

CAMPAIGN CONDITIONS CASER EXPAT INSURANCE HEALTH

SPRING - SUMMER 2023

CLIENTES PARTICULARES

General conditions of the promotion

Promotion valid for new contracts for private customers of the products Caser Salud Inicia, Caser Salud Médica, Caser Salud Activa, Caser Salud Integral, Caser Salud Prestigio and Caser Salud Adapta + Sonrisa Esencial, from 15/03/2023 to 14/09/2023, with a maximum effective date of 15/09/2023 who have not been health insured with Caser in the 6 months prior to contracting.

Consult the specific conditions of each cover and how to apply for them. Coverage subject to the General, Particular and Special Conditions of the policy contracted.

All discounts and special prices are shown applied to the final price offered to the client during the promotional period.

Services included for private customers

By taking out Caser Salud Inicia, Caser Salud Médica, Caser Salud Activa, Caser Salud Integral, Caser Salud Prestigio and Caser Salud Adapta + Sonrisa Esencial, you have access to the following services at no additional cost:



CentroMédicoCaser

Our Telemedicine service, without additional cost or co-payment "CentroMédicoCaser", where you can make Video/TeleConsultations and consultations by medical chat, both Primary Medicine, Paediatrics, as well as multiple medical specialties (Psychology, Traumatology, Gynaecology, Cardiology, Dermatology...). You will also be able to access treatments such as rehabilitation, psychology, etc. Access Caser Medical Centre from the Caser Salud App or from the Customer Area.





A new and **exclusive** digital service from Caser Medical Centre that allows you to obtain important physiological and psychological health indicators through facial scans **from your mobile phone** in just **30 seconds**. With Selfie Health, you can monitor your general wellbeing every day, as it offers results of more than **15 health indicators**, such as: heart and respiratory rate, blood pressure, stress index, body mass index, facial age, risk of cardiovascular disease... You can also consult your **measurement history and share the results with your doctor** whenever you want. Access this service from the **Caser Salud App**. To be able to use the Selfie Health service, you must have a device with an iOs operating system equal to or higher than 12.4 or Android equal to or higher than 7.1. The service will be free until 31/12/2023.



Emotional Wellbeing Platform

We give free access to the My Emotional Wellbeing platform, a programme that will give you guidelines, advice and recommendations to improve the care of your mind and the management of your emotions on a daily basis through different courses with live classes. Valid for each insured person of legal age included in the policy. The service will be free of charge until 31/12/2023.

Free Caser + Benefits voucher



A voucher will be given to each adult insured person to enjoy on the <u>casermasbenecios.es</u> service platform. €50 for maternity or assisted reproduction, or €20 for genetics and prevention or nutrition. Valid for each insured person of legal age until 31/12/2023. Redeemable at casermasbeneficios.es. with promotional code "MASBIENESTAR". You can get your Caser +Benefits voucher from the Caser Salud App or from the Client Area, accessing by "promotions".

For private customers who take out Caser Salud Inicia, Caser Salud Médica, Caser Salud Activa, Caser Salud Integral or Caser Salud Prestigio, they will also have:

Free dental voucher



A cheque for the value of €100 per insured person for Orthodontics and Implants; or €30 for other treatments, applicable to the franchised prices of the dental complement included in the health care policy. It will be redeemable until 31/12/2023 at Dental Clinics participating in this promotion. To request your dental cheque and consult the list of Dental Clinics, you can do so from our Caser Salud App or from the Client Area, accessing by "promotions". Consult additional conditions for application at the clinic.

For private customers who take **Caser Salud Adapta Sonrisa Esencial**, they will have the following benefits:

Dental cheque at Caser dental clinics



A discount cheque will be given to each insured person for a value of 100€ in Orthodontics and Implants; or 30€ in the rest of treatments, applicable to the prices of Sonrisa Esencial franchisees. It will be redeemable until 31/12/2023 at Caser Dental Clinics. Consult our clinics and make an appointment at www.citaclinicadental.es/

In addition, for private customers who take out Caser Salud Activa, Caser Salud Integral o Caser Salud Prestigio, they will enjoy:

Reimbursement of pharmacy and child vaccination cost



We reimburse 50% of pharmacy and child vaccination costs up to a maximum of €100 per insured party per year.

Reimbursement of optician costs



We reimburse you 50% of optician costs up to a maximum of €100 per insured per year.

Reimbursement of the stem cells cryopreservation invoices - Biocord We reimburse you up to €600 for the purchase of any type of Biocord stem

We reimburse you **up to €600** for the purchase of any type of Biocord stem cell cryopreservation, through our service platform <u>casermasbeneficios.es</u>, see conditions at <u>casermasbeneficios.es</u>.

<u>Discounts and special prices for new contracts with private</u> <u>customers</u>

30% discount + 2 moths for free

Caser Salud Inicia

Promotional rate: 30% discount on the general rate. From 12€/month: Net monthly premium, per insured valid for policyholders under 25 years of age, on which the legally applicable taxes will be applied to the 1st bill (0.15% L.E.A).

+ 2 months free gift: 1 month free (November 2023) for new policyholders with an effective date from 15/03/2023 to 15/09/2023. And 1 additional free month (January 2024), when taking out a dental product for each policyholder of the health policy.

Caser Salud Médica

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

Family Pack from 75.60 €/month: Net monthly premiums valid for a family of 3 people from 0 to 54 years of age, -except Catalonia and Balearic Islands-, on which the legally applicable taxes will be applied to the 1st bill (0.15% L.E.A). Consult promotion for different ages.

+ 2 month free gift: 1 month free (November 2023) for subscriptions with effective date from 15/03/2023 to 15/09/2023. And 1 additional free month (January 2024), when contracting a dental product for each insured person in the health policy.

