided as long as the characteristics of the centre allow it.

Hospitalisations based on social problems, those that can be substituted by outpatient care and rest and/or sleep cures are excluded.

18. Pregnancy and childbirth.

Pregnancy coverage includes follow-up consultations by the specialist in all kinds of pregnancies, with the usual diagnostic and therapeutic tests included in the protocol of the Spanish Society of Gynaecology and Obstetrics (SEGO). Three high-resolution ultrasounds are included, which must be performed in an accredited prenatal diagnostic centre for this purpose and includes the ultrasound at week 12 (combined test of the first trimester), the one at week 20 and the one in the third trimester. Likewise, the non-invasive prenatal test in maternal blood is incorporated for the diagnosis of trisomy 13, 18, 21 if the risk of foetal anomaly is greater than 1/250 and early amniocentesis in those cases that meet SEGO criteria or with a positive non-invasive prenatal test.

Births in aquatic environments, at home and by alternative means are expressly excluded.

Assistance in delivery (whether normal, difficult or premature), in a clinic or hospital, attended by a doctor and a midwife, will include admission to a clinic arranged with AXA Seguros Generales in a single room with a companion bed. AXA Seguros Generales will pay for the full stay and maintenance of the Insured and their companion (as long as the centre has this service available in the room), the expenses of the operating room or delivery room, anaesthetic products and material and medication during the entire admission. The fees of the anaesthetist will also be paid by AXA Seguros Generales. Medicines must be duly authorised by the AEMPS and included in SNS funding. During the first 30 days following the birth, AXA Seguros Generales will also pay for any newborn nest and incubator expenses, the neonatologist's fees and paediatric expenses. **As of the 31st calendar day, these expenses will only be covered by the policy if the newborn has been registered in the policy as an Insured, in accordance with the provisions of the article on Insured Persons of these General Conditions.**

If the minor is not included in the policy as an Insured during the 30 days following the birth, AXA Seguros Generales may claim from the Policyholder the amount of the medical-health expenses they have incurred. If the benefits have not been paid by AXA, the Policyholder will be obliged to pay said expenses.

19. Assisted reproduction.

If both members of the couple are insured in the policy, it covers the study, diagnosis (with the usual and protocolised complementary tests) and treatment of the couple's infertility, up to a limit of two AI attempts and an attempt by IVF throughout the term of the contract, including in vitro fertilisation with ICSI intracytoplasmic sperm microinjection, if necessary.

A waiting period of 24 months is established. The age limit for the application of the different techniques is set at 42 years. The treatments will be applied to a single member of the couple, and AXA Seguros Generales cannot carry out a new treatment on the other member.

AXA Seguros Generales will designate the Arranged Centres for this purpose, reserving the right to modify the scope of the coverage if so agreed by the corresponding Scientific Societies. **Treatment is specifically excluded if sterility has occurred voluntarily or is a consequence of the natural physiological process typical of the end of reproductive age (menopause), as well as the sperm FISH protocol, embryoscope, HBA Sperm Screening, vitrification, freezing/thawing and maintenance of embryos, oocytes, ovarian tissue and sperm, as well as oocyte donation expenses and preimplantation genetic diagnosis (PGD).**

AXA Seguros Generales is not responsible for any charges that come from non-arranged doctors.

People over 42 years of age and couples who know of their infertility when they take out the policy are excluded from the application of the different techniques.

This is understood by:

- Artificial Insemination (AI): assisted reproduction technique that consists of the intrauterine administration of semen capacitated in the laboratory.
- In vitro fertilisation (IVF): assisted reproduction technique that consists of the recovery of oocytes by means of ultrasound-guided puncture with sedation, embryo culture in the laboratory with capacitated semen and their subsequent transfer.
- ICSI sperm microinjection: complementary technique to IVF indicated in cases of severe male factor that consists of the intracytoplasmic microinjection of a sperm into the oocyte.

20. Blood and/or plasma transfusions.

AXA Seguros Generales will pay for the medical act of transfusion in all cases, as well as the blood and/or plasma to be transfused within the clinic or hospital.

21. Oncological polychemotherapy in clinic or hospital.

This includes the chemotherapy treatments that the hospitalised patient may require, with as many cycles as necessary. The doctor responsible for the patient's care will prescribe the oncological chemotherapy treatments to be carried out.

With regard to medicines in these treatments, AXA Seguros Generales will only pay expenses corresponding to cytostatic pharmaceutical products, adjuvants and co-adjuvants that are sold in the national market and are duly authorised by the Ministry of Health, using the indications that appear in the technical data sheet of the product.

Cell and genomic therapies as well as immuno-oncology treatments are specifically excluded.

22. Oxygen therapy and ventilation therapy at home, with a medical prescription.

Treatment with continuous positive airway pressure (CPAP) in obstructive sleep apnoea-hypopnoea syndrome (if the apnoea-hypopnoea index is greater than 30) and variable positive airway pressure (VPAP) are included. Home polygraphy for dose adjustment and titration is also included .

Home liquid oxygen therapy will be provided by AXA as long as it must be administered more than 15 hours a day. In any case, AXA Seguros Generales will only authorise one type of oxygen therapy.

23. Emergency assistance to displaced persons.

Emergency service that will be provided to all Insured who travel temporarily outside their province of residence and within national territory, under the same conditions that apply for each type of service as established in this policy, in the centres specifically indicated by AXA Seguros Generales in cases of displacement.

24. AXA preventive medicine programmes.

- **Medical check-up.** With prior authorisation from AXA Seguros Generales, according to its protocol and in a centre designated by the same, the Insured over 14 years of age has the right to a medical check-up every two years and **an annual check-up when the Insured is over 40 years of age. Children under 14 years of age will not have the right to this service.**
- **Programme for the early diagnosis of breast cancer,** with an annual mammogram for Insured persons over 35 years of age. For Insureds over 40 years of age, with dense and high-risk breasts or with a history of breast cancer, AXA Seguros Generales authorises the performance of 3D mammography (tomosynthesis).

- **Programme for the early diagnosis of gynaecological diseases**, aimed at: Insured persons over 20 years of age who have already had a pregnancy or who have other risk factors. This includes the annual gynaecological check-up, which may additionally be completed with an ultrasound and specific analysis.
- **Programme for the early diagnosis of cervical cancer**: aimed at Insured persons between 30 and 65 years of age, this programme includes the early detection of the human papillomavirus (HPV) through a clinically validated test that is performed in addition to the diagnostic gynaecological disease programme every five years. If necessary, it also includes the complementary studies necessary and recommended by scientific societies.
- **Programme for the early diagnosis of prostate cancer**, by means of transrectal ultrasound and determination of PSA.
- **Programme for the early diagnosis of colon cancer**, with the determination of occult blood in faeces.
- **Programme for the early diagnosis of hearing loss (hearing deficit) in newborns** by means of Spontaneous Otoacoustic Emissions (SOAEs) or PEATC-A, in accordance with the current regulations of each Autonomous Community, during the first month of life.
- **Programme for the early diagnosis of skin cancer**: (melanoma) by epiluminescence microscopy, as described in the section Medical-surgical dermatology and venereology.
- **Programme for the early diagnosis of cardiovascular risk**
Aimed at people over 40 years of age and triennially, it includes a complete cardiological evaluation (hypertension, sedentary lifestyle, high cholesterol, diabetes, smoking, obesity) with physical examination, specialist assessment and complementary tests (echocardiogram and/or Doppler of the supra-aortic trunks), with specific analysis for the evaluation of atheromatosis (to be performed in the laboratory). It can be complemented, under medical prescription, with the performance of a calcium CT score to detect the calcium content in the form of plaque that may exist in the coronary arteries.
- **Glaucoma early diagnosis programme**: aimed at people with a family history of glaucoma who are diagnosed with cardiovascular disease, diabetes, migraine or other conditions or who have not undergone an ophthalmological examination from the age of 40. In the specialist's office, intraocular pressure and the state of the optic nerve will be measured. If it is altered, the study will be completed with other specific tests, such as campimetry and optical coherence tomography, depending on the alteration detected.
- **Dental health programme**: programme designed for any age for the prevention of tooth decay, periodontal disease and other pathologies related to the teeth. It includes a dental consultation with the exploration of oral health status, an annual cleaning of the mouth, oral education for proper implantation, the teaching of brushing techniques and diet planning for cavity control.
- **Dental health programme for pregnant women**: this programme establishes prevention guidelines, assessing the state of the gums, offering advice on oral hygiene and diet, as well as informing about the most prevalent oral diseases in your future child. It is recommended to visit the dentist before starting pregnancy and at most during the first trimester so you can act as quickly as possible and avoid future risks.
- **Maternal preparation programme for childbirth**
Programme aimed at pregnant women, from the second trimester of pregnancy, to prepare for childbirth physically and psychologically and improve postpartum recovery. It includes breathing and relaxation techniques and prenatal gymnastics and provides tips for caring for the baby. Likewise, postpartum recovery exercises for the pelvic floor are included for the prevention of urinary incontinence (maximum of eight sessions).
This cover will be granted to carry out in person or online, considering the creation of a type for each pregnancy.

25. Dental coverage.

- If the Insured has contracted dental coverage in the Particular Conditions, a Network of Dental Services will be available to them that offer oral dental care at reduced prices.

26. Child-adolescent cognitive telerehabilitation.

Distance training programme within the scope of telemedicine, offered exclusively by the Guttmann Institute for Insured persons under 18 years of age with memory and learning problems, difficulties in daily living activities and organisation as a result of brain damage (acquired during the term of the policy) due to head trauma, tumours or infectious diseases of the central nervous system, vascular accidents of any etiology and after brain surgery. It is offered as a single package for the entire duration of the policy.

27. Cognitive telerehabilitation for stroke.

Distance training programme within the field of telemedicine, offered by the Guttmann Institute for Insured adults with memory problems for activities of daily living, organisation and learning difficulties, which are the consequence of a cerebrovascular accident (stroke) suffered in the last 12 months. It is offered as a single package for the entire duration of the policy.

Benefits, risks and insured covers by reimbursement of expenses

Apart from the Medical Team arranged by AXA Seguros Generales, the Insured will have the right to freely choose the following benefits. The expenses covered will be reimbursed up to the amount of money stipulated in the Particular Conditions:

a) The benefits, risks and guarantees described from point 1 to point 11, as well as those described in points 22 and 24 **(except for the exclusions detailed at the end of this section)**, all of them in the section Benefits, risks and covers insured by the medical team, which will be reimbursed at 80% of the amount of the expenses up to the limits set in the insurance certificate. Additionally, a 3D ultrasound for pregnancy is covered by reimbursement of expenses.

b) Face-to-face psychology sessions conducted out by members of the professional psychology association, which will be reimbursed at 80% of the amount of expenses up to the limit set in the Particular Conditions for Psychiatry consultations (limit of the rest of specialties). Because of their specific nature, it is recommended for them to be prescribed by a psychiatrist, family doctor, paediatrician or oncologist.

Psychiatry and Psychology coverages are granted with a **joint limit of 20 sessions per annuity and Insured.**

c) Umbilical cord blood preservation. The Insured will have the right to choose freely but exclusively between the Stem Cell Banks provided by AXA Seguros Generales for the conservation of umbilical cord blood cells (UCB) under preferential economic conditions.

The Insurer will provide the contact details to the Insured, who will establish the service contract with the UCB Bank, and in all cases, direct payment of the cost of the service.

As long as the newborn is discharged in the same, the coverage reaches 50% reimbursement of the cost of the conservation kit and of the processing and freezing of the sample **(up to a limit of 650 euros)**, as well as 80% of the annual maintenance fee **(if any, and with a maximum of 70 euros/policy annuity), up to a maximum of 20 years, as long as the policy remains in force.**

The reimbursement of expenses from UCB Banks that do not appear among those recommended by AXA Seguros Generales is expressly excluded.

d) Human Papilloma Virus Vaccine. This cover reaches 80% reimbursement to a limit of 130 euros, for each of the three doses of the human papillomavirus vaccine applied to Insured persons whose age is between 11 and 18 years old, both inclusive.

e) Bone growth factors.

Administration during surgery of the musculoskeletal system in a single application. This includes 80% reimbursement, with the limit established in the Particular Conditions, of the expenses derived from the use of bone growth factors from autologous platelet-rich plasma. This cover will only be valid when these growth factors are applied as a complement in the course of surgical operations for musculoskeletal injuries.

f) Shock waves for trauma processes with the limits established in Group I.

g) Sclerosis of varicose veins by laser and microfoam technique with the limits established in Group I.

h) Odontology.

If dental coverage is taken out in the policy's Particular Conditions, AXA Seguros Generales will reimburse the expenses for simple or complex fillings, **to the limit established therein, up to a maximum of four fillings per year.**

i) Subsidy for Hospitalisation.

The Insured will receive daily compensation of 60 euros if this cover is taken out in the Particular Conditions, in the event of being hospitalised in Spain or Andorra, as a result of an accident and/or illness covered by the policy. The maximum period of compensation may not exceed 90 days per annuity, **not being compensable, in any case, the first four days of admission in the health establishment or the first 20 days in an incubator. This cover will be terminated at the end of the annuity in which the Insured reaches the age of 65.**

j) Ground ambulance services

For the urgent transfer of the patient to the hospital, reimbursing 90% of the cost, up to the limit per service and annual total set in the Particular Conditions, as indicated in point 12. Ambulance services. Ambulance services for the return from the clinic or hospital to the home of the Insured will also be reimbursed under the same conditions, in cases where it is impossible to transfer in another type of vehicle and under medical prescription.

k) The following expenses derived from hospitalisation (with or without surgical operation, childbirth, oncological polychemotherapy treatment), **provided that the admission is for medical prescription, or derived from outpatient surgical operations catalogued in groups 3 to 8** (of the classification of operations listed in Annex I):

- In the event of hospitalisation in the ICU, medication is included during the stay and 90% of the cost will be reimbursed up to the limit stipulated in the Particular Conditions.
- Hospital stay expenses include the following line items: room cost, full maintenance of the patient, medication, chemotherapy treatments, nursing care and bed for the companion and maintenance of the same, when the centre has this service in the room, reimbursing 90% of the amount of the expenses up to the limit established in the Particular Conditions. In oncological polychemotherapy treatments, with regard to medicine, AXA Seguros Generales will bear the expenses of specifically cytostatic pharmaceutical products, adjuvants and co-adjuvants sold in the national market and duly authorised by the Ministry of Health, applied according to the indications appearing in the technical data sheet of the product.
- Reimbursement of 90% of the expenses for the fees of the surgeon and his medical team and assistants, use of the operating room, anaesthesia, medications, healing materials and other expenses for medical provision, resulting from the surgical operation during hospitalisation, including only the following prostheses:
 - Cardiac: valves (mechanical and biological), ADI pacemaker defibrillator, CRT pacemakers, vascular by-pass, coronary stent, septal occluders. **Percutaneous and transapical implanted valves are excluded.**
 - Vascular: vascular bypass, peripheral stents (except aorta), coils, non-medicated microspheres for arterial embolisation
 - Traumatological: joint, osteosynthesis material (bars, plates and screws), material for attaching to (arthrodesis) the spine (intersomatic and interspinous spacers, the latter only in lumbar canal stenosis with neurogenic claudication of more than six months), joint anchors for attaching to large joints, synthetic bone substitutes.
 - Ophthalmological: neutral monofocal intraocular lens (IOL) in cataract interventions, posterior camera lens (ICL) and multifocal lens (as defined by Ophthalmology coverage), intracorneal rings.
 - Oncological: mammary resulting from oncological mastectomy (prophylactic or not) (**excludes the contralateral breast**) and expanders, testicular, reservoirs for oncological infusion (port-a-cath, infusion pump).
 - Cerebral: stents, coils, CSF bypass valve in hydrocephalus, resorbable biological or synthetic materials from dura mater (only in intracranial or tumour spinal surgery).
 - Urological: surgical wall repair meshes in abdominal hernia surgery, urological jockstraps in urinary incontinence surgery (TVT or TOT mesh).
 - Other prostheses: oesophagus and colon (oesophageal or colonic stent), surgical wall repair meshes in abdominal hernia surgery.

