

CASER HEALTH Specifications

DEFINITION	Provision of health assistance through agreed medical frameworks.
BASIC COVERAGE	<ul style="list-style-type: none"> - PRIMARY CARE: General medicine/ family medicine, paediatrics, and local infant medicine, technical health assistant (D.U.E.). - EMERGENCIES. - MEDICAL SPECIALTIES (allergy medicine, anaesthetics and reanimation, in-vitro fertilization –1 attempt–, artificial insemination –2 attempts–, etc...). - DIAGNOSTICS METHODS: Clinical analysis, x-ray diagnosis, high technology (ergometric, holter,...), others (Doppler cardiac, echography..). - HOSPITALIZATION (medical, maternity, surgical, paediatric, psychiatric, in intensive care [UVI], and special home care). - PROTHESIS. - SPECIAL TREATMENTS (dialysis, chemotherapy, etc.). - OTHER SERVICES (ambulance, podology, child bearing preparation...). - TRAFFIC AND WORK ACCIDENTS.
COMPLEMENTARY SERVICES	<ul style="list-style-type: none"> - Dental policy. - Child dental plan. - Assistance during foreign travel. - Surgical correction of myopia, hypermetropia, and astigmatism (laser surgery) in advantageous conditions. - Second medical opinion.
EXCLUSIONS	<ul style="list-style-type: none"> - Pharmaceuticals and medicine of any type. - Chronic alcoholism or drug addiction. - Health assistance that is the consequence of activities, air, boxing, etc. - Pre-existing congenital illnesses and lesions. - Preventive checks or medical tests. - Voluntary abortion. - Impotence treatment. - Aesthetic or cosmetic interventions. - All related to psychology, psychoanalysis, hypnosis. - Organ transplants (except autologous osseous medula transplant). - Health assistance in connection with AIDS and HIV - Correction for myopia, hyperopia, etc... - Surgical and therapeutic laser techniques. - Chronic dialysis treatment. - Alternative medicine, asylums, residences... - Local and distant travel costs. - Genetic therapy. - Injures as a result of wars, mutiny, terrorism, etc. - Diagnostic or therapeutic techniques that are unusual or not accepted by the national health system.
WAITING PERIODS	<p>6 MONTHS</p> <ul style="list-style-type: none"> - Family planning. - Surgical interventions and hospitalizations (no emergencies). - Oncological, cardiovascular, shock wave lithotripsy, dialysis, and ozone therapy treatment. <p>8 MONTHS</p> <ul style="list-style-type: none"> - Birth-giving assistance (does not apply to premature or distocic births). <p>24 MONTHS</p> <ul style="list-style-type: none"> - Assisted reproduction.
EXCLUDED RISKS	<ul style="list-style-type: none"> - Insured party over 64 years old (except when entering into a family policy with a minimum of three insured parties under 60 years old). - Women who are pregnant at the time of contracting the insurance will not receive pregnancy, birth-giving, and infant care assistance. - Insured parties whose health questionnaire is rejected.
SERVICES	<ul style="list-style-type: none"> - Telephone authorization for all services. - Telephone advice and assistance service. - 24 hours Pediatric Telephone Advice
PERSONAL CARD	Personal CASER SALUD card accrediting the patient to professionals and in health administration centres, making attendance books unnecessary.