

CONDITIONS OF THE CASER EXPAT INSURANCE CAMPAIGN

OTOÑO - INVIERNO 2022 - 2023

PRIVATE CUSTOMERS

General Terms and Conditions of the Promotion

Promotion valid for individual customers who take out new health insurance policies with one of the following products: Inicia, Médica, Activa, Integral, Prestigio, and Adapta + Essential Smile between 01/09/2021 al 14/03/2022, provided they have not been insured by any Caser health plan in the 6 months prior.

See the specific terms and conditions of each type of coverage and how to request it. Coverage subject to the General, Particular and Special Terms and Conditions of each policy taken out.

All discounts and special prices shown have already been applied to the final price shown to the customer during the promotional period.

Services included for individual customer

Taking out a policy of the following products: Inicia, Médica, Activa, Integral, Prestigio, and Adapta + Essential Smile you can take advantage of the following services at no additional cost:



CentroMédicoCaser Telemedicine service with no additional cost and without copay "MedicalClinicCaser", This application offers access to TeleConsultation, VideoConsultation and a medical chat service via the Caser Salud App or the online Customer Area with different medical specialists, from General Medicine, Paediatrics, as well as multiple medical specialities (Psychology, Gynecology, Cardiology, Dermatology...) You'll have access to other

treatments as rehabilitation treatment, psychology, etc., and much more.

Selfie Health



A new and **exclusive** digital service that allows our insured customers to obtain key physiological and psychological health indicators **using mobile facial recognition** software in just **under 30 seconds**. With Selfie Health, you will be able to keep better track of your health with easy-to-use monitoring. You can retrieve more than **10-key indicators** including heart and respiratory rate, blood pressure, risk of cardiovascular disease, stress index levels and physical characteristics including BMI, facial age, etc.

Plus, they can **view previous measurements and have the option of sharing the health indicators** with their doctor whenever and wherever they want. They can access this service through the Caser Salud app by tapping on the CentroMédicoCaser section. The service is free until 31/13/2023.

Emotional Well-being platform



Free access to the My Emotional Wellbeing Platform where you can get guidelines, tips and recommendations to boost your **mental wellbeing** and **learn to better manage your emotions** in your day-to-day. Valid for every insured party of legal age included in the policy. The service will be free until 30/06/2023.

Particular clients who take out Caser Salud Inicia, Caser Salud Médica, Caser Salud Activa, Caser Salud Integral o Caser Salud Prestigio policies, they also can have:

Free dental voucher



Every insured party will receive a dental voucher to the value of ≤ 100 for Orthodontics, Implants and Prothesis; or ≤ 30 valid for all other treatments. It can be redeemed up until 31/12/2023 at any clinic included in Caser's Medical Network that is covered under this promotion. Request your dental voucher on the Caser Salud App or your Customer Area, click on the "promotions". See additional conditions of application in clinics.

Additionally, particular clients who take out Caser Salud Activa, Caser Salud Integral, o Caser Salud Prestigio, will take an advantage of:



Discount and special prices for new policies for particular clients

30% discount + 3 months free

Caser Salud Inicia

Promotional rate 30% off general rate. **From 12€/month:** Net monthly Premium per insured party valid for individuals under the age of 25, to which the legally applicable taxes shall be applied in the first monthly payment (0,15% L.E.A).

+ 3 months free: 2 months free (April 2023 and April 2024) for customers who take out policies with effective dates between 01/09/03/2022 and 15/03/2023. Plus, an extra month free (November 2023), when a dental product is taken out for every insured party covered.

Caser Salud Médica

Promotional rate: 30% off the general rate for policies taken out for 1 or 2 insured parties.

Family Pack from \in75,60/month: Net monthly premiums valid for a family of 3 people from ages 0 to 54, -except in Catalonia and the Balearic Islands-, to which the legally applicable taxes will be applied in the first monthly payment (0,15% L.E.A). See promotions for different ages.

+ 3 months free: 2 months free (April 2023 and April 2024) for customers who take out policies with effective dates between 01/09/03/2022 and 15/03/2023. Plus, an extra month free (November 2023), when a dental product is taken out for every insured party covered.

Caser Salud Adapta + Sonrisa Esencial

Promotional rate: 30% off the general rate.

+ 3 months free: (April 2023, April 2024 and April 2025) for customers who take out policies with effective dates between 01/09/2022 and 15/03/2023.

Caser Salud Activa

Promotional rate: 30% off the general rate. **From €33/month:** Net monthly Premium per insured party for individuals under the age of 40 (to remain valid until the next renewal), to which the legally applicable taxes will be applied in the first monthly payment (0,15% L.E.A).

+ 3 months free: 2 months free (April 2023 and April 2024) for customers who take out policies with effective dates between 01/09/03/2022 and 15/03/2023. Plus, an extra month free (November 2023), when a dental product is taken out for every insured party covered.

Caser Salud Integral

Promotional rate: 30% off the general rate for policies taken out for **1 insured party**. Additional **7% off** for 2 insured parties.

Family pack from \in **133/month**: Net monthly premiums valid for a family of 3 people from ages 0 to 54, -except in Catalonia and the Balearic Islands-, to which the legally applicable taxes will be applied in the first monthly payment (0,15% L.E.A). See promotions for different ages.

+ 3 months free: 2 months free (April 2023 and April 2024) for customers who take out policies with effective dates between 01/09/03/2022 and 15/03/2023. Plus, an extra month free (November 2023), when a dental product is taken out for every insured party covered.

Caser Salud Prestigio

Promotional rate: 30% off the general rate.

+ 3 months free: 2 months free (April 2023 and April 2024) for customers who take out policies with effective dates between 01/09/03/2022 and 15/03/2023. Plus, an extra month free (November 2023), when a dental product is taken out for every insured party covered.

SELF-EMPLOYED & SMES

General terms and conditions of the promotion

Promotion valid for self-employed and SME customers who take out new health insurance policies with one of the following products: SME Activa, Caser health SME Médica, Caser health SME Integral and Caser health SME Prestigio between 01/09/2022 and 14/03/2023 provided they have not been insured by any Caser health plans in the 6 months prior.

For self-employed and simple SMES:

• 2 insured parties: 5% off.

- 3 or more insured parties: 7,5% off.
- + 3 months free: 2 months free (April 2023 and April 2024) for customers who take out policies with effective dates between 01/09/03/2022 and 15/03/2023. Plus, an extra month free (November 2023), when a dental product is taken out for every insured party covered.

Other kind of SMEs:

No co-pay for Caser health SME Médica, Caser health SME Integral and Caser health SME . Prestigio.



Telemedicine service with no additional cost and without copay "MedicalClinicCaser", This application offers access to TeleConsultation, VideoConsultation and a medical chat service via the Caser Salud App or the online Customer Area with different medical specialists, from **General** Medicine, Paediatrics, as well as multiple medical specialties (Psychology, Gynecology, Cardiology, Dermatology...) You'll have access to other treatments as rehabilitation treatment, psychology, etc., and much more.

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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.



Additionally, particular clients who take out Caser Salud Activa, Caser Salud Integral or Caser Salud Prestigio policy, will take advantage of:



Reimbursement of the stem cells cryopreservation invoices - Biocord

Choosing any modality of stem cells cryopreservation by Biocord through our website: <u>casermasbeneficios.es</u>, We will take care of the reimbursement of the invoice up to a maximum of €600. Conditions apply. More info at: <u>casermasbeneficios.es</u>

See the specific terms and conditions of each type of coverage and how to request it. Coverage subject to the General, Particular and Special Terms and Conditions of each policy taken out.

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