Biological prostheses of any kind (except cardiac) are excluded.

For the expenses for the fees of the Surgeon and his medical team and anaesthetists, the indicated percentage will be reimbursed up to the limits established in the Particular Conditions, based on the terminological classification of medical acts and techniques based on those published by the Professional Medical Association for the different groups of surgical operations, indicated in Annex I. In the event of psychiatric hospitalisation, the maximum period may not exceed 60 days.

AXA Seguros Generales will reimburse the covered expenses up to the amount stipulated in the Particular Conditions for each Insured party. When the Insured undergoes several operations in the same surgical act, the maximum reimbursement limit will be that corresponding to the sum of the intervention limit of the largest group plus 50% of the limits of each of the remaining operations performed.

l) Homeopathy consultations and acupuncture and ozone therapy treatments (for pain treatment).

As long as they are provided by registered doctors, they will be reimbursed at 80% of the amount of the expenses, up to the limit set in the Particular Conditions for General Medicine visits. Likewise, osteopathy and chiropractic consultations will be reimbursed at 80% of the cost, up to the limit set in the Particular Conditions, as long as they are provided by registered doctors or physiotherapists.

Maintenance therapies and chronic disease treatments are expressly excluded when maximum functional recovery from injuries has been achieved and they have entered an unimprovable state of stabilisation.

m) The possibility of hiring a suite room for deliveries in centres that have this type of room is covered. AXA Seguros Generales will reimburse 90% of the amount of the expenses up to the limits set in the Particular Conditions. In case of hiring a suite room for deliveries in the centres arranged by AXA Seguros Generales, 90% of the excess cost resulting from hiring a suite room and a non-suite room will be reimbursed.

n) Bariatric surgery. Bariatric surgery will be covered for people under 55 years of age in whom medical treatments have failed and who have a BMI greater than 40, well over 35 with concurrence of significant comorbidity problems such as severe sleep apnea syndrome, hypertension, severe metabolic rate syndrome or obesity-related heart disease.

ñ) Cardiac Genomic Medicine:

As long as there is a history of sudden death in first and second degree ascending or descendant relatives and/or a personal history of recovered cardiorespiratory arrest (reliably documented), the insured will have the right to carry out an advanced cardiological study (consultation, ECG, proof of stress, echocardiogram, general analysis and genetics) that includes the personalised global predictive report. This cover is granted only for people under 40 years of age and in suppliers specifically accredited by the company for this technique and reaches a 50% refund **with a maximum limit of 600 euros.**

There is a maximum limit of one study per Insured.

Any reimbursement of expenses that does not come from the services accredited by AXA Seguros Generales for said technique is specifically excluded.

o) Robotic Oncology Surgery:

The Insured may go to their choice, to the centres that have the Da Vinci Robotic Surgery technique and exclusively for oncological surgery of the prostate (organo-confined radical prostatectomy, i.e. without involvement outside the prostate), oesophagus, stomach, small intestine, colon, liver and pancreas. After paying the corresponding invoices for the surgical care process (includes hospitalisation and operating theatre costs, surgeon's and medical team's fees, anaesthesia, equipment, materials and medication), they may request the reimbursement of the same up to 80% of the total cost of the surgical care process **to a maximum limit of 12,000 euros.**

p) TOT and TVT meshes in urinary incontinence surgery:

By virtue of this guarantee, AXA Seguros Generales will reimburse 90% of the amount of the meshes implanted in TOT and TVT urinary incontinence surgery **to a maximum limit of 500 euros** provided that said technique is covered in the Particular Conditions of the policy. There is a limit of one mesh per Insured and AXA has authorised the operation. A limit of one mesh per Insured during the entire term of the contract.

q) Intraoperative neurophysiological monitoring

As a complement to head and neck surgical operations, such as brain malformations and tumours, vascular injuries and malformations, laryngeal and inner ear surgery, thyroid surgery, among others, without the list of procedures being exhaustive and in surgery of the column affecting at least three levels, and also in spinal reinterventions where it is necessary to remove the prosthetic material implanted in the previous surgery. **AXA Seguros Generales will reimburse 90% of the amount up to a limit of 1,000 euros.**

r) Hair prostheses

In the event of secondary alopecia caused by oncological treatment covered by the policy, AXA Seguros Generales will reimburse up to 80% of the costs of acquiring the prosthesis **up to a limit of 600 euros.** This cover is granted once during the entire term of the policy.

s) Postpartum home care

With prior authorisation from AXA Seguros Generales, 80% of the cost of the midwife's visit will be reimbursed **to a limit of 100 euros** for postpartum care, as described in the section Services provided directly and solely by the Company. **This cover will be granted only in the event that there are no midwives available in the population of residence that appears in the policy.**

t) Cardiac rehabilitation, after acute myocardial infarction and after hospital discharge

If there are no accredited providers available, AXA Seguros Generales will reimburse 80% of the entire four-month process with a limit of 1,200 euros and only one process per year.

u) Urological laser: the treatment of benign prostate hyperplasia with HPS KTP green or XPS diode, holmium and thulium laser is included, as well as the use of surgical holmium laser in prostate tumour pathology. The calculation of the reimbursement of this cover takes into account all the expenses incurred (process).

v) Preventive mastectomy and oophorectomy

This cover will be granted exclusively to premenopausal Insured persons who have mutations in the BRCA1 or BRCA2 gene or other hereditary diseases, such as Lynch or Cowden syndrome, whenever the medical prescription so advises. The coverage also includes immediate breast reconstruction with prostheses.

w) Physiotherapy at home

Special coverage for those Insured who, due to their conditions or ailments and under medical prescription, find it difficult to travel to the centre to receive musculoskeletal physiotherapy therapies to restore the functionality of the musculoskeletal system.

x) Genomic platforms (Oncotype®, Prosigna®)

Prognostic coverage for breast cancer that determines the need for adjuvant oncological chemotherapy treatment. This cover will be granted as long as there is no contraindication for intravenous chemotherapy and exclusively in cases of recently operated breast cancer (stage T1-T2), without lymph node involvement or metastasis, with tumour size greater than 1 cm and up to 5 cm, with positive oestrogen receptors and negative HER2. AXA Seguros Generales will reimburse 80% of the amount **to a limit of 2,000 euros.**

The cost reimbursement coverage is valid for everyone, but the reimbursement of expenses incurred abroad will be 80% of the amount of the bills for the covered services, up to the limits set in the Particular Conditions.

The conversion into euros of the expenses paid in foreign currency will be made in accordance with the official currency exchange, on the day of the presentation of the invoice and at the buyer's price.

The following are expressly excluded from any refund:

- **Sterilisations of any kind (tubal ligation and vasectomy).**
- **Tubal ligation and vasectomy reversals.**
- **Expenses abroad derived from pregnancies and newborns not covered by Spanish legislation.**
- **Medical check-ups and preventive medical check-ups.**
- **All expenses corresponding to non-covered services or those provided by doctors, hospital centres or clinics arranged by AXA Seguros Generales.**
- **AXA Seguros Generales is not liable for any charges that come from non-arranged attending reproductive physicians.**
- **Expenditures not stemming from office or clinic visits or primary care urgent care at home are excluded.**

Medical expenses incurred by a physician up to the second degree of kinship with the Insured.

Services provided directly and solely by the Company

AXA Seguros Generales makes the following services available to its policyholders:

1. Medical guidance : through this service, the Insured has access to a team of medical professionals 24 hours a day, every day of the year, so they can consult medical information through the telephone number set up by the company or through the necessary health channel in relation to any type of request made.

The purpose of this service is to provide support and guidance to the Insured in making decisions regarding their health, providing them with medical information regarding diseases, treatment and health prevention and promotion and offering advice on understanding laboratory reports, medical terminology, the evaluation of reports and diagnoses or advice regarding the centre and/or specialist of the AXA Seguros Generales Medical Team most indicated to solve your health problem. It also makes referrals to emergency services if deemed advisable.

2. Second Medical Opinion: AXA Seguros Generales enables its Insured persons to obtain an Insured evaluation report in case they are diagnosed with a serious illness or in situations of high medical complexity. The report will be drafted remotely, by medical experts of the highest international prestige selected by the Company and without the need to travel. To use this service, the user must provide their medical history and the corresponding first diagnosis made by the doctors that attended them.

This service includes:

- Access to an Internal Medical Consultant who will advise the patient and their family on properly completing the application form, specifying the tests to attach and the questions to ask the expert and even helping to collect said information. It will also support the Insured before and after receipt of the report.
- Sending all the diagnostic documentation to the specialist or specialists selected by the Company to issue the Second Medical Opinion report.
- Sending the report to the Insured's address.

3. Discounts at centres in the United States: linked to the request for a Second Medical Opinion. If the Insured later chooses to make a diagnosis or carry out treatment in the US, AXA Seguros Generales offers its policyholders the possibility of accessing more favourable prices in several hospitals in the US.

AXA Seguros Generales will agree on a special rate with the hospital and will collaborate in managing admission appointments with the same, after the client has notified the Company.

The list of centres for which this collaboration agreement exists will be provided by AXA Seguros Generales upon the customer's request.

4. Telephone Psychological Assistance: exclusive service arranged by the Company for this purpose, provided by registered psychologists, only through the telephone line published in the User Guide and/or at www.axa.es. This service consists of conducting active professional listening in moments of crisis or psychological distress that is also non-compassionate and non-interventionist, maintaining an objective distance and neutrality with the Insured; helping the Insured to identify and understand their situation, advise on the analysis of conflictive situations, facilitate personal and professional stress management and support and optimise an existing treatment or complete psychological monitoring at the end of past treatments. In no case is it to be considered a form of telephone psychotherapy. If a therapeutic intervention is considered necessary, the Insured will be directed to a clinical psychologist linked to the AXA Seguros Generales Medical Team.

5. Health Check: online questionnaire for assessment of the Insured's health status based on the responses obtained from it. It is administered by the AXA Seguros Generales Medical Team.

6. Special assistance at home: It includes the assistance provided by healthcare teams of medical practitioners and nursing services (for the application of injectables, fluid therapy, soundings and cures) specifically designated by AXA Seguros Generales. This assistance is provided at the Insured's home address. It appears in the policy when the patient's pathology requires special care that does not require admission and is the consequence of a hospital stay after a doctor's prescription. Negative pressure therapy is included as a complement to the treatment of long-standing wounds and ulcers that do not shrink to half their size after a month of conventional treatments.

This cover will be granted as long as there is the possibility of obtaining services for these characteristics at the indicated address. Any expenses resulting from accommodation, laundry, food, the continuous stay of professionals in the home and assistance stemming from problems of a social nature and chronic and irreversible processes are excluded.

7. Postpartum home care:

Personalised service that includes a two-to-three hour postpartum home visit and telephone support for parents, both before and after delivery. Recommendations and advice are given to complete your knowledge and increase your vision about the care of the newborn, facilitating the integration of the baby into the family, as well as recommendations for pelvic floor recovery and postpartum exercises for the mother. **The home visit will only be carried out if the delivery has been covered by AXA Seguros Generales.**

8. Other special services

Affiliate wellness and health services: AXA BIENESTAR

The AXA BIENESTAR affiliate wellness and health services help you to improve your wellness and quality of life. AXA BIENESTAR complements your health insurance without a waiting period, and includes a great variety of alternative treatments, complementary therapies and other services at exclusive prices and with significant discounts on market rates.

You can see the centres that offer affiliate health and wellness services and purchase said services at the website www.axabienestar.es. It will be necessary to register and activate your AXA BIENESTAR account, in accordance with the terms and conditions of use of said website.

Excluded risks and damages

All treatments, diagnostic tests, medical techniques and the use of equipment necessary to perform them that are not expressly detailed in section 1 "Description of Contracted Coverage", and when the Policyholder has not been notified in writing of their inclusion in the cover, as provided in article 126.2 of Royal Decree 1060/2015 of 20 November on the organisation, oversight and solvency of insurers and reinsurers, are expressly excluded from the coverage of this insurance, as well as the expenses resulting from its use. In addition, the following situations are excluded from coverage under this insurance:

- 1. All illnesses, injuries, health states or conditions, defects or deformities and their pre-existing consequences to the inclusion of the Insured in the Policy, unless said illnesses have been declared by the Insured or Policyholder to AXA Seguros Generales in the insurance Questionnaire in any of the aforementioned formats and have not been excluded by it.**
- 2. The supply or amount of pharmaceutical products (except those administered during the Insured's hospitalisation in hospitals or intravenous cytostatics in cases of ambulatory oncological polychemotherapy), even those administered in hospitals. Vaccines and extracts in the case of allergic processes are also excluded.**
- 3. Dialysis and haemodialysis in chronic conditions. Use and treatments in a hyperbaric chamber.**
- 4. Euthanasia and voluntary interruption of pregnancy, even in legal cases, as well as all related expenses. Studies of the genetic map and of the diagnosis and treatment (including surgery) of erectile dysfunction are also excluded.**
- 5. Plastic and Reconstructive Surgery operations, except those necessary to eliminate the consequences of an accident or a surgical operation covered in the contracted policy and suffered by the Insured during the period of validity of the same and with a functional defect of the part of the affected body. Cosmetic Surgery operations, treatments and infiltrations and their consequences are also excluded. Breast reduction and reconstruction surgery in any of its indications, sex change surgery and all related expenses are excluded.**
- 6. Any complications and/or consequences resulting from medical acts not covered by these General Conditions, as well as all expenses related to non-covered procedures.**
- 7. Everything related to early stimulation, psychoanalysis, hypnosis, psychological tests, psychosocial or neuropsychiatric rehabilitation, narcolepsy and rest or sleep cures. Psychology coverage is provided in accordance with the provisions of the section Benefits, risks and insured covers by reimbursement of expenses.**
- 8. Treatment and rehabilitation and its complications and consequences of alcoholism, smoking, drug addiction and other addictions in an outpatient or hospital setting, as well as suicide attempts or self-harm. Dietary and medical treatments to lose weight or gain weight in an outpatient or hospital setting, except in centres expressly authorized by the Company for this purpose.**
- 9. The medical techniques and the use of necessary devices to carry them out that have not been included in the Special or Particular Conditions of the contracted policy or have been manifestly exceeded by other available ones. The techniques will be incorporated into the section on Benefits, risks and insured covers when their usefulness and**

clinical efficacy are considered to be verified by the Spanish Network of Agencies for the Evaluation of Health Technologies and Benefits of the National Health System. Those tests and techniques that are in the research phase, or whose diagnostic or therapeutic utility and clinical relevance or scientific evidence is not duly demonstrated and contrasted at the time of entry into force of the contract, will not be covered. Regenerative and genomic medicine, robotic surgery, image-guided or computer-assisted or virtual browsers or cell therapies are not covered, except as expressly included in the article on Benefits, risks and insured covers.

