

Sanitas



S&P Global

Part of Bupa

The peace of mind that comes with  
knowing you're being looked after by the best

SANITAS CUSTOMISED HEALTHCARE PLAN  
**S&P GLOBAL RATINGS EUROPE LIMITED**



Read more



Sanitas 

Part of Bupa

With you whenever you need us

### The services and cover included in your policy



Medical chart



Manage your health



Sanitas customised healthcare Plan  
S&P GLOBAL RATINGS EUROPE LIMITED



Build your policy

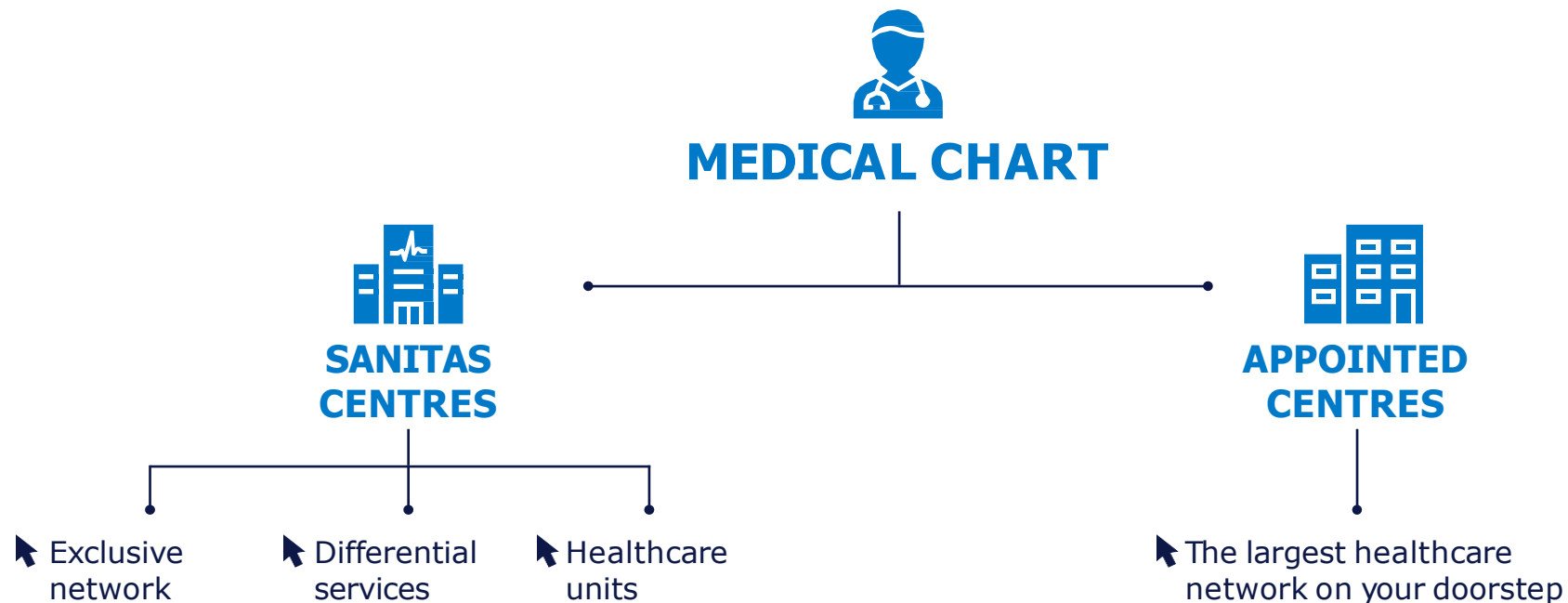
### Additional services



More solutions to take care of you

## The most comprehensive medical chart and the leading benchmark health centres in Spain

Being a Sanitas customer means benefiting from the highest quality, professional excellence and widest experience in all our services, with significant benefits and an extensive Sanitas and appointed healthcare network designed and organised to be close to you whenever you need it.



- **4 Sanitas hospitals**
- **21 Milenium multi-speciality centres**

- **More than 50,000 professionals**
- **More than 4,200 appointed centres**

# Sanitas centres: the best medical care right on your doorstep

There are:

- 4 Sanitas hospitals
- and 21 Sanitas healthcare centres

Our customers can enjoy exclusive benefits and innovative care units to meet all of their healthcare needs.

## HOSPITALS

Sanitas provides its customers with a network of hospitals equipped with cutting-edge medical technology and staffed by the best healthcare specialists.

## MULTI-SPECIALITY CENTRES

Our Milenium Medical Centres bring together the principal medical specialties under one roof so that our customers can attend appointments and diagnostic tests more conveniently and quickly, thereby saving time and without needing to travel.

