

CAMPAIGN CONDITIONS
CASER EXPAT INSURANCE HEALTH
AUTUMN - WINTER
2024

General conditions of the promotion

Promotion valid from 01/10/2024 to 14/03/2025, with an effective date no later than 15/03/2025, for customers who have not been health-insured with Caser in the 6 months prior to signing up. Applicable to new contracts for individual customers of the products Salud Médica, Salud Integral, Salud Prestigio, and Salud Adapta + Sonrisa Esencial, as well as new contracts for Self-Employed and Single-Family SMEs for the products Salud Médica, Salud Integral, and Salud Prestigio.

Specific conditions and coverage for each product are subject to the General, Particular, and Special Terms of the contracted policy.

All discounts and special prices are reflected in the final price offered to the customer during the promotional period.

PRIVATE CUSTOMERS

Discounts and special prices for new contracts with private customers

30% discount + 2 months for free

Salud Médica

10WITHOUT copayment

Promotional rate: 30% discount on the general rate for contracts with 1 or 2 insured persons.

Family Pack starting at €87.39/month: Net monthly premiums valid for a family of 3 people aged 0 to 54, excluding Catalonia and the Balearic Islands, to which legally applicable taxes will be added in the first bill (0.15% L.E.A.). Check the promotion for different ages.

+ Gift of 1 free month (June 2025) for policies with an effective date between 01/10/2024 and 15/03/2025 with monthly payment. Additionally, **1 extra free month** (June 2026) when simultaneously contracting a dental product for each insured person in the health policy.

WITH copayment

Promotional rate: 30% discount on the general rate.

+ Gift of 1 free month (June 2025) for policies with an effective date between 01/10/2024 and 15/03/2025 with monthly payment. Additionally, **1 extra free month** (June 2026) when simultaneously contracting a dental product for each insured person in the health policy.

Salud Adapta+ Sonrisa Esencial

Promotional rate: 30% discount on the general rate.

Salud Integral

WITHOUT copayment

Promotional Rate: 30% discount on the general rate for contracts with **1 insured person**. For 2 insured persons, **an additional 5% discount**, and for 3 or more insured persons, **an additional 7% discount** (based on the rate for 1 person).

+ **Free gift of 1 month** (June 2025) for new sign-ups with an effective date between 12/11/2024 and 03/15/2025 and monthly payment.

10WITHOUT copayment

Promotional rate: 30% discount on the general rate for contracts with 1 insured person. For 2 insured persons, an additional 7% discount (on the rate for 1 person).

Family Pack starting at €154.29/month: Net monthly premiums valid for a family of 3 people aged 0 to 54, excluding Catalonia and the Balearic Islands, with legally applicable taxes added to the first bill (0.15% L.E.A). Check the promotion for other ages.

+ **Gift of 1 free month** (June 2025) for policies with an effective date between 01/10/2024 and 15/03/2025 with monthly payment. Additionally, **1 extra free month** (June 2026) when simultaneously contracting a dental product for each insured person in the health policy.

WITH copayment

Promotional rate: 30% discount on the general rate.

+ **Gift of 1 free month** (June 2025) for policies with an effective date between 01/10/2024 and 15/03/2025 with monthly payment. Additionally, **1 extra free month** (June 2026) when simultaneously contracting a dental product for each insured person in the health policy.

Salud Prestigio

Promotional rate: 30% discount on the general rate.

SINGLY FAMILY CUSTOMERS AND SME'S FAMILY BUSINESSES

Salud Médica PRO

10WITHOUT copayment

Promotional rate: 30% discount on the general rate.

Volume discount: An additional 5% discount for 2 or more insured persons.

+ **Gift of 1 free month** (June 2025) for policies with an effective date between 01/10/2024 and 15/03/2025 with monthly payment. Additionally, **1 extra free month** (June 2026) when simultaneously contracting a dental product for each insured person in the health policy.

WITH copayment

Promotional rate: 30% discount on the general rate.

Volume discount: An additional 5% discount for 2 or more insured persons.

+ **Gift of 1 free month** (June 2025) for policies with an effective date between 01/10/2024 and 15/03/2025 with monthly payment. Additionally, **1 extra free month** (June 2026) when simultaneously contracting a dental product for each insured person in the health policy.

Salud Integral PRO

WITHOUT copayment

Promotional rate: 30% discount on the general rate.

Volume discount: An additional 5% discount for 2 or more insured persons.

10WITHOUT copayment

Promotional rate: 30% discount on the general rate.

Volume discount: An additional 5% discount for 2 or more insured persons.

+ **Gift of 1 free month** (June 2025) for policies with an effective date between 01/10/2024 and 15/03/2025 with monthly payment. Additionally, **1 extra free month** (June 2026) when simultaneously contracting a dental product for each insured person in the health policy.