10. Stays in nursing homes, residences, medium, palliative and long-stay care centres, spas and the like, as well as balneotherapy or hydrotherapy treatments, even if they are prescribed by doctors. Admission and care activities in centres dedicated to activities related to leisure, rest, rejuvenation and dietary treatments.
11. Stays in nursing homes, residences, medium, palliative and long-stay care centres, spas and the like, as well as balneotherapy or hydrotherapy treatments, even if they are prescribed by doctors. Income and care activities in centres dedicated to activities related to leisure, rest, rejuvenation and dietary treatments.
12. Hospitalisation based on social or family problems, as well as that which is substitutable for home or outpatient assistance.
13. The following expenses are excluded in all cases of hospitalisation:
 - The expenses for the use of telephone, television and other services not essential for necessary hospital care.
 - The costs resulting from check-ups or preventive treatments.
 - The food allowance of the companion in the clinic in cases in which the hospital or clinic does not have this service in the patient's room.
14. Surgical operations or therapeutic laser procedures, except where this technique is covered.
15. Protheses of any kind, except those included in point 14 of the previous article. Orthopaedic anatomical pieces of any kind, external fixators, the cost of glasses, contact lenses and/or hearing aids, elastic compression stockings, jockstraps, anklets, girdles, corsets, slings and other immobilisation methods are also excluded. The toric lens, the monofocal plus lens, the extended focus lens and any other model of advanced monofocal lens are also excluded.
16. In organ, tissue and cell transplants, the cost of the organ, tissue or cell to be transplanted and the management to obtain it, as well as the bones, tendons and ligaments from the bone or tissue bank and the implants made of natural bone.
17. Illnesses or injuries derived from the professional practice of any sport, from participating in bets or competitions, as well as the practice as an amateur or professional of high-risk activities (such as fighting bulls) or the practice of dangerous sports, including training (such as boxing, aerial activities, navigation in white water or in risky circumstances, bungee jumping, climbing, canyoning, caving, motor vehicle racing, the previous list not being exhaustive).
18. Diseases and accidents that are the consequence of wars, terrorism, seismic movements, riots, fighting (except in a proven case of legitimate defence), floods or volcanic eruptions, as well as the direct and indirect consequences of nuclear reaction or radiation and any other catastrophic phenomenon.
19. Preservation of embryos, eggs and sperm or any other type of cells or tissues. Expenses derived from donating oocytes.
20. Officially declared epidemics.
21. Laboratory tests of immunological and/or genetic determination with predictive, preventive or prognostic purposes or that do not have therapeutic repercussions and diagnostic tests for cosmetic purposes. Genetic counselling, paternity or kinship tests, as well as microarray platforms with automated interpretation of results.
22. Aid provided in hospitals, centres and other publicly owned establishments that are part of the National Health System of Spain and/or attached to the Autonomous Communities that are not expressly included in our portfolio of services. In any case, AXA Seguros Generales reserves the right to claim from the insured the recovery of the aid expenses that they have had to pay to the public health system due to the medical-surgical and hospital aid provided.
23. Analysis and other explorations that are necessary for the issuance of certificates, issuance of reports and the delivery of any type of medical certificate that does not have a clear care function, as well as sports medicine.
24. Medical care provided in the context of disciplines that are not included in the official list of specialties, in force and published by the Ministries of Health and Education, such as integrative medicine or traditional Chinese medicine.
25. Early detection tests for congenital diseases, except those specifically included in these covers.
26. Accidents suffered while intoxicated or under the influence of drugs or narcotics, or as a result of own criminal actions, recklessness or serious negligence established by the courts.
27. Operations carried out on unborn children.

Waiting period

All benefits will be provided from the moment the contract enters into force.

The following benefits are excepted from the general principle above, which will require having completed the prior waiting periods specified below:

Six-month waiting period:

Surgical operations of any kind (with or without hospital admission), hospitalisation for surgical or non-surgical causes and any other medical expenses related to them.

Treatment of anorexia and other eating behaviour disorders, on an outpatient or hospitalised basis.

Preparation courses for childbirth.

• The following services:

- Diagnostic tests:

Amniocentesis and non-invasive prenatal test, pathology (except for urgent surgical operations) and therapeutic targets, digital arteriography, endoscopy, gastrointestinal and bronchial endoscopy (EBUS), genetic studies, liver elastography, scintigraphy, polysomnography, 3D whole-body radiography EOS®, nuclear magnetic resonance, scanner-CT, PET, SPECT-CT, PET-CT, PET Choline, CT DMD and digitised epiluminescence microscopy. Capsule endoscopy. Genomic platforms. Preventive medicine programmes.

- Treatments:

Linear particle accelerator, dialysis, physiotherapy (including osteopathy and chiropractic treatments), acupuncture sessions, speech therapy and speech therapy, prostatic hyperthermia, laser therapy, urological laser lithotripsy, magnet therapy, percutaneous nucleotomy, oncological polychemotherapy, chemotherapy, radiotherapy, any physiotherapy treatment (including shock waves) and radioactive isotope treatments, bone growth factors.

- Study of the digestive tract with capsule endoscopy.

• Cardiac Genomic Medicine

• Robotic Oncological Surgery

• Special care at home

• Hair prostheses

• Osteopathy, acupuncture and chiropractic treatments

These six-month waiting periods will not apply in life emergencies, either due to accident or illness that occurred and diagnosed after the date of entry into force of the policy or the Insured's date of registration in it, and as long as the care is covered by the policy.

Seven-month waiting period:

• Human Papilloma Virus Vaccine.

• Simple or complex fillings, in the case of having taken out dental coverage.

Eight-month waiting period:

• Assistance at delivery and/or caesarean section in clinic and hospitalisation resulting from said assistance. This waiting period will not apply to deliveries in which the life of the foetus or mother is in danger, or to deliveries diagnosed as premature (taking this consideration when they occur before 259 days or 37 complete weeks, from the date of the last menstruation), provided that the pregnancy has begun after the Insured's date of discharge.

• Tubal ligation and vasectomy operations, as well as hospitalisation as a result of them.

• Conservation of umbilical cord blood.

• Postpartum home care.

Twelve-month waiting period:

• Rehabilitation of urinary incontinence.

• Cognitive telerehabilitation.

Twenty-four month waiting period:

• Musculoskeletal physiotherapy for stroke.

• Assisted reproduction for both members of the couple (tests and treatment).

• Preventive mastectomy/oophorectomy.

• Determination BRCA Plus.

Sixty month waiting period:

- **Bariatric surgery.**

Travel assistance services

Validity.

Each of the Insured has the right to this service for one year and for all trips made during it, **provided that they have their habitual residence in Spain and that they do not spend more than 60 days travelling outside of said residence.**

Covered benefits.

1) Medical repatriation of the wounded and sick.

In the event that the Insured suffers an illness or an accident, AXA Seguros Generales will take care of:

The prior control, which will be carried out by their Medical Team, in contact with the doctor who first attends the injured or sick Insured to determine the appropriate measures for the best treatment to follow and the most suitable means for their transfer to the most suitable hospital or to their home.

The expenses of the transfer of the injured or ill person to the hospital centre or to their habitual residence. If the Insured is admitted to a hospital not close to their home, AXA Seguros Generales will take charge of the transfer to the same in due course.

The means of transport used in Europe and countries bordering the Mediterranean, **when the urgency and gravity of the case requires it, will be the special medical plane.** Otherwise, or in the rest of the world, it will be carried out by regular airliner or by the fastest and most appropriate means, depending on the circumstances.

In no event will AXA Seguros Generales substitute the emergency relief agencies or bear the cost of these services.

2) Repatriation of the Insured.

When one of the Insured has had to be repatriated or transferred due to illness or accident and they prevent the rest of the Insured's family members from continuing their trip by the initially foreseen means, AXA Seguros Generales will pay for the transport to their home or to the place where the transferred or repatriated Insured is hospitalised, **provided that the amount is not higher.**

3) Early return of the Insured due to the death of a relative.

If the Insured's spouse, ascendant or descendant in the first degree, brother or sister dies during a trip in Spain and their return trip cannot be paid in advance, AXA Seguros Generales will bear the costs of their transportation to the relative's place of burial in Spain and, where appropriate, of a return ticket to the place where they were at the time of the event, if they need to continue their trip for professional or personal reasons.

4) Round trip ticket for a family member and hotel expenses.

When the Insured is hospitalised due to an illness and/or accident that occurred while travelling and has to be hospitalised for more than 10 days, AXA Seguros Generales will make a round trip ticket available to a family member so that they can be by their side.

If the Insured is hospitalised abroad, AXA Seguros Generales will pay the expenses of the relative's stay in a hotel **up to 30.05 euros per day and a maximum of 300.51 euros in total.** The family member must present the appropriate supporting documents.

5) Repatriation of the deceased abroad and of the accompanying Insured.

AXA Seguros Generales will pay for all the formalities to be carried out at the place of death of the Insured, as well as the repatriation to the place of burial in Spain.

In the event that the Insured family members accompanying you at the time of death are unable to return by the means initially foreseen or because their contracted return ticket does not allow them, AXA Seguros Generales will pay to transport them to their domicile in Spain or to the place of burial, provided that the cost is not higher.

Post-mortem and conditioning expenses of citizens (such as embalming and compulsory casket for transfer) are also covered, in accordance with legal requirements.

In any case, the cost of the usual coffin and the burial and ceremony expenses are not borne by AXA Seguros Generales.

6) Medical, surgical, pharmaceutical and hospitalisation expenses abroad.

If the Insured needs medical, surgical, pharmaceutical or hospital assistance as a result of an accident or illness caused while travelling abroad, AXA Seguros Generales will take care of:

- Medical and surgical expenses and fees, pharmaceutical expenses prescribed by a doctor chosen by the Insured, hospitalisation expenses and/or ambulance transportation expenses from the scene of the accident to the clinic or hospital.
- In any case, **dental expenses are limited to 30.05 euros.**

The maximum amount covered by the Insured, for all the aforementioned expenses that occur abroad, is 15,000 euros.

7) Expenses for prolonging your stay in a hotel.

When the previous guarantee of payment of medical expenses applies, AXA Seguros Generales will pay the costs of prolonging the Insured's stay in a hotel, after hospitalisation and under medical prescription, **up to an amount of 24.04 euros per day and to a maximum of 240.40 euros in total.**

8) Transmission of messages.

AXA Seguros Generales will be responsible for transmitting the urgent messages entrusted to it by the Insured, resulting from the events covered by these guarantees.

9) Help to locate and send luggage.

In case of delay or loss of luggage, AXA Seguros Generales will cooperate in the management of efforts to search for, locate and deliver it to your home.

10) Sending and/or forwarding of forgotten and/or stolen objects during the trip abroad.

AXA Seguros Generales will organise and bear the cost of shipping to the Insured's home the objects that the Insured may have forgotten during their trip.

Likewise, it will send to the Insured's location any objects or medicines (in accordance with the legislation of each country) that may be considered essential and that the Insured had forgotten at home when embarking on the trip, **whenever it is difficult or costly to replace it where it is located.**

In all the cases indicated in this point, AXA Seguros Generales will only assume the organisation of the shipment and bear its cost to or from the Insured's home **as long as it does not weight more than five kilograms.**

11) Legal defence expenses abroad.

In the event that the Insured needs to hire a lawyer for their legal defence abroad, provided that the facts attributed to them are not subject to criminal punishment in the legislation of the country where they are located, AXA Seguros Generales will reimburse them for their lawyer's fees **up to the maximum limit of 901.52 euros. Facts related to the Insured's professional activity, the use or custody of a motor vehicle and contractual responsibilities are excluded from the cover.** The Insured undertakes to send AXA Seguros Generales the bill of fees for their lawyer as soon as possible.

12) Advance of legal bond abroad.

AXA Seguros Generales will advance the amount of the bond required by the country's legislation **up to a maximum of 3,606.07 euros**, so that the Insured can obtain their freedom in the event that they have been processed as a result of an event for which they are responsible.

Within three months, from the claim made by AXA Seguros Generales, the Insured is obliged to return the amount of the advance deposit.

If before the end of the three-month period the Insured has been reimbursed the amount of the bond by the authorities of the country, they must immediately return it to AXA Seguros Generales.

In the event that the amount of the advance deposit is not returned within three months, AXA Seguros Generales reserves the right to demand the expenses and interest calculated according to current legislation in addition to the amount.

The following are excluded from this cover:

- **Drug and narcotics trafficking.**
- **Participation in political movements.**

Exclusions.

The following are excluded from the Travel Assistance Service:

- 1. The covers and benefits that have not been requested from AXA Seguros Generales and that have not been carried out by or with its agreement, except in cases of force majeure or proven material impossibility.**
- 2. Illnesses or injuries that occur as a result of chronic conditions or prior to the start of the trip, as well as their complications and relapses and all trips made for therapeutic purposes.**
- 3. Mental illnesses.**
- 4. Death caused by suicide or illnesses or injuries resulting from the attempt or intentionally caused by the Insured, as well as those resulting from criminal actions of the Insured directly or indirectly.**

5. The treatment of diseases or pathological states caused by ingestion or voluntary administration of toxins (drugs), narcotics or the use of medications without a medical prescription.
6. The expenses incurred in glasses, contact lenses, crutches or any type of prosthesis, as well as dental work.
7. Deliveries and pregnancies, except for unforeseeable complications during the first six months.
8. Events caused in practice, training or testing involving competitive, official and private sports, as well as betting and rescue of people at sea, in the mountains or in the desert.
9. Any type of medical, surgical, pharmaceutical, hospitalisation and transfer or repatriation expense that is not the result of an illness and/or accident occurring while travelling.
10. Medical expenses prescribed in Spain, even if they correspond to a treatment started abroad.
11. Illnesses or conditions that can be treated on the spot and do not prevent the Insured from continuing their trip.
12. Any type of medical or pharmaceutical expense less than 9.02 euros.
13. In the transfer or repatriation of the deceased: burial and ceremony expenses.

As an essential condition to access the benefits of this Service, AXA Seguros Generales must be immediately notified of the incident in advance by telephone at the telephone number indicated on the Insured's card, indicating the name, policy number, place where it is located, contact telephone number and type of assistance required.

AXA Seguros Generales is not liable for delays or non-compliance due to force majeure or the special administrative or political characteristics of a specific country.

In any case, if direct intervention is not possible, the Insured will be reimbursed upon their return to Spain, or, if necessary, as soon as they are in a country where the aforementioned circumstances do not apply, for the expenses they would have incurred and are covered, by presenting the appropriate supporting documents.

Medical benefits and health repatriation must be provided by prior agreement between the doctor or the hospital treating the Insured at that time, the AXA Seguros Generales Medical Team and, if applicable, the Insured's family.

If the Insured has the right to reimbursement for the part of the ticket not used, said reimbursement will be returned to AXA Seguros Generales by making use of the repatriation covers.

The benefits of this service will be complementary to any other of a public or private nature that the Insured may have.

AXA Seguros Generales is subrogated in the rights and actions of the Insured for events that have motivated its intervention up to the total amount of the services provided or paid.

General information

Regulation of the contract and general information for the policyholder

AXA informs the Policyholder that the applicable legislation is Spanish and the controlling body is the General Directorate of Insurance and Pension Funds, attached to the Ministry of Economy of the Kingdom of Spain.

Applicable legislation:

- Law 50/1980, of 8 October, on the Insurance Contract.
- Law 20/2015, of 14 July, on the management, supervision and solvency of insurance and reinsurance entities.
- Royal Decree 1060/2015, of 20 November, on the management, supervision and solvency of insurance and reinsurance entities.
- Regulation (EU) 2016/679 of the European Parliament and of the Council, of 27 April 2016, regarding the protection of natural persons with regard to the processing of personal data and the free circulation of these data and by which Directive 95/46 /EC (General Data Protection Regulation) is repealed.
- Organic Law 3/2018, of 5 December, on Protection of Personal Data and guarantee of digital rights.
- Law 59/2003, of 19 December, on Electronic Signature.
- Law 34/2002, of 11 July, on services of the information society and electronic commerce.
- Law 22/2007, of 11 July, on distance marketing of financial services for consumers.
- And any other rule that may be applicable during the term of this policy.

Resolution of conflicts between the parties:

In accordance with the provisions of Law 20/2015, of 14 July, on the management, supervision and solvency of insurance and reinsurance entities and Royal Decree 1060/2015, of 20 November, on the management, supervision and solvency of insurance and reinsurance companies, conflicts that may arise between the parties may be resolved, as follows:

- a) The Policyholder may send their claims in writing to the Complaints and Claims Attention Service of the Insurance Organisation, located at the address: Emilio Vargas, 6, 28043, Madrid, Spain, directly by email

(centro.reclamaciones@axa.es) or via the www.axa.es page or the Customers website. Said department will acknowledge receipt in writing of the claims presented to them and will always resolve them in justified writing.

For insurance policies taken out in Catalonia and in compliance with the provisions of Law 22/2010, of 20 July, of the Catalan Consumer Code, you may also send it to the following address: World Trade Center Almeda Park, building 6, Plaza de la Pau s/n, 08940 - Cornellá del Llobregat, Spain, or contact by phone (+34) 900 132 098.