### BASQUE COUNTRY

- Milenium Centro Médico Artaza

### GALICIA

- Milenium Centro Médico A Coruña

### MADRID

- Hospital Sanitas La Moraleja
- Hospital Sanitas La Zarzuela
- Hospital Virgen del Mar
- Milenium Centro Médico Alcorcón
- Milenium Centro Médico Conde Duque
- Milenium Centro Médico Costa Rica
- Milenium Centro Médico Nicasio Gallego
- Milenium Centro Médico Núñez de Balboa
- Milenium Centro Médico Reina Victoria
- Milenium Centro Médico Las Rozas
- Milenium Centro Médico Alcobendas

### ANDALUSIA

- Milenium Centro Médico Córdoba
- Milenium Centro Médico La Buhaira

### ARAGON

- Milenium Centro Médico Zaragoza

### CATALONIA

- Hospital Sanitas CIMA
- Milenium Centre Mèdic Balma
- Milenium Centre Mèdic Robresa
- Milenium Centre Mèdic Iradier
- Milenium Centre Mèdic Tarragona

### VALENCIA

- Milenium Centro Médico Valencia

### MURCIA

- Milenium Centro Médico Murcia



# Sanitas centres: a benchmark of quality healthcare



## Sanitas Hospitals, quality reference:

- **Joint Comission Excellence** for the hospitals La Moraleja, La Zarzuela and CIMA.
- **9 "Best in Class" awards** for global hospital management.
- **ISO 9001, EFQM European 500+ Seal of Excellence.**

## CENTRES PROVIDING WALK-IN HEALTHCARE FOR HIGH-FREQUENCY SERVICES

- **Milenium Centro Médico Costa Rica:** Paediatrics (including Saturday mornings).
- **Milenium Centro Médico Las Rozas:** General practice, nursing and paediatrics.
- **Milenium Centro Médico Alcorcón:** General practice and paediatrics.
- **Milenium Centro Médico Alcobendas:** General practice, paediatrics and assisted reproduction.
- **Milenium Centro Médico Iradier:** General practice, paediatrics and nursing.
- **Milenium Centro Médico Valencia:** General practice and paediatrics.
- **Milenium Centro Médico Córdoba:** General practice.
- **Milenium Centro Médico A Coruña:** General practice.
- **Milenium Centro Médico Zaragoza:** General practice.
- **Milenium Centro Médico Murcia:** General practice, day hospital, physiotherapy and nursing.

## THE BENEFITS PROVIDED BY THE SANITAS CENTRES

- **Continuous care with or without an appointment.**
- **Emergency Waiting Times:** Sanitas customers can consult the waiting times for emergency services at La Moraleja and La Zarzuela Hospitals in Madrid, and at the Sanitas CIMA Hospital in Barcelona online and in real time.



- **Radiological Database:** This enables any of our radiologists to analyse and issue reports on the radiological images stored in one place.
- **Electronic Health Record:** The medical information is processed via computer in an online environment to make it accessible to all our doctors and has proved extremely useful for: speeding up requests, tests, appointments and results, sharing opinions and generating instant reports.
- **2nd Online Appointment:** Gynaecology and Obstetrics, Oncology and Paediatrics at La Zarzuela Hospital.
- **Advanced Equipment:** Neonatal ICU equipped to care for babies younger than 30 weeks.



# Sanitas centres: An effective response for every patient



## HEALTHCARE UNITS

We have been specifically developing our healthcare units to improve prevention, diagnosis and treatment of specific illnesses:

### ADVANCED GENETIC DIAGNOSIS UNIT

Diagnoses the illness before any symptoms appear and ascertains the individual risk in certain illnesses.

### SPORTS MEDICINE UNIT

Designed to help people who, on suffering a sports-related injury, are looking for an effective and satisfactory solution.

### NEUROSCIENCES UNIT

Studies increasingly common illnesses, most notably cerebrovascular diseases and dementia.

### CONGENITAL HEART DISEASE UNIT

Its function is to detect and treat, as soon as possible, the congenital heart defects that began during the gestation of the child.

### LOCOMOTOR SYSTEM REHABILITATION UNIT

Treatment of musculoskeletal conditions that diagnoses and assesses the needs of the patient. It enables the patient to resume a normal life within a shorter timeframe and with results that are generally extremely satisfactory.

### STROKE PROTOCOL

A rapid and protocolled response to a stroke or brain haemorrhage thanks to our ambulance, home emergency and specialised healthcare services.

### GERIATRIC CARE PROGRAMME

Scheduled and exhaustive geriatric care and assessment with the collaboration of the best professionals and the principal healthcare areas.



