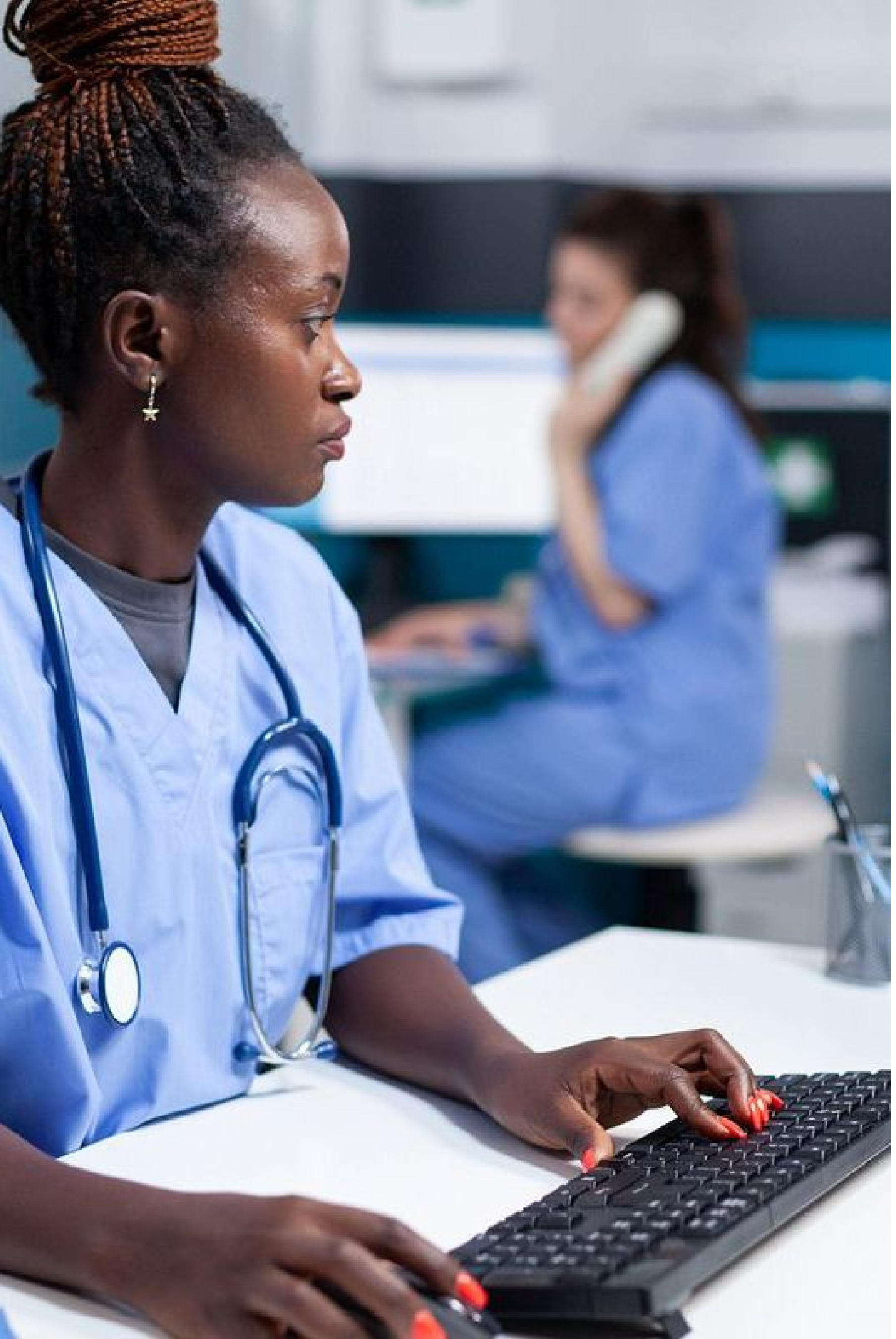


PREMIUM UNION

Health Care Insurance with No Co-Payments

Product Information Document — **La Unión Madrileña de Seguros, S.A.**

C/ Viriato, 2 · 28010 Madrid · Registered in the Madrid Mercantile Registry, Volume 1,204, Sheet 4,212

What is UNIÓN PREMIUM?