Once a period of one month has elapsed from the date of presentation of the claim, without the Complaints and Claims Attention Service having resolved it, or once the claim has been expressly denied or the request rejected, you may go before the Claims Services of the Bank of Spain, the National Securities Market Commission or the General Directorate of Insurance and Pension Funds by filing the complaint or claim on paper, by computer, electronically or over the Internet. The claim or complaint will be processed in accordance with the procedure provided for in Order ECC/2502/2012, of 16 November, which regulates the procedure for submitting claims to the Claims Services of the Bank of Spain, the National Securities Market Commission and the General Directorate of Insurance and Pension Funds.

You can file your claim at the Claims Service of the General Directorate of Insurance and Pension Funds at the address: Paseo de la Castellana, 44 - 28046 - Madrid, Spain or at <http://www.dgsfp.mineco.es/reclamaciones/>.

- b) By arbitration decision in the terms of Articles 57 and 58 of Royal Legislative Decree 1/2007, of 16 November, which approves the revised text of the General Law for the Defence of Consumers and Users and complementary laws; or in the terms of Law 60/2003, of 23 December, on Arbitration, in matters of free disposition in accordance with the law and except for those cases in which legislation for the protection of consumers and users prevents it (provided that there is an agreement by both parties to submit to this dispute resolution mechanism), with the expenses incurred being paid in half between the Policyholder and the Insurer.
- c) By mediation under the terms provided in Law 5/2012, of 6 July, on mediation of civil and commercial matters.
- d) By the competent Judges and Tribunals (the location of the Insured's domicile determining the jurisdiction of the competent Judge to hear the actions resulting from the insurance contract).

Form of provision of the arranged services

The services arranged by AXA Seguros Generales will be provided by the physicians and centres that appear in its Provincial Medical Teams. As indicated in the following points, the Insured may access the services arranged in their province or in other provinces other than that of their habitual residence, **except for home services, with the Insured being responsible for all travel expenses.**

The rules for the provision of the agreed services will be as follows:

1. Home emergency visits (General Medicine, Paediatrics and Childcare and Nursing Service).

They will be carried out only for reasons that depend exclusively on the illness afflicting the Insured and after evaluating the AXA Seguros Generales emergency service, **when the latter cannot go to the doctor's or nursing office.**

AXA Seguros Generales will only provide assistance at home when it has these services arranged in the town where the Insured's address is located, as indicated in the Particular Conditions. Any change of address of the Insured must be notified by registered letter or at their offices, at least eight days in advance of the service request.

When there are no home emergency services arranged by AXA Seguros Generales in the Insured's population of residence, this assistance will be subject to the provisions of the cost reimbursement cover.

2. Specialist doctors.

They will advise the General Physicians in those cases in which a special treatment is required to follow, taking full responsibility for the care of the patient in that case by the specialised treatment technique that corresponds to the skill of the specialist.

3. Access to the arranged services.

The arranged services are freely accessible, except for those specified in the Medical Team and/or General Conditions such as use by prior authorisation, which AXA Seguros Generales will grant when required in writing by a physician and the Insured has the right to the requested service.

The Insured must provide AXA Seguros Generales with all the medical information necessary for the assessment of the case and for processing the prior authorisation when necessary at least 48 hours in advance.

4. Hospitalisation or provision of a healthcare service in subsidised centres.

Admission to an arranged hospital must be ordered in writing by a doctor and the Insured must obtain authorisation from AXA Seguros Generales before admission takes place. Said authorisation will financially bind AXA Seguros Generales.

If hospital admission is an emergency, the Insured must obtain authorisation from AXA Seguros Generales within 72

hours of admission.

In the latter case, if the doctor who orders the admission is part of the Medical Team or Hospital arranged by AXA Seguros Generales, it will be financially bound until the moment in which it expresses its objections to the doctor's order, in case it understands that the policy taken out does not cover the act or hospitalisation.

When the request for authorisation of admission is made after 72 hours of having occurred, AXA Seguros Generales will not be responsible for the cost of the assistance, unless the Insured has the right to it for having contracted it in the Particular Conditions.

If the Hospital so requests, the Insured must assume the costs resulting from its assistance in the event that AXA Seguros Generales does not cover it.

In any case, AXA Seguros Generales may designate a physician to witness the operation or visit the Insured during their hospitalisation.

5. AXA Seguros Generales is not held responsible for:

- **The fees of external doctors or services, except for the reimbursement services for expenses covered in the Particular Conditions up to the limits set for them.**
- **The cost of the arranged services provided or performed without their prior authorisation, when this is necessary or mandatory.**
- **The fees of the doctors or of the services belonging to their arranged Medical Team, paid directly by the Insured.**

6. Insured Card.

When requesting the arranged services, the Insured must always show their individual Card that certifies them as such, which will be activated if they are all up to date with payments and will provide the authorisation granted by AXA Seguros Generales for those services in which it is necessary.

The card is for personal use and non-transferable so any document proving the identity of its holder may be requested. Its use is subject to the General and Particular Conditions of the insurance.

7. Reporting the claim.

For the purposes of this Insurance, the claim is understood to be reported when the Insured requests the service.

Concluding the insurance

The information provided by the policyholder and/or the insured in the questionnaire forms the basis of this contract.

Everyone to be enrolled in the policy must fill out a Health Questionnaire as part of concluding the insurance. In this questionnaire, they must state whether they have or have had any type of injury or illness, especially ones which are recurring or congenital or require or have required studies, diagnostic tests or treatment of any kind, or if they have symptoms or signs that might be considered as an indication of an illness. In the case of legal minors or legally incapacitated persons, the Health Questionnaire will be signed by the policyholder or the person who has custody of them. The Health Questionnaire can also be answered in a telephone interview conducted by medical personnel authorised by AXA Seguros Generales with each declaring person being legal adults or a parent or guardian if the person to be insured is a legal minor or legally incapacitated. The telephone conversation will be recorded and will have binding contractual value.

In the event that any concealment takes place, the concealed disease or condition will be excluded from the covers of the contract and AXA Seguros Generales will have the right to cancel the insurance contract.

In the event of an error in the policy, the Policyholder and/or Insured has a period of one month (counting from the delivery thereof) to demand that AXA Seguros Generales correct the issue. After this period has elapsed without receiving a claim, the policy will be considered fully valid.

The insurance and its modifications take effect once the policy or supplement has been signed and the corresponding premium has been paid by the Policyholder. Unless otherwise agreed, if this first premium has not been paid, AXA Seguros Generales will have no obligation. However, during a period of 15 days from the date of issuance of the policy or of the provisional coverage document, the Policyholder has the right to request in writing the cancellation without effect of the same and, therefore, the return of the premium paid up to the date of issuance of the notification. AXA Seguros Generales will deduct the premium corresponding to the risk coverage granted from this amount.

In case of delay in the fulfilment of any of the aforementioned requirements, the obligations of AXA Seguros Generales will begin 24 hours from the day they were fulfilled.

Duration

The Insurance is taken out for the period of time provided in the Particular Conditions. Upon expiration, it will tacitly be extended for periods not exceeding one year, and so on.

However, the Policyholder may oppose the extension of the contract by means of a written notification, made with a period of one month in advance of the conclusion of the current insurance period.

AXA will not be able to terminate the policy, except for a pre-existing illness of any of the insured persons not declared in the Health Questionnaire or omission and/or inaccuracy in it. Neither will the age or healthcare expenses of the Insured persons be grounds for cancellation.

The insurance coverage will automatically cease from the date of termination of the policy or for each Insured, from the date of cancellation. From that date, the Insured will not have the right to any medical treatment, whether resulting from the type of reimbursement of expenses or from the medical team and both comes from a treatment that the Insured was receiving, as well as those resulting from any type of health care required later as of that date, even coming from an illness or accident prior to termination of the policy.

General Dispositions

Notifications

1. Notifications to AXA Seguros Generales will be sent to the General Management, at the address indicated in the policy.
2. The notifications and payment of the premiums made to the Delegations, Branches and Offices of AXA Seguros Generales or to an Agent thereof will have the same effects as if they had been sent directly to it.
3. Notifications to the Policyholder or the Insured will be sent to the address that appears in the policy unless they have notified another.

Termination and indisputability of the contract.

1. The Insured loses the right to the covered benefit and the contract is terminated in the following cases:
 - a) **Any reservation or inaccuracy when completing the Health Questionnaire, if there was intent or gross negligence.**
 - b) **If the risk declared in the Health Questionnaire had increased before the policy came into force, if the Policyholder or the Insured does not notify AXA and they have acted in bad faith.**
 - c) **If the covered event occurs before the premium has been paid, unless otherwise agreed.**
 - d) **When the loss was caused by bad faith of the Insured.**
2. The Policy will be indisputable after one year from the conclusion of the contract, unless the Policyholder has acted fraudulently or had knowledge of a pre-existing condition when the contract was signed that has not been stated in the Health Questionnaire.

Jurisdiction.

This contract is subject to Spanish jurisdiction and the competent Judge to deal with the actions derived from it will be that of the domicile of the Insured, who must always reside in Spain.

Annual update of premiums

AXA Seguros Generales may annually modify the amount of the premiums based on the technical-actuarial calculations made.

The update of the premium will make the necessary adjustments to guarantee that the premium rate is sufficient, according to reasonable actuarial assumptions, based on changes in the healthcare costs of the services covered by each policy, on the technological innovations that need to be incorporated in them and the accident rate, allowing AXA Seguros Generales to meet all the obligations stemming from the health insurance contracts and, in particular, to establish the appropriate technical provisions, in accordance with the legal system's Regulation and Supervision of Private Insurance.

In addition to the assumptions described in the preceding paragraphs, the premiums to be paid by the Policyholder will also vary at each renewal according to the new actuarial age of the Insured on that date, in accordance with the current rates of AXA Seguros Generales.

The Policyholder agrees to the premium variations that occur for the reasons indicated in this Article.

Automatic revaluation of the sum insured for reimbursement of expenses

The capitals and limits for reimbursement of expenses affected by this policy and only those listed in the Specific Conditions (in the section "Annual limits of covers specific to the policy", except in the case of the "travel assistance limit") will be automatically modified at each annual expiration, according to a percentage set in the Specific Conditions of the Policy, which will be applied to the capital or limit reached in the previous annuity, unless otherwise agreed.

Expiration

The actions resulting from this contract will expire at the end of five years.

Contract extension

Reimbursement of expenses, processing and payment

In case the services of the Medical Team arranged at the home of the Insured are not used, the Policyholder or the Insured will present the following documentation within a period of eight days of any hospital discharge or consultation:

- a) Expense reimbursement form duly filled out. It is essential that the part relating to the illness or accident be completed by the doctor attending the Insured, indicating the type of illness, the date it started, the tests performed and the treatment to be followed, as well as details of the surgical operation or hospitalisation.

If the Insured does not have any expense reimbursement form, they will present a document signed by the Insured and the doctor, containing the data of both, together with the information indicated in the previous paragraph. The Insured will request expense reimbursement forms from AXA Seguros Generales in advance. These forms will be available on the Internet, on the AXA Seguros Generales website. Each medical act will lead to the completion of an expense reimbursement form.

- b) Proof of being up to date with payment, if required.
- c) Original invoices and/or receipts for the Insured's expenses for their hospital or out-of-hospital care, stating the name of the Insured treated, recipient, line item and amount, as well as a breakdown of healthcare line items by type of medical act with date.
- d) Medical prescription in cases of use of diagnostic means, therapeutic tests, home services provided by a Medical Technical Assistant (MTA), internal prostheses that are covered and in cases of hospital admissions, the clinical report containing the background, date and onset of the disease or injury, its evolution and the healthcare provided.
- e) All medical or clinical information that AXA Seguros Generales considers necessary for assessing and processing the claim.

When invoices, receipts, prescriptions and medical reports are presented, in any non-official language in Spain, with the exception of English, expenses stemming from the translation of all these documents will be paid by the Insured.

AXA Seguros Generales will reimburse the corresponding amount within 15 working days once all the documents and supporting documentation indicated have been received and the claim accepted.

The Policyholder may request advances on account of a budget when the amount of these exceeds 1,202.02 euros, for which presentation and documentation of the same will be sufficient, together with the corresponding medical report, as it will be necessary to provide the final invoices and the medical report of the operation carried out in a period not exceeding three months. Advances may in no case exceed the limitations or ceilings set in the policy taken out.

If there is no agreement on the nature of the disease and/or the amount of reimbursement, the parties will submit to the decision of the doctors appointed by them.

Payment protection cover

Covered benefits

If any of the events subject to the coverage take place, AXA Seguros Generales guarantees to the Policyholder of the healthcare insurance contract signed with it that it will **pay the amount of the monthly instalment of the current insurance annuity** (assuming that the fee will be paid by quarters, semesters or year) **of the corresponding part of the AXA Seguros Generales insurance premium corresponding to all the persons included in the policy.**

This contract guarantees to the Policyholder/Insured that their monthly premiums will be paid **for every 30 consecutive days in which the Insured is in a situation of unemployment or temporary disability based on the covered risk, to a maximum of six consecutive monthly payments.** In any case, the amount of the monthly payment for each policy will be that existing on the date the unemployment or temporary disability occurs to **a maximum of 360 euros per month.** The

amount of the benefit will be paid to the Policyholder/Insured, after verification of the payment of the current premium by the latter.

Once the benefit has been exhausted in the course of one year, the Policyholder/Insured will not be entitled to a new benefit for this coverage, until a new situation of unemployment or temporary disability (new claim) occurs during the term of the contract and any of its extensions.

Insured

The Policyholder will have the status of Insured as long as they are over 18 years of age, under 65 and are working for pay in Spain for a minimum of 13 hours per week and are registered with Social Security, Mutual, Montepío or an analogous institution as determined by legislation.

If there are several people included under the same health care policy like those indicated above (for example, because they are members of the same family unit), only the Policyholder of the insurance policy will have the status of Insured under this healthcare coverage. If any of the contingencies guaranteed by this cover occurs without warning to the Policyholder, AXA Seguros Generales will pay the corresponding premium of all Insured persons covered and included in the same policy.

Covered situations

The situations to be covered are **alternatively** the following:

Unemployment

The legal unemployment situation of the healthcare Policyholder, who provides their services as an employee with an indefinite employment contract. **Civil servants are expressly excepted.** For the purposes of this contract, it is stated that the legal unemployment situation will only be guaranteed if **the Policyholder has signed an indefinite employment contract with an employer** at the time that the healthcare insurance contract is signed. If the employment contract is temporary, whatever its true nature, the Insured may not benefit from unemployment coverage but only and exclusively from temporary disability.

If the temporary contract is replaced by a duly accredited agreement between the parties (worker and employer) on an indefinite contract, the Policyholder will see the temporary disability coverage replaced by unemployment. The same consequence will occur if the social jurisdiction declares the indefinite nature of the contract for having fraudulently used the mechanism of temporary employment and the employer will sign an indefinite contract with the worker/policyholder. In this case, unemployment coverage will come into effect from the date the worker starts working indefinitely and accruing the right to benefits once the two-month waiting period for unemployment has been covered.

Temporary Disability

The legal temporary disability situation of the healthcare policyholder, who provides their services as an employee with a temporary employment contract or provides services on their own as a self-employed worker, as well as civil servants and generally all people who meet the necessary requirements to hold the condition of Insured by this certificate, cannot benefit from the unemployment cover.

Period between claims

In the event of several unemployment situations, the payment of new benefits will only proceed if the policyholder/insured by this certificate **has been their employed through an indefinite contract for a minimum period of six consecutive months.**

In the event of temporary disability situations subsequent to the first one, new benefits will be paid **if the Insured has been working for six months since the end of the last temporary disability if it is due to the same cause of disability, or for one month if it is due to a different cause.**

Waiting Period

The right to the benefits covered by this contract starts from taking out healthcare insurance, with the waiting periods mentioned below. A waiting period is understood to be that during which there is no right to compensation for the Insured if a claim is made. **Said period will be two months for unemployment and one month for temporary disability.** No waiting period is applied for the event of temporary disability when resulting from an accident.