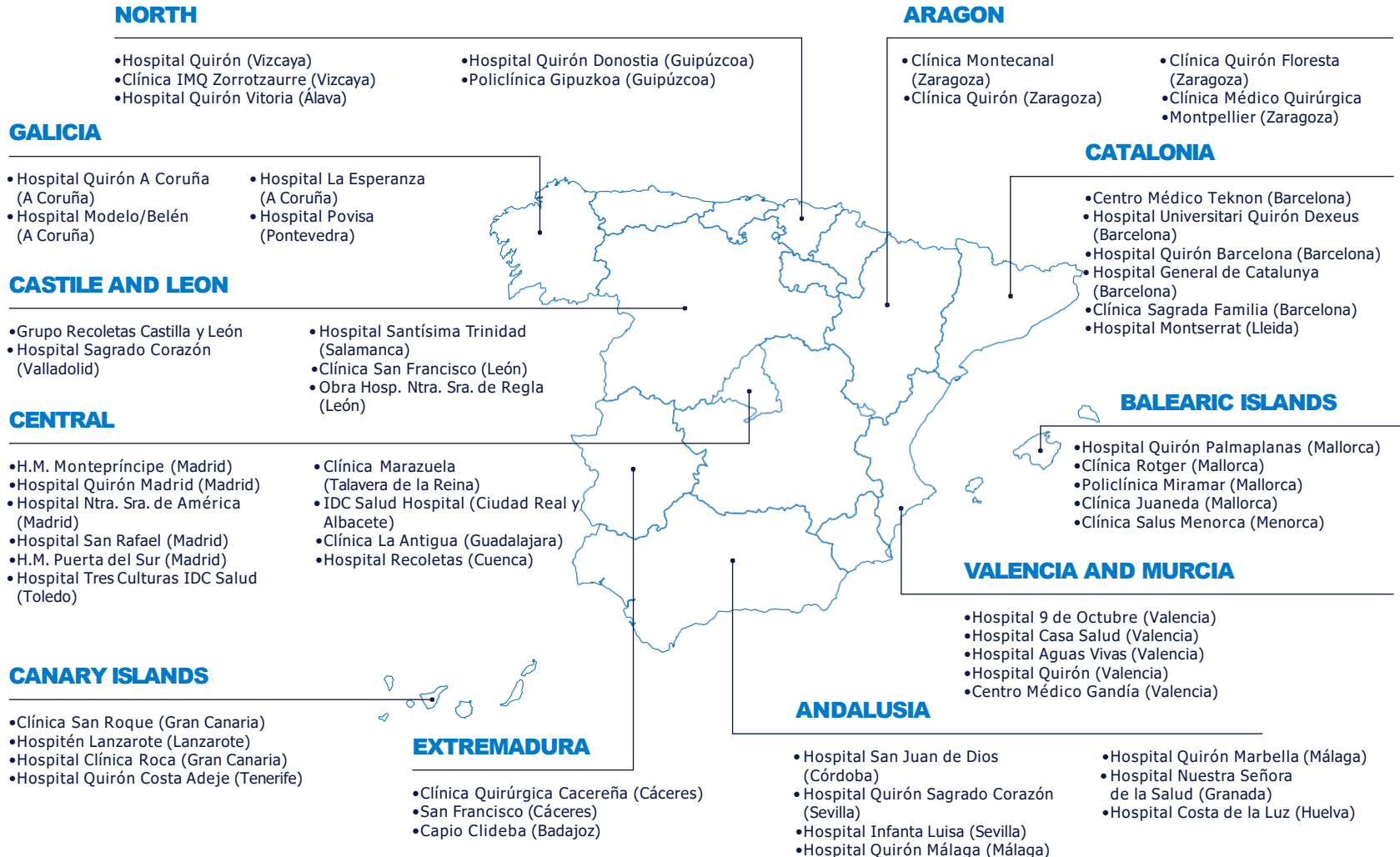
# The largest appointed medical chart with the leading benchmark centres

## BENCHMARK MEDICAL CENTRES IN SPAIN

Sanitas has the most complete medical chart and the most innovative resources for preventing, diagnosing and treating illnesses..

With over **50.000 healthcare professionals** and **4,200 medical centres** nationwide, you will always find a **Sanitas professional on your doorstep.**

**Check the complete medical chart at [sanitas.es](https://www.sanitas.es)**



## Everything you need to take care of your health anytime, anywhere

Sanitas provides complete and high quality healthcare designed to cover all your needs: primary medicine and specialities, diagnostic tests, therapeutic methods, hospitalisation, etc. You can also customise your insurance policy using a wide range of optional cover.

In order to offer you customised treatment and the best healthcare options, Sanitas is constantly striving to be at the forefront in technological development and to incorporate new and innovative cover in its products.



- Manage everything online
- App for tablets and smartphones
- Sanitas 24 hours
- Home healthcare services
- 150 Branches at your disposal
- Medical advice



## In the most convenient way: the peace of mind that comes with knowing that we provide full support



Sanitas has its **own call centre** staffed by qualified professionals who are dedicated to delivering customer support 24 hours a day.

**24-hour  
helpline**



Every customer receives a welcome message on registering with Sanitas with their card no., **thereby providing access to our services from day one.**

**Text  
message**



**Sanitas has 150 branches** open to the public in every Spanish province to attend to our customers' needs in person.

**Branches**



Make appointments, digital card, authorisations, etc., manage your policy online from the **Mi Sanitas** personal area.

**Mi Sanitas**



**App available for iPhone and Android** that will enable you to find your nearest doctor, make appointments and manage of your policy. All in the palm of your hand.