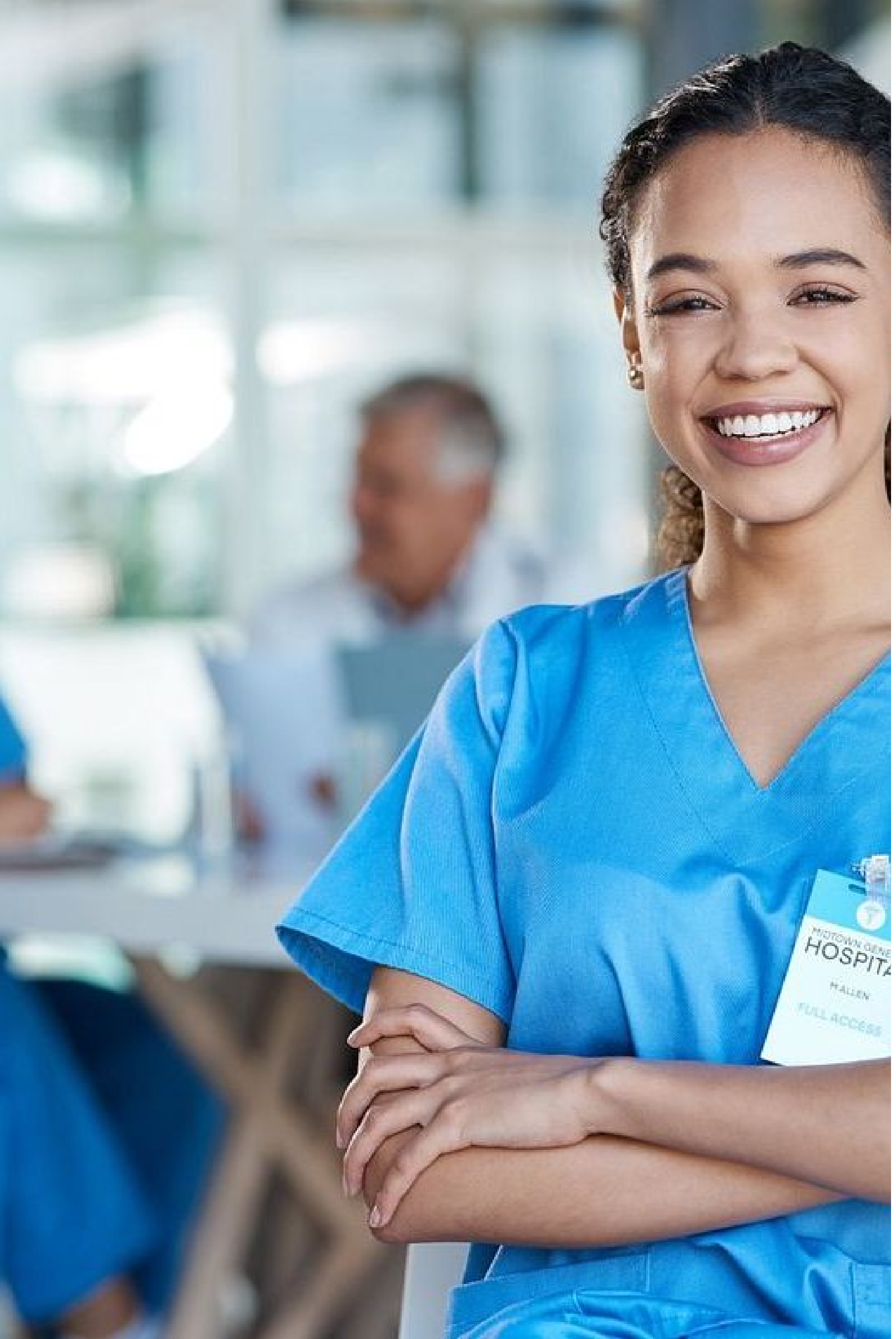
Type of Insurance

Health care insurance that provides access to primary care, emergency services, medical specialties, preventive medicine, diagnostic resources, and hospitalization. Coverage at the **national** level.

Health Questionnaire

Before formalizing the policy, the policyholder and/or insured must sign a health questionnaire. The information provided must be **truthful**: otherwise, the company may rescind the contract. It allows the insurer to properly assess the risk.

No co-payment modality, with exceptions for rehabilitation, psychology, and podiatry (see point 7).



Benefits: Primary Care, Emergency Services, and Specialties

Primary Care

- General medicine: office visits and home visits
- Pediatrics and childcare (children under 14 years of age)
- Nursing: office visits and home visits

Emergency Services

Medical emergency coverage included in the policy, with access to the insurer's contracted facilities throughout the national territory.

Specialties

More than **35 specialties** covered: cardiology, neurology, oncology, psychiatry, traumatology, gynecology, ophthalmology, dermatology, urology, and many more.

Coverage: Diagnostics, Preventive Medicine, and Hospitalization

Diagnostic Methods

Clinical analyses, general radiology, ultrasounds, MRI, CT scans, PET/CT, endoscopic capsule, diagnostic genetic testing, and interventional radiology. Always prescribed by physicians within the medical network.

Preventive Medicine

Age-based preventive check-ups: pediatrics, annual gynecological review, coronary prevention, urological review, digital dermoscopy, and family planning (includes tubal ligation and vasectomy).