Definitions and exclusions of the payment protection cover.

Unemployment:

For the purposes of this contract, unemployment is the situation in which the Insured person's employment relationship is terminated or when said employment relationship is suspended by virtue of the employment regulation file or the working day is reduced by at least half for said cause. **In any case, those under 18 and those over 65 are excluded from unemployment coverage.**

Workers in any of the following situations are not considered to be in a situation of unemployment:

- a) When they **voluntarily cease** work, except for the causes provided for in Article 52 of the Workers' Statute.
- b) When **they have been fired and do not protest the business decision in a timely manner**, except for termination of the contract or dismissal based on the objective causes provided for in Article 52 of the Workers' Statute.
- c) When the dismissal is declared inadmissible or null by a firm Ruling and the date of return to work is communicated by the employer, such right is not exercised by the policyholder/insured or no use is made, where appropriate, of the actions provided for in current legislation.
- d) **When the workers do not request re-entry to the job if they have a choice between compensation and reinstatement**, or if they are on leave of absence and the period set by it expires.
- e) **When their contract is terminated due to what is declared an appropriate dismissal.**
- f) Permanent workers of a discontinuous nature in the periods in which they lack effective employment.

Likewise, the Insured is not entitled to the collection of Unemployment benefits in any of the following cases:

- a) If any situation of Unemployment occurs within the Waiting Period.
- b) If their working relationship was with a **company owned by their family up to the second degree of consanguinity or affinity**, as well as in cases in which the Insured or a relative of theirs up to the second degree of consanguinity or affinity was the Administrator of the company.
- c) When the **Insured is a partner of the employing company** with direct presence or representation in the Company's administrative bodies.
- d) If the **Insured rejects an alternative job offered by the same or another employer in accordance with their training, experience and located less than 50 kilometres from the workplace.**
- e) **If the severance pay consists of a life or temporary income**, from the moment of dismissal until the date on which the worker is entitled to receive the retirement pension.

Temporary disability

For the purposes of this contract, the temporary physical situation caused by illness or accident that determines the Insured's incapacity to perform their professional or work activity is called Temporary Disability. The illness or accident determining the temporary disability must occur when the insured person is working for pay in Spain. Said temporary disability must be diagnosed by the competent Social Security doctor or similar. The right to receive the benefits of the contract will cease once the Policyholder/Insured can resume their work, even partially, or when their status becomes one of permanent disability. **Claims resulting from any of the following circumstances will not be considered temporary disability:**

- a) **Leave for childbirth, abortion or maternity.**
- b) Surgical operations and medical treatments demanded by the Insured **exclusively for aesthetic reasons**, as long as they are not due to an accident, as well as injuries or illnesses caused voluntarily by the Insured.
- c) Those produced when the Insured is **under the influence of alcohol, toxic drugs or narcotics that are not medically prescribed; those that occur in case of mental disturbance or sleepwalking; those that occur in defiance, struggle or fighting, except in a proven case of legitimate defence; as well as those resulting from a criminal act committed by the Insured, declared in court.**
- d) Any illness, disease and injury of which the Insured had knowledge at the time of signing this contract and which has not been duly declared to the Insurer.
- e) **Back pain, unless there is evidence objectified by complementary medical studies (X-rays, scintigraphy, scans, CAT, etc.) and that are the cause of Temporary Disability.**
- f) **Headaches and mental or nervous diseases, even when there is medical evidence.**

Incidents and claims

In the event of an accident or for any claim, the Insured must notify the customer service telephone number (+34 900 909 014 or +34 918 070 055). The Insured must provide the following supporting documentation for the incident:

1. Legible photocopy of the Spanish ID card (DNI).
2. Photocopy of the last indefinite employment contract on the date of the claim.
3. Certificate of working life from 30 days of the legal monthly unemployment date.
4. Letter of notification from the company explaining the termination of employment.
5. For unfair dismissal:
 - Without SMAC. Letter of notification from the company acknowledging the inadmissibility of the dismissal and including recognition of the compensation
 - Before the SMAC. copy of the Conciliation Act and the Ballot.
 - Before the Judge. copy of the Conciliation Act and copy of the request.
6. By employment regulation file:
 - Copia de la autorización administrativa para el expediente.
 - Copia de la comunicación de la Empresa al trabajador de que va a ser despedido.

The company may require documentation proving that the Insured is still unemployed or temporarily disabled at any time. Monthly benefits corresponding to said situations will not be paid if said required documentation is not provided by the Insured within 30 days from when it was required.

The rights of this payment protection cover will expire two years from the date of unemployment or sick leave.

Obligations, Duties and Powers of the Policyholder or Insured

Premium Payments.

Premium receipts must be made effective by the Policyholder in the corresponding agreed maturities, for anticipated full annuities.

However, premiums may be established and paid through monthly receipts, with AXA applying the surcharges on the premium for instalment payments. The instalments do not release the Policyholder from the obligation to pay the entire annual premium except in the case of the death of the Insured, in which case AXA waives collection of the Insured's pending instalments of premiums to complete the annuity in progress.

The change in the division of the premium of this contract into instalments may only be modified on the annual expiration of the contract and by agreement of the parties, requesting it at least one month before expiration.

The first premium will be payable once the Contract is signed. If it has not been paid by the Policyholder, AXA has the right to terminate the Contract or to demand payment in an executive way based on the Policy, and if it has not been paid before the claim is made, AXA will have no obligation, except an agreement to the contrary.

The following premiums will be paid in the manner and conditions agreed. In the event of non-payment, the Contract coverage will be suspended one month after the expiration date of the receipt and the Contract terminated if AXA does not claim its amount within the following six months. During this period, AXA will not be responsible for any coverage.

In any case, when the Contract is terminated, AXA Seguros Generales can only demand payment of the premium for the current period.

If the Contract has not been terminated in accordance with the aforementioned conditions, the coverage will take effect again 24 hours on the day the Policyholder pays the premium.

When the contract has been terminated due to non-payment of the premium, the Policyholder must return the Individual Cards of the Insured persons to AXA Seguros Generales.

Direct debit of the payment of premiums.

The place to pay the premium will appear in the direct debit. The Policyholder will deliver to AXA the coded data of the bank account or savings book from which the payments for this insurance will be made, authorising the Bank to make them effective.

The premium will be understood to be paid upon maturity unless, when attempting to collect it within a period of one month from said date, there are not enough funds in the account of the person obliged to pay. In this case, AXA will notify the Policyholder that it has the receipt at its disposal at its address and the Policyholder will have to pay the premium plus bank charges, commissions, etc. at said address that would have harmed the Insurance Company as a result of said non-payment.

Other obligations

The Policyholder and, where appropriate, the Insured, have the following obligations:

- a) Declare to AXA, in accordance with the Health Questionnaire that it presents in any of the formats, all known circumstances that may influence the risk assessment; you will be released from this duty if AXA does not present you with a questionnaire or when there are circumstances that may influence the risk assessment and are not included in it, even if it is submitted.
It also authorises AXA's medical services, in what refers to an accident or illness, to request all kinds of information that they consider necessary for assessing risk or for processing a claim.
- b) Notify AXA of the change of address as soon as possible. If said change involves an aggravation of risk, motivated by a higher cost of services in the new address, the amount of the future premium will be increased proportionally. If, on the other hand, it entails a reduction in risk, due to a lower cost of services at the new address, AXA must reduce the amount of the future premium proportionally. In these cases, AXA will issue a supplement to the Policy or will enter into

a new Contract. In these circumstances, the Policyholder may opt for the new conditions or for the termination of the Contract and the return of the unused part of the premium.

- c) Notify AXA of the Insured Persons added to and removed from the Policy during the term of the Contract as soon as possible. Additions and changes will take effect on the first day of the month following the notification date, adapting the premium to the new situation. Cancellations must occur upon expiration of the policy provided that the Policyholder communicates it in writing signed with a copy of the Spanish ID number (DNI) one month before the expiration of the contract, except for the reasons for cancellation specified in the Insured Persons section of these General Conditions. Once the cancellation has been made, the amount of the premium will be adapted to the new situation. If the Policyholder notifies AXA of the withdrawal of one of the Insured Persons covered by the policy, AXA may cancel the policy and cancel the group insured under it, taking into account that the amount of the premium for this policy has been calculated based on the number of Insured Persons and the technical result of the contract.
- d) Reduce the consequences of the loss, using all possible means for prompt recovery. Failure to comply with this duty with the intention of harming or misleading AXA will release AXA from all benefits stemming from the claim.
- e) Facilitate the transfer of rights in favour of AXA. If the Insured is entitled to compensation from liable third parties, this right passes to AXA for the amount of compensation paid. In the event of the concurrence of AXA and the Insured against liable third parties, the compensation will be distributed proportionally.

Clause on digital signature and electronic/telephone communication

Information on digital signature

The Insurance Company may provide the Policyholder with recognised and/or advanced digital signature systems for use in signing this insurance contract, as well as for the execution of subsequent operations that are available electronically.

If recognised and/or advanced digital signature systems are available and used, both parties agree to complete this contract or any other subsequent operation available in this way. The recognised and/or advanced digital signature process may assign corresponding security elements, such as keys, codes or any other type of element that identifies the signer. It may also be carried out with the help of a Trusted Third Party in accordance with applicable regulations.

To properly manage the digital signature process, the Policyholder who uses it expressly authorises the Insurance Company to provide to the Trusted Third Party their email address and declared mobile phone number, for the sole purpose of enabling the creation of and sending the identification keys necessary for implementing the digital signature, as well as for sending the documentation to be signed and/or linked to the contractual relationship.

In this sense, and in accordance with the provisions of the applicable regulations, both parties acknowledge the full validity of the contracts and operations signed using digital signature systems, equating their validity for all purposes to the contracts and operations concluded by handwritten signature.

The Policyholder declares that the data provided throughout the contracting and signing process are true, genuine and complete and undertakes to notify the Insurance Company of any modification or change thereof, responding to any damages that a lack of veracity of the same may cause to the Insurance Company or third parties.

In the case of legal persons, the signatory declares that they have full powers and sufficient representation capacity to be able to enter a contract on behalf of the Policyholder. Likewise, the signatory declares that the data provided throughout the process are truthful, true and complete and undertakes to notify the Insurance Company of any modification or change thereof, responding to any damages or losses that a lack of veracity of the same may cause to the Insurance Company or third parties. The Policyholder will inform the Insurance Company of any change that occurs in the legal representative for the proper management of the policy.

Information on electronic communications

The Insurance Company may provide the contractual documentation and periodic information on a durable medium to the Policyholder in their private space on the Customer Website, without prejudice to the fact that at any time during the contractual relationship the Policyholder may request said information on paper from the Insurance Company.

The Insurance Company may address the Policyholder by electronic means of communication such as email, mobile phone, private customer website, etc. for the receipt of those communications and notifications related to the management and information of this contract, such as renewal notices of the next annuities, as well as any other modification to their policy, periodic information, etc. Notwithstanding, at any time during the contractual relationship, the Policyholder may request this information on paper from the Insurance Company.

Email will be the means established by default to send contractual (non-commercial) communication to those Policyholders who have informed the Insurance Company of their email address. Said communication may be sent through a certified

electronic communications system with legal validity and full legal effectiveness, which, where appropriate, will have the intervention of a Trusted Third Party in the terms established in the applicable regulations and will be considered received from the moment of its reception by the Policyholder and/or made available by the Insurance Company by the means described.

The communications or notifications delivered by these means may be requested by the Policyholder on paper or any other durable medium that is available, through the usual means of contact with the Company.

The Policyholder undertakes to notify the Insurance Company of any modification or change to the data provided in order to receive non-commercial electronic communications, responding to any damages that a lack of veracity of the same may cause to the Insurance Company or third parties.

At any time of the contractual relationship and by virtue of the legally conferred right, the Policyholder may request modification of the initially established distance communication technique, provided that such modification is technically possible and legally mandatory for the Insurance Company.

Information on telephone communications

The Insurance Company may record the conversations it has with Policyholders, Insured persons, contact persons or any other individual who calls the Company's telephone lines. These recordings may be used as evidence in any claim that may arise between both parties, as well as to verify the quality of the services provided by the Insurance Company.

Where appropriate, the Policyholder will inform the users of the insurance policy that the Insurance Company may record telephone conversations for said purposes. The other person speaking on the call may ask the Company to provide them with a copy of the content of these conversations that have been recorded between them.

Personal data processing

Pursuant to the General Data Protection Regulation, AXA SEGUROS GENERALES, S.A. DE SEGUROS Y REASEGUROS processes your personal data in accordance with the purposes laid out in the Privacy Policy published on the website <https://www.axa.es/acerca-axa/enlaces-politica-de-privacidad>, where you can also view other privacy information. You may exercise your rights of access, rectification, deletion, opposition, revocation of consent, portability and limitation of processing by contacting buzon.lop@axa.es.

Annexes

Annex I - Terminology classification of medical procedures and services for reimbursement of expenses based on those published by the Spanish Medical Colleges Organisation

Surgical groups:

Group 0 procedures

Abscess. Debridement and drainage
Abscesses and cysts eyebrows and eyelids. Drainage
Benign skin tumours (epidermal cyst, nevus, lymphomas, angiomas, etc.). One or more lesions.
Congenital nasolacrimal duct obstruction. Catheterisation
Conjunctival foreign body. Extraction
Conjunctival suture or photocoagulation
Cordal not included. Extraction
Corneal ectasia. Surgery
Dacryoliths. Extraction
Debridement or corneal scrapings
Defect concealment (scars, wounds, ulcers, burns, etc.). Includes removal or debridement
External ear canal abscess. Surgery
Foreign body in sclera. Extraction
Frenulum surgery. Frenulectomy
IUD placement
Minor wounds. Suture
Nail avulsion: Ingrown toenail, onychogryphosis. Surgery
Nasal septum or turbinate cauterisation
Nasal synechia. Surgery

Papillomas of glands and meatus. Electrocoagulation
 Pinna abscess. Debridement
 Removing drainage tubes
 Salivary gland stones extraction
 Scrotum cyst, superficial tumour. Removal
 Simple BTE abscess. Surgery
 Simple unilateral or bilateral myringotomy
 Single chalazion. Surgery
 Skin, subcutaneous or mucosal biopsy (removal of part to study)
 Small burns and frostbite (up to 5%). Care and cleaning
 Subungual hematomas. Drainage
 Superficial or subcutaneous foreign bodies. Extraction
 Urethral polyps. Surgical or endoscopic resection
 Urethral prolapse and urethral caruncle. Surgery
 Vulva, vaginal and perineal condylomata. Surgery
 Whitlows. Debridement

Group 1 procedures

Adenoidectomy
 Benign anal tumours. Surgery
 Benign intraoral soft tissue tumours. Resection
 Blepharorrhaphy and tarsorrhaphy
 Canthorrhaphy. Canthotomy
 Control and sealing of venous or spinal reservoir
 Control session for epidural catheters
 Corneal paracentesis. Puncture-anterior chamber biopsy
 Ear canal papilloma or polyp. Removal
 Eyelid coloboma. Direct closure
 Eyelid tumour or cyst. Simple excision
 Infiltration of trigger and musculotendinous points
 Iontophoresis (at most 2 treatments, each with at most 7 sessions). Monitoring
 Labia abscess. Bartholin's gland. Debridement and drainage
 Labia augmentation. Hymenotomy
 Lachrymal sac abscess. Acute dacryocystitis. Debridement
 Lingual or labial frenulum. Frenectomy
 Lip tumour. Excision and direct closure
 Lips or nymphae. Resection
 Mandibular dislocation. Bloodless reduction
 Molluscum contagiosum, skin tags or ruby points (one or more lesions). Surgery
 Nasal polyps. Endoscopy
 Nasal polyps. Surgery
 Nasal septal abscess. Surgery
 Perianal or gluteal abscess. Surgical drainage
 Peripheral nerve locking (with local anaesthetics, steroids, opioids or neurolytics)
 Peritonsillar or lateral pharyngeal abscess. Surgery
 Pharynx papilloma or polyp. Removal
 Scalp cleaning and suturing
 Simple ductules or lacrimal punctum stricturotomy. Full treatment
 Simple fracture nose bones. Surgery
 Superficial foreign bodies face and neck. Extraction
 Superficial tumour. Small skin angiomas. Surgery
 Suppurative mastitis. Debridement and drainage
 Suture scalp wounds. Removing foreign bodies
 Symblepharon. Surgery
 Thrombosed haemorrhoid. Thrombectomy
 Turbinate surgery. Removing tail or excision
 Urethral meatotomy. Meatoplasty
 Wound less than or equal to 3 cm, face and neck. Suture and direct closure