**Mobile  
app**

## Anytime: by your side whenever you need us

### BY PHONE

#### 24-hour medical care

The 24-hour Service is your telephone medical care service provided by a team of agents, nurses and doctors who are at your disposal to deal with any medical query you might have or incident you might experience.

#### Medical advice

With just one call we can provide you with the guidelines and tools to answer any questions or queries regarding your illness. We shall also help you to find the specialist best suited to treat your illness.

### AT OUR CENTRES

#### 24-hour centres and specialists

Sanitas has many centres to attend to your medical needs 24 hours a day. For more detailed information please visit our Medical Guide.

#### Emergency service

By sending doctors to your home, mobilising ambulances/mobile ICU or by sending you to the centre best suited to provide you with the best medical service.

Nationwide transfer management

### AT YOUR HOME

#### Home medical care

We provide a home medical care service and we also offer you the chance to address any medical queries you might have and interpret your test results.

#### Home hospitalisation (consult availability in your area)

You can also enjoy the same level of medical care you would receive in a hospital in your own home.

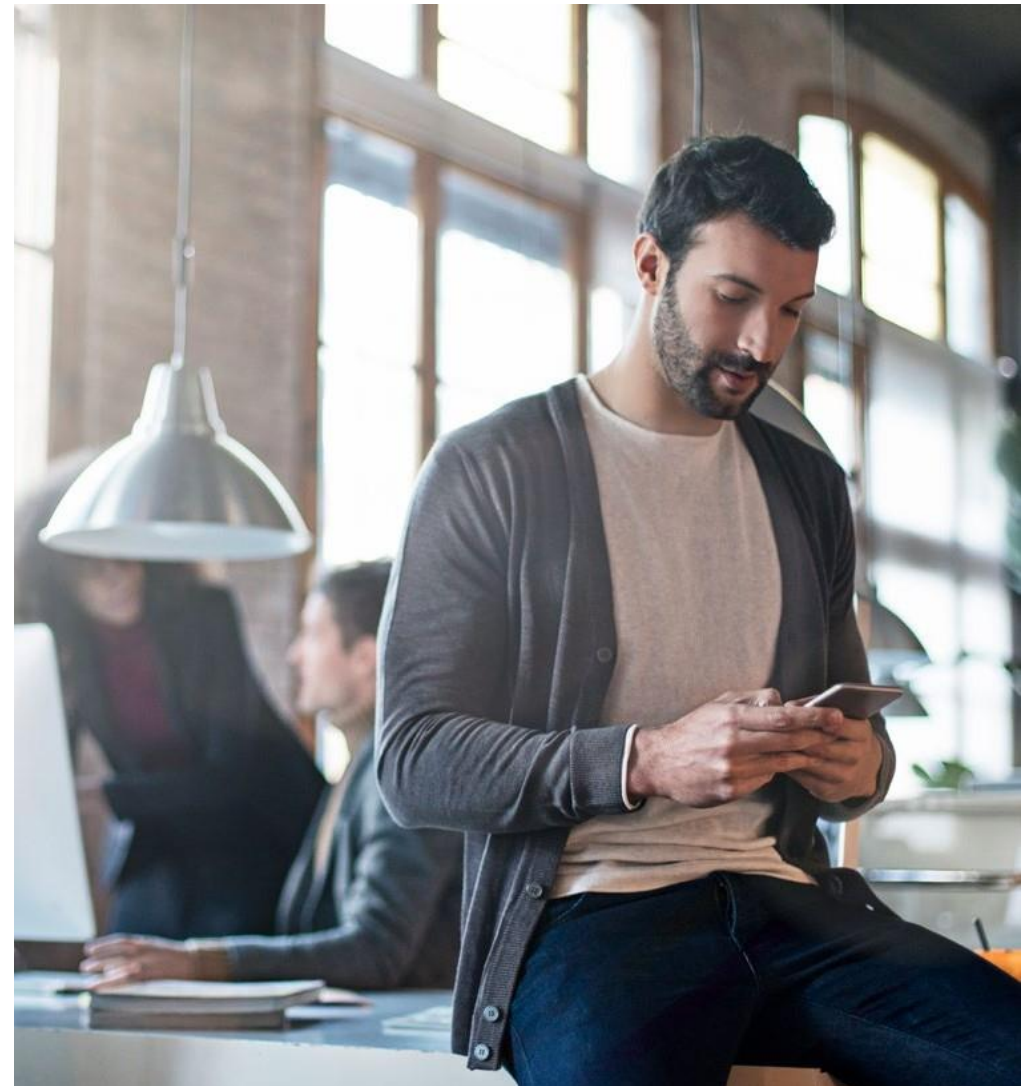
Our Adapted Care Plan enables us to establish a periodic follow-up schedule for assessing the progress of your health.

## Anywhere: technology helps you manage your health

### Mi Sanitas: all the details of your policy at a click

Sanitas customers can enjoy a world of benefits via **MI SANITAS**.