WITH copayment

Promotional rate: 30% discount on the general rate.

Volume discount: An additional 5% discount for 2 or more insured persons.

+ **Gift of 1 free month** (June 2025) for policies with an effective date between 01/10/2024 and 15/03/2025 with monthly payment. Additionally, **1 extra free month** (June 2026) when simultaneously contracting a dental product for each insured person in the health policy.

Salud Prestigio PRO

Promotional rate: 30% discount on the general rate.

Volume discount: An additional 5% discount for 2 or more insured persons.

OPEN CLOSED SMECUSTOMERS

Salud Médica, Integral y Prestigio

Special rate.

No copayment for Salud Médica, Salud Integral, and Salud Prestigio.

MORE SERVICES AND BENEFITS INCLUDED

All customers of Salud Médica, Salud Integral, Salud Prestigio, and Salud Adapta + Sonrisa Esencial have access at no additional cost to the following services:



CentroMédicoCaser

Telemedicine service, where you can conduct video/telephone consultations and chat consultations for General Medicine, Pediatrics, and various medical specialties (Psychology, Orthopedics, Gynecology, Cardiology, Dermatology, etc.). You can also access treatments such as rehabilitation, psychology, and more.



Selfie Health

Exclusive digital service from **Centro Médico Caser** that provides key physiological and psychological health indicators through facial scanning from your mobile in just 30 seconds. With Selfie Health, you can monitor your overall well-being daily, as it provides results for over 15 health indicators, such as: heart rate and respiratory rate, blood pressure, stress index, body mass index, facial age, cardiovascular disease risk, and now includes a mental health evaluator to measure anxiety levels and mood disturbances with just 5 questions. Additionally, you can review your measurement history and share results with your doctor whenever you wish. This service is available at no cost until 31/12/2025.



Symptom Evaluator

AI-based virtual assistant that, based on a series of questions about your symptoms, provides information on what might be happening and advises you on the most appropriate level of care or specialist. Additionally, you can download and share your evaluations and view your history. This service is available in the Caser Salud app, at no cost until 31/12/2025.



My Emotional Wellbeing

Online platform for mental health care and emotional management. A program that provides guidelines, advice, and recommendations to enhance your emotional well-being through various courses with live classes. Available topics include: Mindfulness, Stress Management, How to Sleep Well, Yoga, Pilates, Nutrition, and more. Valid for each adult insured person included in the policy. The service will be free until 31/12/2025.



Caser Cheque +Benefits

A discount voucher will be given for use on the services platform casermasbeneficios.es, consisting of €50 for maternity or assisted reproduction services, or €20 for genetics and prevention or nutrition. Valid for each adult insured person until 31/12/2025.



ALAIN AFFLELOU Optical and Hearing Aid Voucher

A discount voucher of €100 per insured person per year will be provided for the purchase of prescription glasses (frame + lenses) from the ALAIN AFFLELOU brand. Additionally, €200 per insured person per year will be available for the purchase of any binaural hearing aid from the INCOGNITO brand, or €100 per insured person per year for a monoaural hearing aid from the INCOGNITO brand. The voucher is available for Caser Salud insured individuals and their first-degree relatives at ALAIN AFFLELOU centers, valid until 31/12/2025. Not redeemable for cash. Discount not compatible with other offers except Tchin – Tchin, Next Year, and Infinity.

Additionally, all customers who sign up for **Salud Médica, Salud Integral, or Salud Prestigio** will receive:



Dental cheque

A **discount voucher of €100 per insured person** will be provided for orthodontics and implants, or €30 for other treatments, applicable to the franchised prices of the dental supplement included in the health insurance policy. The voucher can be redeemed until 31/12/2025 at dental clinics participating in this promotion.

Individual customers who sign up for **Salud Adapta Sonrisa Esencial** will receive:



Dental cheque at Caser dental clinics

A discount voucher of **€100 per insured person will be provided** for orthodontics and implants, or €30 for other treatments, applicable to the franchised prices of the contracted product. The voucher can be redeemed until 31/12/2025 at Caser Dental Clinics. Check our clinics and make an appointment at www.clinicasdentalescaser.es.

In addition, individual clients, the self-employed and single-family SMEs that contract Salud Integral or Salud Prestigio, will enjoy:



Reimbursement in optics

50% of the amount of the optical bills up to a maximum of €100 per insured person per year.



Reimbursement for pharmacy and childhood vaccines

50% of the amount of the invoices for medicines and vaccines for children up to a maximum of 100 per insured person per year.



Reimbursement for cryopreservation of stem cells – Biocord

Up to €600 for the purchase of any type of Biocord stem cell cryopreservation, through the casermasbeneficios.es service platform, where you can consult conditions.