Group 2 procedures

Absence of lachrymal sac. Treatment with creating excretory tract
 Amputation exclusively of one or more fingers
 Anal fissure. Fissurectomy and sphincterotomy
 Apicoectomy
 Arterial and venous injuries of upper or lower limb. Vascular sutures or ligatures

Bartholinitis. Any procedure
 Benign conjunctival tumours (pterygium, pinguecula, etc). Surgery with angioplasty
 Benign conjunctival tumours (pterygium, pinguecula, etc.). Surgery
 Benign external ear canal tumours. Surgery
 Benign intraoral soft tissue tumours. Plasty reconstruction resection
 Benign pinna cysts and tumours. Surgery
 Bilateral vasectomy
 Breast lumpectomy. Quadrantectomy. Segmentectomy
 Cervical conisation. Any procedure
 Chest drainage, suction (pneumothorax, haemothorax, pleural effusion, etc.)
 Circumcision. Phimosis
 Club, talus, high-arch, flat, adductus foot. Unilateral or bilateral plaster correctors
 Conjunctival flap
 Corneal tattoo treatment
 Corneal wounds. Suture
 Cryotherapy or diathermy of ciliary body
 Diagnosis or treatment gynaecological curettage, emergency or scheduled
 Diffuse abscess limbs. Surgery
 Epigastric hernia. Surgery
 Epulis. Excision
 Exostosis. Removal
 Exploratory tympanotomy
 Eyebrow dermoid cyst. Surgery
 Face and neck skin tumours (one or more). Excision and direct closure
 Finger capsulectomy (one or more on the same limb)
 Foreign body (nasal, auricular, pharyngeal or sinuses). Extraction
 Gingivectomy (per quadrant)
 Hand abscess. Surgery
 Hygromas, bursitis, ganglion and synovial cysts. Removal
 Impacted tooth. Fenestration
 Labial synechiae. Surgery
 Lachrymal sac. Removal (dacryocystectomy)
 Larger wounds, muscle tears. Suture
 Laryngeal abscess. Excision and drainage
 Lingual or labial frenulum. Plasty
 Lingual tonsil: tonsillectomy
 Medium burns and frostbite (over 5%, less than 10%). Care and cleaning
 Muscle hernia due to fascia rupture. Surgery
 Myringotomy and drainage tube placement. Unilateral or bilateral
 Non-neurolytic blocks, main branches, cranial nerves
 Non-neurolytic subarachnoid block
 Orthopaedic reduction and immobilisation of Colles fracture
 Osteomyelitis. Focus cleaning
 Other teeth included. Extraction
 Pannus. Conjunctival angioma. Surgery
 Paraphimosis. Surgery
 Penetrating wounds in joints
 Percutaneous liver biopsy
 Pinna debridement by perichondritis or lymphedema
 Postoperative pain control by epidural or brachial plexus catheters
 Prostatotomy. Trigone-cervical-prostatotomy (prostatic cervicotomy or bladder neck TUR)
 Ranula
 Remove osteosynthesis materials
 Salivary lithiasis. Stone removal
 Scar dermabrasion
 Sclerotomy
 Sesamoid fracture of a toe. Surgery
 Shoulder, elbow, knee, etc. Orthopaedic mobilisation under anaesthesia
 Simple uvulectomy
 Stenosing tenosynovitis. Surgery
 Sterna suture
 Suture of eyelid laceration
 Symblepharon. Surgery with angioplasty
 Tailor's bunion, quintus superductus. Surgery
 Taking atrial or septal cartilage graft

Tendon sheath abscess. Surgery
 Testicular prosthesis placement
 Tonsillectomy with or without adenoidectomy. Any procedure
 Tracheotomy. Closure
 Trigger finger, hammer, claw, swan neck. Surgery
 Upper lip frenulum. Plasty
 Urological abscess. Debridement and drainage
 Uterine cervical cerclage. Placement.
 Vaginal, juxtafacet or paracervical cyst. Removal
 Vitreous aspiration
 Wisdom tooth included. Extracting one tooth
 Xanthelasma. Surgery without angioplasty

Group 3 procedures

Adhesiolysis. Laparoscopic treatment
 Amputation stump, regularisation, re-amputation
 Anal fistula. Fistulectomy or fistulotomy
 Ankle or tarsal ligament tears. Surgery
 Aponeurectomia, fasciectomy of one or more limbs
 Arteriovenous fistulas for haemodialysis
 Arthrodesis of fingers (one or more on the same limb)
 Articular or periarticular lesions without fracture. Surgery
 Avulsion fracture 5th metatarsal base. Surgery
 Axillary clearance/lymphadenectomy
 Bartholin's gland. Removal
 Benign jaw tumours. Removal
 Bladder cutting or cystostomy
 Blepharoplasty
 Brain abscess. Trepanation and puncture
 Breast lumpectomy. Quadrantectomy. Onchoplastic surgery
 Calcaneal spur and Morton's neuroma. Removal
 Carpal and tarsal bone fracture. Surgery
 Catheter implant for rehabilitation of the upper limb
 Choanal imperforation. Surgery
 Choroidal tumours. Surgery
 Chronic atrophic rhinitis. Surgery
 Clavicle fracture. Surgery
 Colostomy closure or correction.
 Colpotomy for recto-uterine pouch abscess. Debridement
 Congenital constriction bands. Surgery
 Cord cyst. Removal
 Coronoidectomy
 Craniofacial osteomyelitis. Surgery. Sequestrectomy
 Cryoanalgesia
 Cutaneous malignant tumour. Surgical excision and direct closure
 Cutaneous malignant tumour. Surgical excision and grafting
 Deep foreign bodies. Surgical extraction
 Deep soft tissue tumour. Removal
 Deep soft tissue tumour. Removal
 Defect concealment (scars, wounds, ulcers, burns, etc.). Includes removal or debridement with free flap
 Defect concealment (scars, wounds, ulcers, burns, etc.). Includes removal or debridement with skin graft
 Dental, paradental, fissure and follicular cysts. Surgery
 Dentoalveoli fracture or dislocation. Surgery
 Diastasis recti. Surgery
 Ectropion or entropion. Surgery
 Endonasal ethmoidectomy. One side
 Endoscopic urethrostomy
 Enlargement of tumour margins (2nd surgery)
 Epicanthus. Local plasty
 Epicondylitis, medial epicondylitis and styloiditis. Surgery
 Epidural blood patch
 Epiglottis abscess drainage. Microlaryngoscopy
 External auditory canal osteoma. Surgery
 Eyebrow tail cyst
 Eyebrows. Reconstruction

Document with no contractual validity

Eyelid tumour. Excision with local plasty
 Face and neck deep foreign bodies. Extraction
 Face and neck skin tumours (one or more). Excision and skin graft
 Floor of the mouth abscess. Drainage
 Floor of the mouth abscess. Surgery
 Foreign body in anterior chamber. Extraction
 Frontal or sphenoid maxillary or maxillary ethmoid sinusitis. Unilateral. Radical surgery
 Gasser ganglion infiltration
 Haemangiomas. Surgical removal and direct closure
 Haemorrhoidectomy
 Hallux valgus, varus, rigidus, etc. Unilateral surgery
 Hand and foot osteotomy without osteosynthesis
 Hernia or evisceration without bowel resection
 Hysteroscopic polypectomy
 Implantation epidural or spinal reservoir
 Internal and external urethrotomy
 Intracerebral hematoma. Trephine puncture
 Intraorbital foreign body. Extraction
 Iris tumours or cysts. Surgery
 Lip tumour. Removal and plasty
 Macroglossia. Wedge resections
 Malar fracture. Surgery
 Masseter hypertrophy. Surgery
 Maxillary sinus. Approach for removal of root fragments
 Medullary stimulation: control, telemetry, programming
 Metacarpal fracture. Surgery each one
 Metacarpophalangeal and interphalangeal dislocations. Surgery, each one
 Metatarsal fracture. Surgery each one
 Metatarsophalangeal dislocations. Surgery, each one
 Multiple zygomatic-malar fracture. Surgery
 Muscle fibrosis (gluteus, quadriceps). Surgery
 Muscle tears. Surgery
 Nerve transposition
 Non-neurolytic epidural locking
 Obstetric curettage. Emergency or scheduled
 Ocular enucleation
 Omphalitis. Surgery
 Osteochondromas. Surgery
 Osteochondrosis. Bone resection
 Ovarian cyst. Laparoscopic cystectomy
 Pacemaker generator change
 Partial amputation of penis
 Patient-controlled analgesia (PCA) via infusion pumps
 Pelvirrectal abscess. drainage
 Perianal cellulitis. Drainage
 Periodontal bone graft
 Peripheral nerve compressive syndromes. Surgery
 Peroneal dislocation. Various surgical procedures
 Phalanx fracture with displacement. Surgery
 Pierre Robin syndrome 2nd time (glossopexy removal)
 Pinna. Partial repair with local plasty
 Pinna. Simple excision
 Polyotia. Surgery
 Post-hysterectomy residual cervix resection
 Post-mastectomy breast reconstruction with expanders. First time
 Postoperative pain control by epidural or axillary catheters. Implant outside anaesthesia
 Radial head fracture with displacement. Surgery. Resection
 Rectal prolapse. Surgery via perianal
 Rectal tumour. Rectal polyp. Excision or electrocoagulation or fulguration
 Recurrent pterygium. Excision with graft
 Regional lymph node clearance. Lymphadenectomy
 Removal of foreign body by hysteroscopy
 Removing nails and osteosynthesis materials (major surgery)
 Rib resection
 Sacrococcygeal fistula, dermoid cyst. Surgery

Salivary fistula. Parotid duct surgery
 Scapula fracture. Surgery
 Secondary cheiloplasty
 Selective neurolysis and neurectomies. Removal of scar neuromas
 Sentinel node biopsy with or without lymphadenectomy
 Shoulder joint locking
 Simple anoplasty
 Simple jaw fracture
 Simple mastectomy
 Simple sequestrectomy
 Small burns and frostbite (up to 5%). Surgical debridement
 Small burns and frostbite (up to 5%). Surgical debridement with complementary graft
 Spermatic cord torsion. Surgery
 Subdural hematoma. Evacuation drill
 Submucosal resection of septum. Nasal septoplasty
 Supraspinatus tendon or rotator cuff rupture. Surgery
 Surgical check, change or removal of valve in hydrocephalus (as single operation)
 Surgical iridectomies
 Tenolysis. Surgery
 Tenorrhaphy (except flexor). Tenodesis
 Tenotomies
 Tongue tumour. Partial glossectomy, wedge
 Total gingivectomy
 Transurethral electrocoagulation
 Tubal ligation. Any procedure
 Umbilical hernia. Surgery
 Unilateral hydrocele. Surgery
 Unilateral inguinal and/or femoral hernia by laparotomy or laparoscopy
 Unilateral orchidopexy
 Unilateral orchiectomy
 Unilateral ptosis. Surgery
 Varicocele. Surgery
 Varicose veins. Recurrence
 Varicose veins. Saphenous, perforator, collateral ligatures
 Vermilion reconstruction
 Wedge ovarian resection. Unilateral or bilateral
 Wound greater than 3 cm, face and neck. Suture and direct closure
 Wrist, ankle and finger synovectomy (each one)
 Xanthelasma. Surgery with local plasty

Group 4 procedures

Abdominal enterogenous duplicity
 Abdominal or thoracic vagotomy
 Abdominal testicular ectopia, cryptorchidism. Unilateral surgery
 Achilles, quadriceps or patellar tendon. Break, elongation
 Acromioclavicular dislocation. Surgery
 Alveolar cleft. Surgery
 Anal incontinence. Surgery
 Anal or perianal fistula reproduced or multi-operated
 Anal stenosis. Surgery
 Ankle fracture or dislocation. Surgery
 Arterial and venous injuries of upper or lower limb. Surgery or with vascular reconstruction procedures
 Arterial thoracic outlet syndrome. Scalenectomy
 Arthroplasty of the base of the first metacarpal
 Arthroscopic acromioplasty
 Arthroscopic nerve release
 Arthrotomy, curettage, modelling, shaving (shoulder, elbow, wrist). Any procedure
 Articular foreign body. Extraction by arthroscopy
 Articular loose body. Extraction by arthroscopy
 Astragalectomy
 Bilateral hydrocele. Surgery
 Bilateral inguinal and/or femoral hernia by laparotomy or laparoscopy
 Bilateral inguinal lymphadenectomy
 Bilateral orchidopexy
 Bilateral orchiectomy

Bone cyst. Curettage and grafting
 Calcaneal fracture. Surgery, osteosynthesis
 Carpal tunnel compression syndrome. Surgery
 Cataracts. Intracapsular extraction with or without intraocular lens placement
 Catheter implant for rehabilitation of leg
 Cervicofacial congenital fistulas and cysts. Radical surgery
 Cervico-thoracic sympathetic lock (stellate ganglion) under image control
 Chest wall resection (tumours or infection)
 Cholecystotomy
 Choledochotomy including Kehr tube
 Chondro-costal or chondro-sternal disjunction. Surgery
 Clavicle, carpus, tarsus, metacarpus, metatarsus nonunion. Surgery
 Cleft palate without bone involvement
 Colostomy all types. Ileostomy
 Complex tendon suture with or without grafting (one member). Tenoplasty
 Condylectomy
 Congenital cervicofacial fistulas and cysts. Laryngocele surgery
 Congenital hernia hydrocele. Surgery
 Congenital torticollis. Surgery
 Coronal approach in acute trauma (plus frontal bone fracture)
 Correcting or functional rhinoplasty
 Coxo-femoral joint locking
 Cranial vault injury reconstructive surgery
 Cystorrhaphy
 Dacryocystorhinostomy
 Darrach procedure and similar
 Defect concealment (scars, wounds, ulcers, burns, etc.) Includes removal or debridement with skin flap
 Diaphyseal ulna or radius fracture with displacement. Surgery
 Dislocated ankle. Surgery
 Dislocated elbow. Surgery
 Dislocated wrist. Surgery
 Douglas abscess. Debridement
 Ectopic pregnancy. Any procedure
 Embolisations in trauma haemorrhage
 Endonasal ethmoidectomy. Bilateral
 Enteroenterostomy without resection
 Enterotomy-enterorrhaphy. Colostomy-colorrhaphy
 Enucleation with orbital restoration for prosthesis
 Epicondyle and medial epicondyle fracture. Surgery
 Epididymectomy
 Epiphysiodesis
 Epispadias. First time
 Excision of congenital fistula auris
 Exploratory arthrotomy or foreign body removal (knee, hip)
 Exploratory arthrotomy or removal foreign body (shoulder, elbow, wrist, ankle)
 Exploratory laparotomy. Biopsy
 External carotid ligation
 External or internal goniotomy
 Externalisation of diseased colon
 Face and neck skin tumours. Excision and skin flaps
 First metacarpal base fracture or dislocation (Bennett). Surgery
 Fixed or programmable internal infusion pump. control, telemetry, filling and programming
 Foreign body in iris, with/without iridectomy
 Foreign body in lens. Extraction
 Gastrostomy-gastorrhaphy
 Hand and foot osteotomy with osteosynthesis
 Hand flexor tendon suture
 Head of fibula fracture. Surgery
 Hernia or evisceration without bowel resection. Abdominal plasty
 Hernias of the iris or vitreous humour. Surgery
 Herniated disc. Chemonucleolysis. Nucleolysis. Aspiration
 Hip and knee flexors. Various surgical procedures
 Hip capsulotomy
 Hip epiphysiolysis. Surgery
 Humeral neck fracture. Surgery