- **Make appointments quickly and simply.** Without waiting or travelling.
- **Digital card:** your usual card always available, without needing to carry the physical card.
- **Consult health-related information.** Access the results of your clinical tests and manage the medical documentation you need.
- **Ask the doctor.** You can send confidential queries to a Sanitas doctor who will respond in less than 72 hours.
- **Resolve your paediatric concerns.** Your questions about paediatrics in general and breastfeeding.
- **Request authorisation of medical services.**
- **Manage the details of your policy.** Check invoices, request reimbursements, include new insured parties, modify your contact details.
- **Save your favourite doctors.**





# Sanitas is digital on your mobile, wherever you want, whenever you want



  
**Make an appointment**

  
**Video consultation with your doctor**


  
**Ask the doctor**

  
**Referral slip authorisations**

  
**My health reports**

  
**Reimbursement management**

  
**Digital card**

  
**Receipts and co-payments**

  
**Prescriptions**

## Video consultations

### Video consultation with specialists

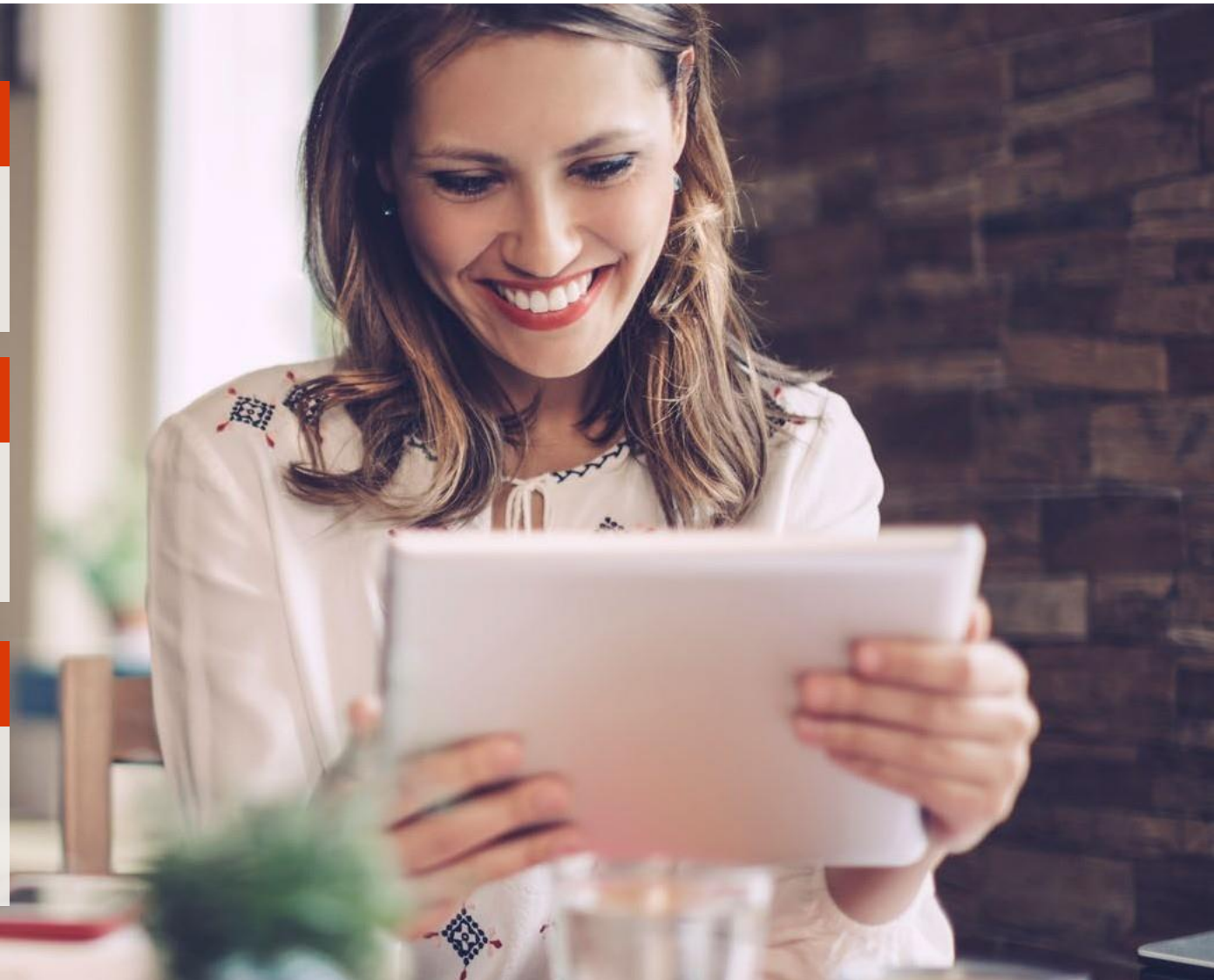
- All **specialities**.
- **More than 3,100 digital doctors**, you can also attend in-person.

