



Fact Sheet and how to utilize your policy.

All content is a brief translation (Not official) from the legally binding Spanish version.

Local Doctor

This and any other specialty can be found by following this link to the online medical directory. If you do not have direct access to the internet a booklet can be provided. Only Prevision Medica listed clinics, hospitals and services may be used.

The link below takes you to the online directory of clinics - choose Malaga , then type of clinic you require eg , general medicine, gynaecology etc then click search - the first few pages are Malaga clinics then they are in alpha order by town.

<http://www.previsionmedica.com/medical-directory>

Clinic Visits

For a standard visit or annual review call the relevant clinic and attend the appointment with your medical pack. You will be required to hand over a 'cheque' per treatment. (Some clinics may require proof of policy payment at appointment i.e. copy of bank statement)

Authorizations – Important information

For any referrals/authorizations following a visit to a clinic, (This will be when the doctor gives you a slip of paper with regards any tests required) the request from the Doctor should be passed to Prevision Medica for authorization, prior to attending the appointment.

Please note certain tests do have waiting times attached to them. Authorization should be actioned direct with 'Prevision Medica.

Email the slip ensuring the following information is included.

- *Policy Number*
- *Return Fax or email address*
- *Contact telephone number*
- *Name of patient*
- *Medical request from Clinic/doctor signed and dated*
- *Name of Clinic/Hospital where you will be attending*

The quickest way to receive authorization is to email: autorizaciones@previsionmedica.com

You can also fax to Prevision Medica 952 216 600 or 952 221 441

Please allow at least 24 hours to receive a response.

Pre-existing conditions

Any pre existing condition exclusions are noted on your policy conditions.

Please note a pre existing condition includes anything diagnosed within the life of the policy that can be confirmed as having occurred prior to inception of the policy – You will find this standard with the majority of private health insurance providers

If you have not provided proof of a previous insurer, waiting times are enforced (As described in the policy booklet)

Cheque Books

When you require further cheque books send an email to the following with your policy number and confirm your postal address info@previsionmedica.com or contact GPS.

If you pay for your cheque books (10€ per book) You should transfer the required amount (noting your policy number as reference) to the following account and email a copy of this when you send the request.

IBAN ES40 0182 2341 78 0016736803

Swift BBVAESMM BBVA

Or if you get them from GPS you would pay GPS

Please ensure you leave at least 7 working days in which to order and receive the cheques.

Emergency Assistance and assistance outside of Malaga and Cordoba Province

You should always call the 24 hour number first and they will help and advise you - The number is 902 158 664 in Spain and (0034) 915 140 056 outside - They do have English speaking operatives available.

These numbers are also noted on your travel card - These are issued (on request) at each renewal, which is January each year.

These numbers should also be used if you are travelling, to locate a clinic should you require assistance.

Please also refer to the medical directory to locate your nearest 24 hour accident and emergency clinic so you are aware of the details should it be required

Travel Card (As mentioned above)

The 24 hour emergency number is also noted on your Travel card which I would suggest you carry with you at all times. If you travel further afield or on vacation I would also suggest you take your Medical pack with you and proof of payment to avoid any unnecessary delays. (Refer to terms and conditions for full cover information)

There is also another number noted on the travel card for emergencies (0034) 915 140 056 for use outside of Spain.

Due to the low limits of cover provided within the emergency travel assistance abroad I would always suggest considering a separate travel policy.

Preventative Medicine

The following is also included within the policy – (See page 29 in the legally binding Spanish terms for full terms)

- Gynecology – Annual review including mammography (if appropriate)– Three month waiting period
- Gynecology Cancer prevention – Annual Review – 3 month waiting period
- Urology – Annual Review – 3 month waiting period
- Colorectal Cancer – Programme for prevention for persons over 45 years – Six month waiting period
- Prostate Cancer – Programme for prevention of prostate cancer – Three month waiting period
- Cardiology check – Annual review – Three month waiting period
- Coronary risk prevention – Programme for prevention for persons over 45 years – Three month waiting time
- Pediatric Check – Health check up to 4 years of age
- Vaccination programme – As per the Spanish medical authorities – All vaccines to be paid for by the insured
- Newborn – Health check
- Ophthalmology Annual revision – Eye test – Any further needs at clients expense
- Family Planning Insertion of DIU – Coil – Cost of coil at clients expense
- Vasectomy – Waiting period 8 months
- Dental service - Annual clean including check up, x ray (if required) and extraction (if required)