Hospitalization

Private room with a companion bed. No limit on duration, except for psychiatric hospitalization (**maximum 30 days/year**). Types covered:

- Obstetric (childbirth)
- Surgical and medical
- Pediatric and ICU
- Psychiatric and day hospitalization

Additional Benefits

Implants & Prosthetics

Cost and placement are covered, subject to written prescription by a specialist within the medical network, within the limits set out in the General Conditions.

Special Treatments

Respiratory therapies, transfusions, speech therapy, rehabilitative laser therapy, haemodialysis, chemotherapy (cytostatics), radiation oncology, and renal lithotripsy.

Transplants

Autologous bone marrow transplant for malignant haematological tumours and corneal transplant. The management and cost of the organ are not the insurer's responsibility.

Other Services

Ambulance transport for serious conditions, childbirth preparation, and podiatry (chiropody consultations, with a co-payment from the 7th session onwards).

Coverage Exclusions

UNIÓN PREMIUM **does not cover** the following situations:

Pre-existing and Congenital Conditions

Illnesses, defects, or deformities prior to policy inclusion, unless declared and accepted. Congenital diseases of the newborn if the mother has not been enrolled for at least 12 months.

Risk Behaviors and Situations

Chronic alcoholism, drug addiction, attempted suicide, injuries under the influence of alcohol or drugs, participation in criminal acts, and high-risk sports (skiing, scuba diving, martial arts, etc.).

External Causes

Wars, terrorism, officially declared epidemics, nuclear radiation, natural disasters, workplace accidents, occupational disease, and traffic accidents.

Excluded Treatments

Medications outside of hospitalization, alternative medicine (acupuncture, chiropractic...), cosmetic surgery, sex reassignment, gene therapy, robotic surgery, experimental treatments, and psychoanalysis/hypnosis.

Copayments and Waiting Periods

Exceptional Copayments

Although the plan is *without copayments*, the following exceptions apply:

- **Rehabilitation/Physiotherapy:** €3 (sessions 21st–40th) and €8 (from the 41st onwards)
- **Psychology:** €9 (sessions 11th–20th) and €18 (from the 21st onwards)
- **Podiatry:** €8 from the 7th session onwards

Dental Coverage

Includes fillings, extractions, panoramic X-rays, and one annual cleaning at no cost. All other dental services are subject to a maximum co-payment to be paid directly to the dentist.

Main Waiting Periods

- **3 months:** High-technology diagnostics, electrotherapy, rehabilitative laser therapy
- **6 months:** Interventional diagnostics, outpatient surgery, tubal ligation/vasectomy
- **10 months:** Hospitalization, childbirth, implants/prosthetics, dialysis, lithotripsy, chemotherapy

No waiting period applies to life-threatening emergencies or premature births (before week 28).

Premiums: Payment, Renewal and Reinstatement

01

Payment Frequency

Monthly, quarterly, semi-annual or annual payment via direct debit from the policyholder's bank account.

02

Annual Adjustment

At each renewal, Unión Madrileña may modify the premium based on actuarial calculations and the Healthcare CPI, providing sufficient advance notice and explaining the reasons.

03

Tacit Renewal

Automatic annual renewal. To opt out: the insurer must give **2 months'** notice; the policyholder, **1 month**. The policy will not be cancelled if the insured is undergoing inpatient treatment.

04

Policy Reinstatement

In the event of non-payment and suspension of coverage, the policy is reinstated **24 hours** after payment of the annual premium, in accordance with the Insurance Contract Act.

Tax Regime and Duties

Exemptions and Surcharges

Premiums are **exempt from the Insurance Premium Tax (IPS)**, except for the portion allocated to travel assistance. A surcharge of **0.15% (I.E.A.)** is applied on the first receipt.

Individuals

As a general rule, premiums are **not tax-deductible under Personal Income Tax (IRPF)** nor do they entitle the holder to any rebate, although special cases may exist in certain autonomous communities.

Self-Employed (Direct Assessment)

Maximum deduction of **€500/person/year** for the policyholder, their spouse, and children under 25 years of age who live with them.

Companies

The amount paid by a company for employees' health insurance is **100% deductible** as a social expense under Corporate Income Tax.

The premium **does not constitute a benefit in kind** for the employee within the established quantitative limits. Any excess would be considered a benefit in kind subject to withholding on account.

Claims and Applicable Legislation

How to File a Claim

The policyholder, insured party, or their beneficiaries may submit complaints to:

Customer Service Department

At any Unión Madrileña office or by email: **contactecentral@unionmadrilena.es**

Directorate General of Insurance

Claims Service of the Directorate General of Insurance and Pension Funds.

Ordinary Jurisdiction

The insured party may exercise any legal actions deemed appropriate before the competent courts at the insured's place of residence in Spain.

Legal Framework

- Law 50/1980, of 8 October, on Insurance Contracts
- Law 20/2015, on the regulation, supervision and solvency of insurance entities
- Law 22/2007, on the distance marketing of financial services
- Spanish jurisdiction; competent judge: the one in the insured's place of domicile