### Emergency video consultation /Healthcare Plans

- **24-hour emergencies**: general and paediatric care.
- **Personalised healthcare plans**, both digital and via video consultation.

### More digital benefits available

- **Prescriptions** and tests during the video consultation.
- **Health folder**, with your results and doctor's reports.





# HPS

## Health PROMOTION SERVICE

We accompany our customers in every stage of their lives to work on prevention and address their health issues.

### Via video consultation or phone



#### Personal Trainer

Get fit or boost your level of fitness with the best specialists in physiotherapy and training.



#### Nutrition

Advice on how to follow a correct and healthy diet.



#### Psychology

Our psychologist will help you to boost your wellbeing and will support you in everything related to mental health.



#### Child Health Programme

A midwife will accompany you throughout your pregnancy and post-partum to help you and your baby.



#### Healthy Child Programme

Our team of paediatric nurses will answer all of your questions about the health of your children up to 14 years old.



#### Pelvic Floor Rehabilitation

Our physiotherapists will help you to take care of your pelvic floor with tips and exercises to do at home.

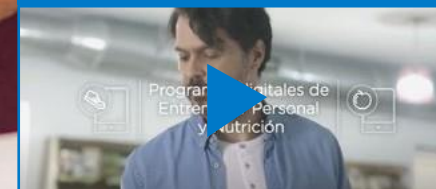


#### Medical Advice

A doctor will always be on hand to answer any question related to your health.



WATCH PRODUCT VIDEO



# HPS



**Nutrition  
Digital  
Programme**



**Personal  
Trainer  
Digital  
Programme**



**Pregnancy  
Digital  
Programme**



**Child Health  
Digital  
Programme**





# Sanitas customised healthcare plan S&P GLOBAL RATINGS EUROPE LIMITED

Sanitas has designed an offer for **S&P GLOBAL RATINGS EUROPE LIMITED** employees and their families at an extremely competitive price and with special terms and conditions. **This makes it the best comprehensive healthcare option for you and your loved ones.**

**Additional benefits NOT included in conventional health insurance but that ARE if you are an employee:**

### **NO WAITING PERIODS<sup>1</sup>:**

You can benefit from the cover provided by your policy from day one.

### **NO PRE-EXISTING CONDITIONS<sup>1</sup>:**

Any illnesses you might have had in the past will not be taken into account.

**TRAFFIC AND WORK ACCIDENTS ADD-ON INCLUDED**

**BLUAU ADD-ON INCLUDED**

**DENTAL 21 ADD-ON INCLUDED**

**REIMBURSEMENT € 300.000 ADD-ON INCLUDED**

**CHECK HERE THE NEW COVER AVAILABLE TO YOU FOR BEING A MEMBER OF SANITAS**

### **FOR MORE INFORMATION AND TO PURCHASE:**

Contacto:  
Teléfono:  
E-mail:

**ASSISTED REPRODUCTION INCLUDED**

## **SANITAS EMPRESAS MÁS DIGITAL**

Premium<sup>2</sup> per person and month:

**WITHOUT CO-PAYMENT**

**€81.38**

Policy number: 83640461

1. For all new policies taken out during the validity period of these premiums, the waiting periods set out in the policy will not be applied and any pre-existing conditions suffered by the insured, where applicable, will not be taken into account when assessing the risk, provided that the policyholder and payer are a company. 2. Premiums valid during the first year of the contract for policies with an effective date between 01/01/2024 and 31/12/2024, provided that the policyholder and payer are a company and it has not previously been the policyholder of another Sanitas insurance policy, to which the fee of the Spanish Insurance Compensation Consortium, 0.15% of the net premium, will be applied. In order to take out this product, at least five new insureds must be added to the policy. Maximum age for taking out the policy 75 years and without any guaranteed insurability age limit.



## Assisted reproduction

---

If both members of the couple are insured on the policy, the cover includes the study, diagnosis —with the usual and protocolized supplementary tests— and infertility treatment for the couple, up to 2 AI attempts (one homologous and one heterologous) and one IVF attempt, including ICSI if necessary.

The waiting period is 24 months (including the months of membership on the policy from which they have transferred). The maximum age for applying the different techniques is 42 years old.

Sanitas Seguros shall designate appointed centres for this purpose, reserving the right to modify the scope of the cover if agreed by the corresponding scientific associations.

The treatment is specifically excluded if the infertility has been brought about voluntarily, if it is the consequence of a natural physiological process corresponding to the end of the reproductive cycle or if the couple has previously had descents.

Sanitas is not liable for any charges from doctors it has not appointed.

### **Definitions:**

- **Artificial Insemination (AI):** assisted reproduction technique that comprises intrauterine administration of semen that has undergone capacitation in the laboratory.
- **In Vitro Fertilization (IVF):** assisted reproduction technique that comprises retrieving eggs via ultrasound-guided puncture under sedation, embryo culture in the laboratory with washed semen and subsequent transfer.
- **Intracytoplasmic sperm injection (ICSI):** a supplementary technique to IVF used in cases of severe male infertility, which comprises microinjection of intracytoplasmic sperm into the egg.

