

# GUIDE TO CHOOSING THE RIGHT CASER HEALTH INSURANCE POLICY



Choosing the right health insurance policy can be a daunting process with an avalanche of unfamiliar terms, the uncertainty of the level of cover we need or the cost bracket we can afford.

***Luckily, all areas are covered at Caser Expat Insurance*** with a range of policies to choose from, including Integral, Adapta and Médica. This guide will pick out the key cover and target insured party of each plan.

But, first things first, check out the following table to see which plans have a co-payment system in place and which offer hospitalisation cover.



**Co-payment:** A small fixed fee charged to an insured party for a medical service covered by the insurance, which makes sure that monthly premiums stay the same.

# Hospitalisation

This covers the cost of healthcare and stays as a private patient in a hospital.

Check out the individual plans for more info on the types of hospitalisation covered. If you're seeking full coverage and do not want to rely on social security, we recommend taking out insurance with hospitalisation cover.

On the other hand, we recommend an insurance plan without hospitalisation cover if you only make occasional use of the insurance, and use the social security when a hospital stay is required.



	Without co-payments	With co-payments
With hospitalisation	<ul style="list-style-type: none"> <li>• <u>Adapta + Dental</u> - All types of hospitalisation, with no limits imposed.</li> <li>• <u>Prestigio</u> - Reimbursement of medical expenses (with reimbursements).</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Integral</u> - Family package, first 10 co-payments free, no limit on hospitalisation.</li> </ul>
Without hospitalisation		<ul style="list-style-type: none"> <li>• <u>Médica</u> - Family package, first 10 co-payments free.</li> </ul>

# No co-payment system and hospitalisation cover included - The most comprehensive

## Adapta + Dental (our recommendation)

If you're looking for a comprehensive health and dental insurance package to keep you and your family protected without worrying about navigating two separate policies, **Caser Adapta** could have all the answers.

- ✓ Free choice of centres and specialists.
- ✓ No co-payment system in place (except for adult psychological care), giving you freedom to use as many services as needed without having to worry about mounting costs.
- ✓ Complete dental insurance with 'Sonrisa Esencial', which includes a wide range of services such as preventive dentistry, orthodontics, implantology, among others.
- ✓ No qualifying period for the majority of services.
- ✓ Max. age limit of 69





## **Prestigio** (premium)

If you want to decide on the doctor you and your family see, no matter where you are based, our most prestigious insurance plan '**Caser Prestigio**' will meet your needs.

- ☑ Reimbursement of medical expenses, meaning you choose the doctor or specialist you prefer and we will refund you up to 90% of what you're charged.
- ☑ Global healthcare, ensuring you and your family are covered no matter where you are.
- ☑ No co-payment system in place, allowing you to take advantage of services as much as you want.
- ☑ No qualifying period for the majority of services.
- ☑ Max. age limit of 69

# Co-payment system and hospitalisation cover included – Mid-range

## Integral (ideal for families)

If you have already started a family or are planning to do so and want to ensure that you and little ones stay protected, **Caser Integral** could be a solid option to meet your needs. From assisted reproduction services, to prenatal test and birth preparation program, right through to post-partum care, this policy spans a woman's journey into motherhood, ensuring she and baby stay protected.

- ✓ Complete health coverage, leaving no stone unturned.
- ✓ Waiver on fees when newborn or adopted child is added to the policy within 15 days.
- ✓ Limited co-payments plus the first 10 are covered by Caser.
- ✓ No qualifying period for the majority of services.
- ✓ Max. age limit of 69





## Médica (ideal for families)

Living in Spain has the benefit of the quality public health system, but sometimes waiting lists and the lack of services make accessing the services we need troublesome. If this applies to you, **Caser Medica** might solve the problem. At **€87/month** for the family pack, it allows you and your family to supplement the services you receive in the Social Security with the pros of private health insurance.

- ✓ Access to a specialist healthcare team, including paediatricians, gynaecologists and dermatologists, without any need for a referral from a GP, plus unlimited hospitalisation.
- ✓ Reimbursement of 50% of dental costs up to €100.
- ✓ Co-payment system in place, but the first 10 co-payments are on us.
- ✓ No qualifying period for the majority of services.
- ✓ Max. age limit of 69.





*MORE INFO*



[www.caserexpatinsurance.com](http://www.caserexpatinsurance.com)