Caser Salud Adapta + Sonrisa Esencial

Promotional rate: 30% discount on the general rate.

+ 2 months free (November 2023 and November 2024) for subscriptions with effective date from 15/03/2023 to 15/09/2023.

Caser Salud Activa

Promotional rate: 30% discount on the general rate. From 33€/month: Net monthly premium per insured valid for policyholders under 40 years of age, valid until their next renewal, on which the legally applicable taxes will be applied to the 1st bill (0.15% L.E.A).

+2 months free gift: 1 month free (November 2023) for new policyholders with effective date from 15/03/2023 to 15/09/2023. And 1 additional free month (January 2024), when taking out a dental product for each policyholder of the health policy.

Caser Salud Integral

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

Family Pack from 133 €/month: Net monthly premiums valid for a family of 3 people between 0 and 54 years of age -except Catalonia and Balearic Islands-, on which the legally applicable taxes will be applied to the 1st bill (0.15% L.E.A). Consult promotion for other ages.

+ 2 month free gift: 1 month free (November 2023) for subscriptions effective from 15/03/2023 to 15/09/2023. And 1 additional free month (January 2024), when contracting a dental product for each insured person in the health policy.

Caser Salud Prestigio

Promotional rate: 30% discount on the general rate.

+ 2 months free gift: 1 month free (November 2023) for registrations with effective date from 15/03/2023 to 15/09/2023. And 1 additional free month (January 2024), when contracting a dental product for each policyholder of the health policy.

SELF-EMPLOYED AND SME CLIENTS

General conditions of the promotion

Promotion valid for new contracts for Self-employed and SME clients of the products Caser Salud Pyme Activa, Caser Salud Pyme Médica, Caser Salud Pyme Integral and Caser Salud Pyme Prestigio, from 15/03/2023 to 14/09/2023, with a maximum effective date of 15/09/2023 who have not been health insured with Caser in the 6 months prior to contracting.

For self-employed and SMEs:

- 2 insured persons: 5% discount.
- 3 or more insured persons: 7,5% discount.
- + 2 months free gift: 1 month free (November 2023) for new registrations with effective date from 15/03/2023 to 15/09/2023. And 1 more month free (January 2024), when taking out a dental product for each insured person in the health policy.

For other SMEs:

No co-payment for Caser Salud Pyme Médica, Caser Salud Pyme Integral and Caser Salud Pyme Prestigio.

Services included for Self-employed and SMEs



CentroMédicoCaser

Our Telemedicine service, at no additional cost or co-payment "CentroMédicoCaser", where you can make Video/TeleConsultations and consultations by medical chat, both Primary Medicine, Paediatrics, and medical specialities (Psychology, Traumatology, Dietetics and Nutrition, Gynaecology, Cardiology, Dermatology...). You will also be able to access treatments such as rehabilitation, psychology, etc. Access Caser Medical Centre from the Caser Salud App or from the Customer Area.

Selfie Health



A new and **exclusive** digital service from Caser Medical Centre that allows you to obtain important physiological and psychological health indicators through facial scans **from your mobile phone** in just **30 seconds**. With Selfie Health, you can monitor your general wellbeing every day, as it offers results of **more than 15 health indicators**, such as: heart and respiratory rate, blood pressure, stress index, body mass index, facial age, risk of cardiovascular disease... You can also consult your **measurement history and share the results with your doctor** whenever you want. Access this service from the Caser Salud App, by entering CentroMédicoCaser. To use the Selfie Health service, you must have a device with an iOs operating system equal to or higher than 12.4 or Android equal to or higher than 7.1. The service will be free of charge until 31/12/2023.



Emotional Wellbeing Platform

We give free access to the My Emotional Wellbeing platform, a programme that will give you guidelines, advice and recommendations to improve the care of your mind and the management of your emotions on a daily basis through different courses with live classes. Valid for each insured person of legal age included in the policy. The service will be free of charge until 31/12/2023.



Free Caser + Benefits voucher

A voucher will be given to each adult insured person to enjoy on the <u>casermasbenecios.es</u> service platform. €50 for maternity or assisted reproduction, or €20 for genetics and prevention or nutrition. Valid for each insured person of legal age until 31/12/2023. Redeemable at casermasbeneficios.es. with promotional code "MASBIENESTAR". You can get your Caser + Benefits voucher from the Caser Salud App or from the Client Area, accessing by "promotions".



Free dental voucher

A voucher for the value of €100 per insured person for Orthodontics and Implants; or €30 for other treatments, applicable to the franchised prices of the dental complement included in the health care policy. It will be redeemable until 31/12/2023 at Dental Clinics participating in this promotion. To request your dental cheque and consult the list of Dental Clinics, you can do so from our Caser Salud App or from the Client Area, accessing by "promotions". Consult additional conditions for application at the clinic.



Reimbursement of pharmacy and child vaccination cost

In the Caser Salud **Pyme Activa** product, we reimburse 50% of the cost of medicines and vaccinations for children up to a maximum of €100 per insured person per year.

In addition, for self-employed clients and SMEs who take out **Caser Salud Activa**, **Caser Salud Integral o Caser Salud Prestigio**, they will enjoy:



Reimbursement of the stem cells cryopreservation invoices - Biocord

We reimburse you **up to €600** for the purchase of any type of Biocord stem cell cryopreservation, through our service platform <u>casermasbeneficios.es</u>, see conditions at <u>casermasbeneficios.es</u>.

Consult the specific conditions of each cover and how to apply for them. Coverage subject to the General, Particular and Special Conditions of the contracted policy. Gift of free monthly payments when choosing a monthly payment, as long as the policy is registered and the premium is up to date for those months. All discounts and special prices are shown applied to the final price offered to the client during the promotional period.