# RANGE OF REIMBURSEMENT ADD-ONS

## 300.000 € REIMBURSEMENT ADD-ON CAPS

Percentage of medical expenses reimbursed	
Recommended services in Spain and abroad	<b>100%</b>
Third-party services in Spain and abroad	<b>80%</b>
<b>Guarantees contracted</b>	
<b>Capital Insured</b>	
Year/person	
<b>TOTAL CAPITAL INSURED</b>	<b>€300,000</b>
<b>Hospital care (total cap)</b>	<b>€235,000</b>
Room (hospitalisation per day)	no cap
ICU/ CCU (hospitalisation per day)	no cap
Birth	
normal birth	
caesarean birth	€5,000
Hospitalisation fees (per consultation)	no cap
Surgery fees (including surgeon's, assistant's and anaesthetist's fees):	
Group 0 surgery	no cap
Group 1 surgery	
Group 2 surgery	
Group 3 surgery	
Group 4 surgery	
Group 5 surgery	
Group 6 surgery	
Group 7 surgery	
Group 8 surgery	
Complex diagnostic tests	
Therapeutic methods	

Cont.



# RANGE OF REIMBURSEMENT ADD-ONS

## 300.000€ REIMBURSEMENT ADD-ON CAPS

Outpatient care (total cap)	€55,200
Primary care (per consultation)	no cap
Specialised care (per consultation)	no cap
Land ambulance	€1,200
Dentistry: only extractions, treatment and cleaning	€325
Special care at home and home service	€3,010
<b>Prosthesis:</b> partial fund at the percentage and up to the insured capital cap of the prosthesis and implant materials	€4,500
Paedology	€300
Hospitalisation subsidy per day. If the hospital expenses (THOSE ASSOCIATED WITH PSYCHIATRIC HOSPITALISATION ARE NOT INCLUDED) are not the responsibility of the Insureds, they will be reimbursed.	Daily amount per insured €100  Max days/year: 90
Psychology	€2,000
Psychiatry	
Rehabilitation and physiotherapy	€2,500
Second Opinion	
Emergency medical care when travelling will be processed through the travel insurance add-on with cover of 100% of medical expenses and a cap of €12,000 person/year	

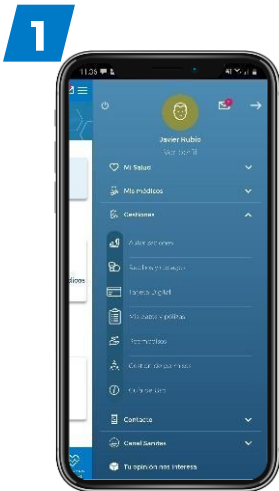
# REIMBURSEMENT PROCESS

Reimbursements must be processed within **90 days after the invoice date** and can be requested via Mi Sanitas app:

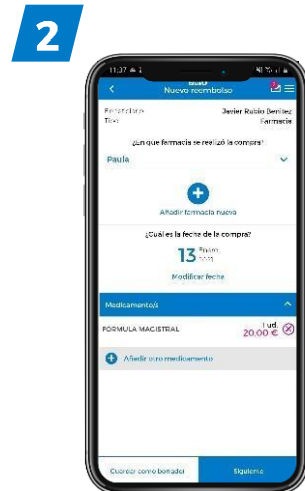
The following documentation must be attached:

- Original bills for the expenses incurred by the insured detailing the services as well as their date and economic amount.
- Medical prescription detailing the name of the insured and every received service.
- Medical report

1) **Access** Mi Sanitas (App/Web) and go to the “Your policy / reimbursements” menu. Here you can also keep track of your other reimbursement requests and consult the FAQs section. 2) Fill in the details: customer, medicine, price... 3) Attach the bill online in any legible format: pdf, jpg, tiff....



Selection the "Gestiones" ["Procedures"] and access "Reembolsos" ["Reimbursements"]. Request a new reimbursement and select the reimbursement add-on cover



State the name of the center as well as the information of the received services



Lastly, attach all the requested documentation.

Once all the required documentation is accepted and reviewed, the corresponding amount will be reimbursed within **10 working days.**

The insured can also visit one of our Sanitas offices with all the original documentation and ask to have the reimbursement request carried out.

# blua.u

## A step further in digital medicine

With BluaU Platino you will get the most innovative services for taking care of your health with cutting edge technology, wherever you are.



### NEW DIGITAL PHYSIO

- New **BluaU Platino** digital service that allows you to **prevent future injuries and treat symptoms on the main parts of the body**, such as the spine, shoulder, knee, elbow, wrist, hand, hip, ankle and foot.
- You will have access to online **prevention, treatment and rehabilitation exercises** to do every day.
- **Use of artificial intelligence** that specifies positions of points of the body, so you will **know you are in the correct position** for doing them. It will also correct you (if necessary) in real time, record the range of motion and enable a **professional to monitor your progress**.