Humerus and forearm osteotomies
 Hypogastric plexus lock
 Hypospadias. First time
 Iliac wing fracture. Surgery
 Intervertebral joint diathermocoagulation
 Intestinal obstruction without flange resection or invagination
 Intraocular lens. Implant, reimplant or replacement
 Iridocapsulotomy. Membranectomy (surgical)
 Kidney stones, urologic foreign bodies. Extraction by cystoscopy
 Knee cruciate ligament reconstruction. Surgery
 Knee lateral ligament reconstruction. Surgery
 Laparoscopic oophorectomy, unilateral or bilateral
 Laparotomy or laparoscopy appendectomy
 Limb amputation at any level (except fingers and large dislocations)
 LL or UL artery vascular plasty
 Lock jaw. Splinting both arches
 Lower extremity displaced radius fracture (Colles, Smith). Surgery
 Lumbar facet joint locking
 Lumbar or cervicothoracic ganglionectomy
 Lumbar or subdiaphragmatic sympathectomy
 Lumbotomy explorer. Biopsy
 Macro-, campto-, clino-, poly-, syndactyly. Surgery
 Major burns and frostbite (more than 10%). Care and cleaning with hospital admission
 Malignant otitis externa. Surgery
 Malleolar fractures. Surgery
 Mandibular dislocation. Surgery
 Maxillary sinusitis or maxillary ethmoidal, frontal and sphenoid sinuses, bilateral. Radical surgery
 Maxillary tumour or cyst. Excision with partial resection of the mandible or maxilla
 Meckel's diverticulum. Surgery
 Mediastinotomy
 Medium burns and frostbite (more than 5%, less than 10%). Surgical debridement with complementary graft
 Meniscectomy
 Metacarpophalangeal and interphalangeal arthroplasties with or without prosthesis
 Midtarsal and tarsal dislocation. Metatarsal. Surgery
 Multiple hand flexor tendon suture
 Muscle transplants
 Myringoplasty with transmeatal approach
 Needling or dislocated lens. Surgery
 Nephropexy
 Nipple areola reconstruction
 Non-neurolytic lumbar sympathetic lock
 Non-neurolytic splanchnic locking
 Olecranon or coronoid fracture. Surgery
 Open brain biopsy
 Orbital floor reconstruction or correction of double vision
 Orosinusal and oronasal fistulas. Surgery
 Osteomyelitis. Papineau procedure
 Ovarian cyst. Cystectomy by laparoscopy
 Ovariectomy or oophorectomy
 Palliative or pre-surgical tumour embolisations
 Partial and total patellectomy
 Patella fracture. Surgery
 Pericolic abscess. Drainage
 Perirenal abscess. Debridement and drainage
 Petromastoid clearance. Mastoidectomy
 Pharyngoplasties
 Popliteal cyst. Surgery
 Postpartum curettage. Emergency or schedules
 Postpartum uterine repair without hysterectomy (uterine rupture, atony, etc.)
 Prophylactic mastectomy with immediate insertion of prosthesis
 Prophylactic oophorectomy
 Pterygopalatine ganglion locking
 Pyloromyotomy
 Pyloroplasty
 Radial and ulnar club hand. Surgery

Radial head fracture with displacement. Osteosynthesis or prosthesis
 Radioulnar synostosis. Surgery
 Reconstruction of eyelid with complementary graft
 Reconstructive surgery of the eyelid due to large tumours or trauma
 Rectal prolapse. Abdominal or mixed surgery
 Rectoprostatic fistula. Surgery
 Rectovaginal fistula. Surgery
 Recurrent dislocation of the patella. Surgery
 Recurrent hernia. Surgery
 Release patella flap
 Renal cyst. Surgery
 Renal trauma. Repair of cracks without nephrectomy
 Re-operation for thrombosis or haemorrhage
 Retinal tumours. Surgery
 Retracted face and neck scars. Surgery
 Rhizolysis
 Sacral agenesis. Surgery
 Scaphoid or lunate fracture or nonunion. Surgery
 Scapulohumeral periarthritis. Various surgical procedures
 Scleral resection in one eye
 Sclero-iridectomy
 Shortening members. Surgery
 Shoulder or elbow synovectomy. Surgery or arthroscopy
 Simple bone resections due to tumours or infections in the hands or feet
 Spinal tumours and metastases. Orthopaedic treatment
 Spine fractures or dislocations requiring skeletal traction
 Stand-by surgical angioplasty
 Stellate ganglion. Removal
 Sternoclavicular dislocation. Surgery
 Sternum fracture requiring instrumental reduction
 Strabismus. Surgery (one eye)
 Strangulated hernia without bowel resection
 Subcutaneous mastectomy with insertion of prosthesis
 Sublingual gland. Removal
 Submandibular gland. Removal
 Subphrenic abscess. drainage
 Subtalar arthrodesis
 Subtalar dislocation. Surgery
 Suction or feeding jejunostomy
 Supraspinatus tendon or rotator cuff rupture. Arthroscopy
 Surgical angioplasty and/or simple endarterectomy of extremities
 Surgical nephrostomy
 Synovial plication by arthroscopy
 Talus fracture with displacement. Surgery
 Temporomandibular joint. Meniscectomy, eminectomy
 Tendon transplants
 Thoracostomy
 Thyroglossal duct fistula and cyst. Surgery
 Thyroid cyst. Surgery
 Tibia, fibula and talus arthrodesis
 Tibial plateau fracture or tuberosity. Surgery
 Tibial spine fracture. Surgery
 Tibiofibular dislocation-tarsal. Surgery
 Tongue tumour. Hemiglossectomy or total glossectomy
 Tonsil and adjacent regions tumour. Removal
 Total tear of perineum. Perineorrhaphy
 Total urethrectomy
 Tracheotomy
 Transfemoral or transhumeral embolectomy
 Transurethral resection of bladder tumours
 Tuberosity fracture of upper humerus epiphysis. Surgery
 Unilateral endoscopic sinus surgery
 Unilateral or bilateral cleft lip
 Unilateral or bilateral ptosis
 Unilateral otoplasty

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Ureterolysis
 Uterine malformations. Conservative surgery
 Uterine prolapse. Partial conservative surgery (Manchester and similar) with or without rectocele
 Uvulopalatopharyngoplasty
 Vaginal plasty. Urethroplasty, cystocele and/or rectocele
 Vaginal urinary incontinence with or without cystourethrocele
 Varicose veins. Internal and external saphenous vein stripping
 Velopalatine stenosis. Surgery
 Vesiculectomy
 Volvulus. Untwisting and pexis
 Wrist synovectomy by arthroscopy

Group 5 procedures

Abdominal caesarean with or without tubal ligation. Emergency or scheduled
 Abdominal visceral embolectomy
 Acetabular rim fracture. Surgery
 Alveolar defect osteoplasty
 Alveolar-dental segmental osteotomies
 Anal cancer (including Paget). Surgery
 Aneurysm embolisations
 Aortoiliac or aorto-femoral bypass
 Arterial thoracic outlet syndrome. Cervical rib resection
 Arthrotomy. Curettage, modelling, shaving (knee or hip). Any procedure
 Axillofemoral or femorofemoral extra-anatomic bypass. Vascular grafts
 Bilateral endoscopic sinus surgery
 Biliodigestive anastomosis. Any procedure
 Bladder neck. Resection by any route
 Cataract. Extracapsular extraction with or without intraocular lens placement
 Cataract. Microsurgery
 Cavum or nasopharyngeal fibroma. Surgery
 Celiac plexus and splanchnic locking
 Cervical oesophageal perforation. Surgery
 Cervico-thoracic sympathectomy
 Cholecystectomy by laparotomy or laparoscopy
 Cholelithiasis by laparotomy or laparoscopy
 Chondromalacia patella. Surgery
 Cleft lip with bone involvement, unilateral or bilateral
 Colonic atresia. Surgery
 Comminuted forearm long bones fracture. Surgery
 Complete cleft palate, with bone involvement. Rhinoplasty
 Complex anal incontinence. Muscle plasties
 Cordectomy by endoscopy. Microsurgery
 Cordectomy by laryngofissure
 Correction of cleft sequels. Soft tissue
 Corrective femoral osteotomy
 Corrective hip osteotomy
 Corrective tibia and fibula osteotomy
 Cutaneous ureterostomy
 Defect concealment (scars, wounds, ulcers, burns, etc.). Includes removal or debridement. Muscular or myocutaneous graft
 Definitive endovenous pacemaker implantation
 Dislocated coccyx. Coccygodynia. Surgery, excision
 Duodenal diverticulectomy
 Dupuytren's disease (one hand). Surgery
 Ectropion or entropion. Surgery with plasty
 Elbow arthrodesis
 Endometrectomy or endometrial ablation by hysteroscopy
 Epicardial pacemaker placement
 Epidural electrode for spinal stimulation
 Epidural haematoma. Craniectomy
 Epidural or intrathecal reservoir
 Epispadias. One time
 Epispadias. Second time
 Exploratory thoracotomy. Biopsy
 External cervical oesophagostomy
 Facial paralysis. Surgical repair by direct or crossover nerve grafts

Femoral neck fracture, different kinds. Surgery
 Femoral shaft fracture with displacement. Surgery
 Femoropopliteal bypass with angioplasty
 Fractured jaw. Surgery
 Further chemical rhizotomy
 Gastroenterostomy
 Genitourinary fistulas. Surgery
 Glaucoma microsurgery (phacotrabeculectomy) with or without intraocular lens
 Greater or lesser trochanter fracture or low trochanter reattachment. Surgery
 Haemangioma. Surgery with vascular reconstruction
 Haematomas and spinal epidural abscess. Evacuation
 Hartmann and similar procedures
 Head injury surgery. Craniectomy and esquillectomy
 Hemithyroidectomy (with or without isthmectomy)
 Herniated disc (except cervical). Surgery. Microsurgery
 Holmium laser and thulium laser (HoLEP, ThuLEP)
 Humeral neck fracture with humerus head dislocation. Surgery
 Humeral shaft fracture displacement. Surgery
 Hypospadias sequelae. Surgery
 Hypospadias. Once
 Hypospadias. Second time
 Hysteroscopy myomectomy
 Immediate reoperation after cardiac surgery with or without ECC
 Internal maxillary artery ligation via transmaxillary route
 Intraspinous foreign bodies. Extraction
 Intussusception resection
 Ipsilateral ureteroureterostomy
 Isolated femoral condyle fracture. Surgery
 Knee arthrodesis
 Knee cruciate ligament reconstruction. Arthroscopic treatment
 Knee dislocation. Surgery
 Laparoscopic oophorectomy, unilateral or bilateral
 Large burns and frostbite (more than 10%). Surgical debridement
 Large burns and frostbite (more than 10%). Surgical debridement with complementary graft
 Laryngeal, papilloma, polyp, nodule and cyst microsurgery
 Liver abscess. Drainage
 Liver hydatid cyst. Marsupialisation
 Liver trauma. Sutures, tamponade or minimum atypical hepatectomies
 Long-term spinal catheter
 Low anal atresia. Surgery
 Lumbar chemical sympathectomy
 Macrostomia. Surgery
 Malacia of the lunate. Surgery
 Malleolar fractures with dislocation of foot. Surgery
 Maxilla fracture without displacement (Le Fort I). Surgery
 Maxillary resections. Hemimaxillectomy
 Maxillary tumour or cyst. Resection and bone graft
 Meconium ileus. Surgery
 Meniscectomy. Arthroscopic treatment
 Mesenteric tumours. Resection
 Metatarsus, varus, club or adductus foot. Surgical correction
 Microstomia. Surgery
 Minor aural atresia, ear canal stenosis. Surgery
 Monteggia fracture dislocation. Surgery
 Myomectomy
 Myringoplasty with retroauricular approach
 Naso-orbito-frontal fracture
 Neck and face lymphangioma. Surgery
 Neurolytic subarachnoid lock
 Omphalomesenteric and urachal cyst and fistula
 Orbital restoration due to trauma
 Osteochondritis dissecans. Various surgical procedures
 Other facial clefts without bone component. Cheilorrhaphy
 Pancreatic abscess. Drainage
 Pancreatic cyst. External drainage

Partial cystectomy
Patellar dislocation. Arthroscopic treatment
Pelvic endometriosis. Laparoscopic treatment
Pelvic inflammatory disease (hydrosalpinx, tubal abscess, etc.) by laparoscopy
Penis reconstruction. Each time
Per- and sub-trochanteric femur fracture. Surgery
Percutaneous placement of permanent filter in inferior cava
Pericardiectomy
Peripheral aneurysm. Surgery with reconstruction or revascularisation
Pharyngostomy (closure in one or several times)
Pinna. Total reconstruction
Pleurectomy
Poorly consolidated mandibular fractures, nonunions. Surgery
Portacaval shunt embolisation
Post-mastectomy breast reconstruction by myocutaneous flaps
Prostatic adenomectomy
Pterygium colli. Surgery
Pyelotomy
Radius and ulna associated fractures. Surgery
Realignment in knee extensor (Maquet and other procedures)
Reconstruction external auditory canal posterior wall
Rectum, cuts or punctures. Surgery without amputation
Release patella flap. Arthroscopic treatment
Removal of vocal cord or epiglottis cysts or formations. Microlaryngoscopy
Retinal detachment. Cerclage with implant and vitrectomy
Sacroiliac arthrodesis
Sacroiliac dislocation. Surgery
Segmental hepatectomies
Segmental or partial colectomy
Segmental osteotomy of the chin
Segmental splenectomy
Selective and superselective vagotomy
Sequential pacemaker implantation
Simple vulvectomy
Small bowel resection and anastomosis
Snapping hip. Surgery
Spastic hand surgery
Spleen embolisations
Stapedectomy, stapedotomy included
Stereotactic biopsy
Strangulated hernia with bowel resection
Subclavian-humeral, axillohumeral or distal humerus bypass
Subdural haematoma. Craniectomy
Sublingual gland. Excision with unilateral or bilateral lymphadenectomy
Submandibular gland. Excision with unilateral or bilateral lymphadenectomy
Subtotal hysterectomy with/without adnexectomy
Subtotal or total eyelid reconstruction with flaps and grafts
Support and control in delivery and puerperium (normal or difficult, single or multiple). Emergency or scheduled
Supra and intercondylar femur fracture. Surgery
Supracondylar humerus fracture with displacement. Surgery
Tendon transplant due to partial paralysis
Thoracic enterogenous duplicity
Thoracic or lumbar laminectomy
Thoracoplasty
Tibia or fibula diaphyseal fracture. Surgery
Total amputation of penis
Total nephrectomy
Total splenectomy with or without heterotopic spleen transplant
Transurethral prostate resection
Triple arthrodesis foot
Tympanic or jugular glomus. Surgery
Unilateral temporo-mandibular ankylosis
Unilateral ureterosigmoidostomy
Ureteral stones. Endoscopic extraction
Ureterocele. Surgery

Ureterolithotomy
 Urinary incontinence in women. Operations through the abdomen
 Urological laser lithotripsy
 Uterine malformations. Hysteroscopy treatment
 Vascular malformations embolisations
 Vidian nerve. Transmaxillary section
 Wrist arthrodesis
 Xanthelasma. Surgery with complementary graft