In addition, **BluaU Platino** includes:

- Video consultation with specialists** in all specialties with your usual doctors and built-in artificial intelligence for **dermatology diagnosis via video consultation**.
- 24-hour medical and paediatric emergency video consultation**.
- Digital consultation today**: you can connect with doctors from 10 specialties on the same day.
- Monitor your health\***: connect your device and start taking care of yourself.
- Take care of your mind**: to take care of and prevent mental and emotional health issues.
- Vital sign measurement via facial imaging\*** with the option to contact a doctor via video consultation.
- Digital health programmes**: nutrition, psychology, personal trainer, prevention plan, etc.

#### Home services:

- Tests.
- Delivery of medicines from the pharmacy (6 deliveries / year). 50% reimbursement (up to €200/year).

\*These services do not comprise a medical diagnosis from a medical professional. Their purpose is to improve knowledge of overall wellbeing. They do not diagnose, treat, mitigate or prevent any disease, symptom, disorder or abnormal physical condition. Patients must consult a medical professional or emergency service if they believe they have a medical problem.



## Optional add-ons

### Choose the add-on that best suits your daily life

#### **PHARMACY ADD-ON**

With Sanitas, your medication at half price.



#### **REIMBURSEMENT OF GYNAECOLOGY AND PAEDIATRIC CONSULTATIONS**

Choose the paediatrician or gynaecologist you want.



#### **STUDENTS**

For young people aged 10 to 35 who are going to study outside Spain.



#### **SANITAS RENTA**

Compensation from €60 a day in the event of hospitalisation.



#### **BLUAU DIGITAL ADD-ON**

Make your policy more digital.



#### **BLUAU MENTE SANA DIGITAL ADD-ON**

This add-on will help you to improve your health through healthy management of your emotions.



#### **CLÍNICA UNIVERSIDAD DE NAVARRA ADD-ON**

Expand the medical chart available to you.



#### **REIMBURSEMENT ADD-ON**

Choose the specialist you want, even if they are not on our chart.



#### **TRAFFIC AND WORK ACCIDENTS**

Healthcare and home help in the event of an accident.



#### **ACCIDENTS**

Compensation from €30,000 in the event of death or permanent disability.



#### **BLUAU PREMIUM DIGITAL ADD-ON**

Our most comprehensive digital add-on.



#### **BLUAU SMART DIGITAL ADD-ON**

The healthcare that adapts and evolves with you.



#### **COVER IN USA**

Mount Sinai, MD Anderson. Cancer Center accessible to you, as well as others



#### **OPTICIAN'S ADD-ON**

Your glasses and contact lenses will now cost you half.



#### **MÁS VITAL ADD-ON**

The most exclusive care for senior citizens.



#### **TOTAL PROTECTION Exclusively for the self-employed**

Your daily needs covered in the event of temporary disability or hospitalisation.



#### **ASISTENCIA FAMILIAR**

Qualified help at home for your family in unforeseen situations.



# Additional services for tailored protection



**More solutions to  
take care of you**

Effective solutions  
adapted to you

## Effective solutions adapted to you

We offer special terms and conditions if you wish to access a selection of complementary services, separately from your insurance policy, provided by a medical chart chosen by Sanitas for its quality and experience.\*

### EYESIGHT

- Eye surgery
- Smile laser
- Presbyopia
- Cataracts
- Genetic tests



### NUTRITION

- Intolerance test
- Customised diets
- Gastric balloon
- Bariatric surgery
- POSE method



### MATERNITY

- Assisted reproduction
- Sanitas umbilical cord
- Non-invasive prenatal genetic test
- Foetal sexing
- Paternity test



### MEN'S HEALTH

- Prostatic laser
- Erectile dysfunction
- Cosmetic medicine
- Premature ejaculation
- Genetic prostate cancer test



### COSMETIC

- Cosmetic surgery and medicine
- Laser hair removal
- Hair solutions
- Microfoam



### REHABILITATION

- Cardiological
- Neurological
- Quit smoking programme
- Psychology
- Sports medicine



### PREVENTION

- Genetic testing
- Medical examinations



The peace of mind of being treated by specialist cosmetic and wellbeing healthcare professionals at all times

**Wellness Centres:** looking after your wellbeing is also looking after your health

The purpose of our centres is to suggest how to maintain or improve your physical health, to get fit via our complete and customised healthcare programme and to make you feel good.

 [Read about the services and treatment offered by our centres](#)



\*Services offered by Sanitas S.L. de Diversificación, a Sanitas Group company. These services are not generally covered by any of our insurance products, except for policies where their inclusion in the insured cover has been expressly agreed. Sanitas S.A. de Seguros customers can access these services under special terms and conditions, check the prices.

Check availability of the services in each region, prices and finance terms and conditions subject to approval by the financial entity.