Group 6 procedures

Acetabuloplasty
 Acetabulum fracture. Surgery
 Annular pancreas. Surgery
 Arterial thoracic outlet syndrome. 1st rib resection
 Arthrodesis of shoulder
 Arthrolysis of large joints. Surgery or arthroscopy
 Bilateral temporo-mandibular ankylosis
 Bilateral ureterosigmoidostomy
 Biliary residual stones surgery
 Bladder diverticulectomy
 BTE tympanoplasty
 Caesarean with postpartum hysterectomy. Emergency or scheduled
 Cardiac lesions. Surgery without ECC
 Carotid bifurcation surgery
 Cavernostomy
 Cervical cordotomy
 Cervical disc herniation. Discectomy
 Cervical laminectomy
 Choledochal cyst. Surgery
 Chondromalacia patella. Arthroscopic treatment
 Closure of ductus (device)
 Colposacrosuspension. Any procedure
 Comminuted lower end tibia fracture (with or without dislocation). Surgery
 Comminuted tibia and fibula fracture, nonunion. Surgery
 Complementary plasty and grafts for dermal filler, periosteum, bone, cartilage
 Complex ligament and meniscus lesions. Surgery
 Congenital hernias. Diaphragmatic relaxation. Plasty
 Congenital knee dislocation. Various surgical procedures
 Congenital radial head dislocation. Various surgical procedures
 Correction of cleft sequelae. Hard tissue
 Cranial nerve electrocoagulation
 Cystocele plus incontinence treatment operation
 Decubitus and vascular ulcer. Debridement of ulcers
 Diaphragmatic plastias due to breakage or eventration
 Displaced pelvic ring fracture. Surgery single approach
 Ductus arteriosus. Correction
 Duodenal atresia. Surgery
 Duodenal membrane. Surgery
 Eighth nerve neurectomy (cochlear, vestibular)
 Elbow arthroplasty. Various surgical procedures (prosthesis interposition)
 Encephalocele. Cysto-encephalocele. Surgery
 Enteropexy. Noble operation
 Epidurolysis due to post-surgical adhesions
 Epiglottidotomy or epiglottidectomy by microlaryngoscopy
 Exomphalos. Surgery
 External ethmoidectomy. Unilateral
 External genital skin avulsion
 Face and neck skin tumours. Excision and free flap
 Face and neck skin tumours. Excision and myocutaneous flap
 Femoral epiphysiolysis. Surgery
 Femoro-distal or popliteal bypass with vein
 Femoro-popliteal first portion bypass. With vein and/or prosthesis
 Fibular agenesis. Various surgical procedures
 Final generator or receptor for spinal stimulation
 Flail chest. Surgery

Fournier's gangrene (Genital. Scrotum. Debridement)
Fracture dislocation of vertebral bodies (except cervical spine)
Fracture of ulna shaft or radius or both, nonunion. Surgery
Fractures and dislocations dorso-lumbar spine with spinal cord injuries. Surgery
Gasser ganglion radiofrequency and therapeutics
Gastroschisis. Surgery
Hemicolectomies by laparotomy or laparoscopy
Hemimandibulectomy with immediate iliac crest graft
Hiatal hernia. Surgery. Reflux surgery
High rectal resection
Hip dislocation with joint fracture. Surgery
Hip or knee synovectomy. Surgery or arthroscopy
Ileal atresia. Surgery
Interruption of inferior vena cava or common iliac
Intestinal malrotation. Pexis
Intestinal resection with plasty
Intracerebral hematoma. Craniectomy
Intracranial abscess. Craniectomy
Inveterate hip dislocation. Surgery
Island graft (full procedure), neurotisations
Jejunal atresia. Surgery
Knee dislocation. Arthroscopy
Laparoscopic myomectomy
Laryngeal paralysis. Surgery
Laryngectomy. All types
Lengthening or shortening mandibular ramus operation
Ligament plastias (one or more in same limb)
Limb lymphedema. Surgery
Liver hydatid cyst. Cystopericystectomy. Internal drainage
Mastectomy with axillary clearance and/or sentinel lymph node biopsy
Maxilla fracture with displacement (Le Fort II or III). Surgery
Maxillary prognathism. Surgery
Maxillary resection with orbital exenteration
Maxillary retrusion. Surgery
Megacolon. Surgery
Metacarpal phalangisation
Microsurgery peripheral nerves, tumours, grafts, sutures, etc.
Nasal dermoid cyst. Surgery
Neck dissection (functional, radical)
Nephrotomy. Nephrolithotomy
Occipito-atloid-axoid arthrodesis
Oesophageal achalasia, cardiospasm, Heller operation with or without fundoplication
Oesophageal diverticula. Surgery
Oesophagostomy-oesophagography (foreign body, benign tumours, Mallory-Weiss and diaphragm ring)
Omphalocele. Surgery
Orbit tumour via temporal area. Trepanning
Orbital cavity reconstruction
Orbital exenteration
Orbital or associated structure tumours. Eyeball-conserving surgery
Pancreatic cyst. Internal drainage
Parathyroidectomy
Parotidectomy
Partial large joint arthroplasties
Partial nephrectomy
Percutaneous cervical cordotomy
Perthes disease. Surgery
Pharyngostoma and tracheostoma
Pierre Robin syndrome. Glossopexy
Placement of implantable infusion pump
Pollicisation of finger
Posterior cervical arthrodesis
Posterior spinal fusions
Postpartum emergency hysterectomy
Presacral tumour (not rectal)
Pulmonary decortication

Pyeloplasty
 Pyloric atresia. Surgery
 Recurrent elbow dislocation. Various surgical procedures
 Recurrent glenohumeral dislocation. Surgery. Various procedures.
 Retinal detachment. Banding and implant
 Retroaural or transmeatal labyrinthectomy
 Retroperitoneal radical lymphadenectomy
 Retroperitoneal tumours. Resection
 Secondary septoplasty
 Section horseshoe kidney isthmus
 Segmental pancreatectomy (body, tail)
 Shoulder arthroplasty without prosthesis
 Simple bone resections due to tumours or infections (excluding hands and feet)
 Sphincteroplasty or sphincterotomy
 Spina bifida occulta. Surgery
 Spinal canal stenosis. Surgery
 Spinal cord electrocoagulation. Cordotomy
 Subdural empyema. Craniectomy
 Subtotal Gastrectomy
 Temporomandibular joint arthroplasty with or without meniscectomy, eminectomy
 Thoracic oesophageal perforation. Surgery
 Thoracopulmonary lesions. Thoracotomy
 Thumb reconstruction. Various surgical procedures
 Thymectomy
 Tibial tuberosity fracture. Surgery with graft
 Total colectomy
 Total hysterectomy with or without laparoscopic oophorectomy
 Total or subtotal thyroidectomy
 Total parotidectomy with or without neural grafting
 Tracheoesophageal fistula. Surgery
 Transmeatal tympanoplasty
 Transplantectomy
 Transurethral resections of urethral neoplasms
 Treacher-Collins. Surgery
 Trigeminal rhizotomy (Frazier)
 Tympanoplasty with eardrum-ossicular transplants
 Unilateral ureterocystostomy
 Ureteropyeloplasty. Ureteropyelostomy
 Urethroplasty. Full treatment
 Urethroplasty. Ureteropyelostomy
 Vaginal aplasia or atresia. Corrective surgery. Artificial vagina (any procedure)
 Vaginal hysterectomy with or without oophorectomy (includes vaginal plastia)
 Valvular stenosis. Surgery without ECC
 Ventricular reservoir implantation
 Vitrectomy
 Vocal cord decortication. Microlaryngoscopy
 Wrist arthroplasty. Various procedures with or without prosthesis

Group 7 procedures

Abdomino-perineal amputation of the rectum
 Acute hand or foot injury. Reconstruction with or without finger or toe transplant
 Anterior cervical fusion
 Aorta coarctation. Surgery
 Aorta, renal, mesenteric, etc. branch surgery
 Aortic aneurysm, thoracic or thoraco-abdominal. Surgery without EEC
 Aortoiliac endarterectomy with or without patch
 Arytenoidectomy and vocal cord fixation. Microlaryngoscopy
 Bilateral malar hypoplasia. Correction (Franceschetti)
 Bilateral nephrectomy
 Bilateral ureterocystostomy
 Biliary atresia. Surgery
 Bipolar oesophageal exclusion or oesophagectomy due to trauma
 Bone transport with fixator
 Brain lobectomy
 Breast surgery with osteoplasties

Bypass abdominal and infrarenal aorta, iliac or bi-bifemoral
 Cardiac arrhythmias. Surgery
 Cerebral or cerebellar cysts. Craniectomy
 Cervical disc herniation (Cloward Scoville)
 Cervical spine fractures and dislocations. Surgery
 Cochlear implant
 Comminuted femur fracture, malunion or nonunion. Surgery
 Complex angiodysplasia. Surgery
 Complex lesions of ligament and meniscus. Arthroscopy
 Congenital deformities of the chest (pectus excavatum and carinatum). Surgery
 Congenital heart disease. Surgery without ECC
 Congenital hip dislocation. Surgery
 Contralateral uretero ureterostomy
 CSF fistula surgery. Full treatment
 Elongation members. Surgery
 Endolymphatic sac decompression or bypass
 Endothoracic goitre. Surgery
 Enterocystoplasty
 Extended radical nephrectomy. Lymphadenectomy
 Extended radical prostatectomy, lymphadenectomy
 External ethmoidectomy. Bilateral
 Femoral neck nonunion. Surgery
 Finger transplant
 Functional medullary surgery
 Gastrectomy and new mounts
 High anal atresia. Abdominal perineal descent
 Hip arthrodesis
 Hip arthroplasty with total prosthesis
 Hip disarticulation
 Hip dislocation with femoral neck or shaft fracture
 Humeral shaft nonunion with or without nerve release. Surgery
 Ilio-caval or inferior vena cava thrombectomy
 Intracranial foreign bodies. Craniectomy
 Intrapetrous facial nerve surgery. Microsurgery
 Intrathoracic teratomas. Surgery
 Knee arthroplasty with total prosthesis
 Laparoscopic supracervical hysterectomy with morcellation
 Laparoscopic vaginal hysterectomy
 Laryngectomy any kind with cervical lymph node clearance
 Major atresia auris. Surgery
 Major oncological surgery in gynaecology by laparotomy (uterus, tubes, ovaries, cytoreduction and lymphadenectomy)
 Malignant jaw, mouth floor or tongue with radical neck dissection plus immediate reconstruction
 Malignant rhinosinusual tumours with or without clearance unilateral or bilateral
 Malignant tumour of tonsils and adjacent regions. Removal and clearance
 Malignant tumours of the external ear. Surgery
 Malignant tumours of the middle ear. Surgery
 Malignant tumours of the tongue. Total glossectomy or hemiglossectomy with radical neck dissection
 Mediastinal tumours. Surgery
 Myelocele, myelomeningocele. Surgery
 Neuro radiosurgery with stereotactic
 Oesophageal stenosis, not cancerous. Resection and anastomosis
 Palliative oesophageal surgery for cancer
 Partial lung resection (lobectomy, segmentectomy, atypical resections)
 Pelvic ring fracture. Surgery with dual approach
 Porto-caval anastomosis (portal hypertension bypass surgery)
 Posterior rhizotomy. Myelotomy
 Post-vulvectomy reconstruction
 Proximal extrathoracic supra-aortic trunk bypass
 Pulmonary artery banding
 Radial or tibial agenesis. Various surgical procedures
 Radical maxillectomy with orbital exenteration. Skin grafts and ethmoid, frontal and sphenoid curettage
 Radical uterus vaginal surgery (Schauta) with lymphadenectomy
 Radical vulvectomy with lymphadenectomy
 Retinal detachment. Laser treatment plus vitrectomy
 Rhabdomyosarcoma. Surgery

Sacrococcygeal teratomas. Surgery
 Salvage prosthesis. Post-prosthesis variants
 Shoulder arthroplasty with prosthesis
 Spinal cord injury tumours. Surgery
 Spinal or junction malformations
 Submandibular and sublingual glands. Resection with radical neck dissection
 Superelevation of scapula. Surgery
 Supra-adrenalectomy
 Surgical correction of scoliosis and kyphosis
 Siringomyelia. Surgery
 Systemic-pulmonary fistulas. Surgery
 Therapeutic electrophysiological study (ablation of accessory pathways)
 Therapeutic electrophysiological study (AV conduction ablation)
 Therapeutic electrophysiological study (ventricular tachycardia)
 Total emasculation with lymphadenectomy
 Total gastrectomy
 Total nephroureterectomy
 Total parotidectomy with radical neck dissection, with or without neural grafting
 Total thyroidectomy with radical neck dissection
 Transtemporal geniculate ganglion decompression
 Ureteroileostomy (Bricker)
 Vascular rings
 Vesicointestinal fistulas. Surgery

Group 8 procedures

Allogeneic bone marrow transplantation
 Allogeneic transplant of haematopoietic stem cell.
 Ankylosing spondylitis. Surgical correction spinal column
 Anterior wide vertebral merger
 Aortic-thoracic or thoraco-abdominal aneurysm. Surgery with EEC.
 ASD and VSD correction by cardiac catheterisation with prosthesis
 Bilateral pulmonary resections
 Bladder exstrophy. Surgery (cystoplasty)
 Brachial plexus reconstructive surgery
 Brain stereotactic surgery. Full treatment
 Cardiac lesions. Surgery with EEC
 Carotid body tumour. Resection
 Carotid endarterectomy with or without patch
 Carotid-cavernous fistula entrapment embolisation
 Cauda equina tumour microsurgery
 Cerebellopontine angle microsurgery
 Cerebral vascular malformations surgery
 Cervical vertebral artery release
 Clearing petromastoid canal with cerebral venous or labyrinthine complications
 Clivus microsurgery
 Congenital heart disease. Surgery with EEC
 Convexity meningiomas and in other locations
 Corneal transplant
 Coronary angioplasty
 Coronary angioplasty plus stenting
 Coronary heart surgery with EEC
 Craniofacial malformations. Surgery
 Craniopharyngiomas. Surgery
 Cranio-synostosis surgery
 Deep endometriosis involving rectum, ureter, bladder and other related structures. Treatment by laparoscopy
 Dural fistula embolisation
 Eighth nerve tumours. Acoustic neuroma. Surgery
 Esophagocoloplasty, gastropasty and enteroplastias
 Extended or radical total gastrectomy
 Extra-intracranial bypass
 Facial nerve and hypoglossal nerve anastomosis. microsurgery
 Haemodynamic valvuloplasty
 Heart valve surgery with EEC
 Hemipelvectomy
 Hemispherectomy

Hypertelorism corrective osteotomies
Ileo-anal anastomosis with reservoir
Injury of abdominal thoracic and vessels. Surgery with vascular reconstruction procedures
Intracranial internal carotid ligation
Intracranial or intraspinal neurilemoma
Intramedullary tumour microsurgery
Intraventricular tumour microsurgery
Keratoprosthesis
Major oncological surgery in gynaecology by laparotomy (uterus, tubes, ovaries, cytorreduction and lymphadenectomy)
Multiple complex maxillofacial fracture. Surgery
Multiple osteotomies of the face, severe facial asymmetries, etc.
Oesophageal atresia. Surgery
Orbital tumours. Intracranial (Kroenlein)
Orbito-cranial tumour surgery. Orbit microsurgery
Pancreaticoduodenectomy
Parasellar region microsurgery
Pineal region microsurgery
Pituitary gland and sellar region microsurgery
Pneumonectomy
Radical laryngopharyngectomy. Reconstruction using flaps
Regulated hemihepatectomy left or right
Reimplantation of a member
Salvage with immediate reimplantation of prosthesis
Selective intracranial embolisation
Selective spinal cord embolisation
Shoulder disarticulation. Interscapular-thoracic disarticulation
Skull base microsurgery
Spinal vascular malformations surgery
Surgery of the posterior fossa
Total esophagectomy
Total or radical cystectomy plus cutaneous ureterostomy
Total or radical cystectomy plus ureteroileostomy
Tracheal, tumour, stenosis or fistula surgery with plasty or grafts
Tumour resections. Reconstruction with implants, grafts
Vascularised bone transplants. Microsurgery
Vertebral body resection with or without prosthetic replacement
Vertebrobasilar region. Surgery with transoral approach C1-C2 and clivus

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