



Health Insurance **Óptima,**  
**Óptima Familiar, Complet**  
**and Complet Copayment**

# User Guide



**ADOP**

Patrocinador  
del Equipo  
Paralímpico  
Español

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# 1 How to contact AXA

Here at AXA we're committed to giving you unbeatable service. So to make sure our communication is seamless whenever you need us, you can contact us via:



## Your insurance intermediary

If you took out your policy using an intermediary.

### What you can do

Get solutions for all your needs or queries about your policy, bills, taking out new products, etc.



## MyAXA private customer area

Register at [www.axa.es/acceso-myaxa](http://www.axa.es/acceso-myaxa) or download the **MyAXA App** on your smartphone:

### What you can do

- View your policy and perform procedures online.
- See the general medical and dental provider network.
- Ask for and view medical expense reimbursements.
- Ask for medical authorisations.
- Access your digital card.



## Emergencies

Call us 24/7 on **93 312 57 48** or **900 908 795**.

### What you can do

- Request emergency services.
- Ask for a doctor or ambulance at home.



## Travel assistance

Call us 24/7 on **0034933669581** (if you're calling from abroad).

### What you can do

- Ask for assistance when you're on a trip.



## Customer care and second opinion

Call us on **91 807 00 55** or **900 909 014** Monday to Friday from 9 am to 7 pm.

### What you can do

- Ask for advice about serious illnesses.
- Ask for medical authorisations.
- See the general medical and dental provider network.
- Get answers to your queries and handle whatever you need.



## Medical guidance

Call us 24/7 on **91 807 00 55** or **900 909 014**.

### What you can do

- Ask for medical guidance.
- Our Health Check.



## Dental emergencies

Call us 24/7 on **91 834 40 41**.

Exclusively for customers who have taken out dental cover.



## Our services with an excess

They are available at [www.axabienestar.es](http://www.axabienestar.es).

### What you can do

Buy health and wellness services at exclusive prices.

**These services are described in more detail below.**

## 2 Got a medical emergency?

Call our 24-hour emergency service where a doctor will assess your case and advise you about what you should do:

- **Medical guidance.**
- They can tell you about the nearest **24-hour A&E**.
- **We'll send a doctor to your home** if need be and as long as we have this service in your town.
- **We'll send an ambulance or mobile ICU** to take you to a hospital if the doctor thinks it is necessary.



### REMEMBER

In case of emergencies, you are entitled to reimbursement of up to 80% of expenses for general medicine, paediatrics and nursing home visits by professionals not in the provider network as long as your illness prevents you from going to the consulting room, the visit is requested by a doctor and AXA has not been able to provide the service.



# 3 How to contact a doctor

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## Medical guidance helpline

With our **medical guidance service** you can ask about:

- **Medical concerns**, if you are in pain, have food poisoning, rashes, your children have a fever, anxiety, etc.
- **Reviewing and interpreting test results** with a doctor.
- **Queries about medication**: dosage, terminology, contraindications, etc.
- **Questions about nutrition**, slimming diets, specific diets for different conditions and ages.
- Plus you can **contact psychologists** who will help you to cope with various situations in your life.

## Appointment with a medical provider network doctor

You have over 48,000 practitioners nationwide available who you can see in your medical provider network at [www.axa.es/cuadro-medico-salud](http://www.axa.es/cuadro-medico-salud), in the MyAXA app, on the My AXA website or by calling **91 807 00 55** or **900 909 014**.

### How to ask for an appointment:

1. Choose the healthcare professional or facility and make an appointment.
2. Identify yourself as an AXA insured with your health card and ID card.
3. Sign to confirm the service received.

If you have any problems with your card, call us on **91 807 00 55** or **900 909 014**.

If your policy has copayments, they will be charged at the same bank where you have your policy bills paid by direct debit

# 4 Have to get a diagnostic test done?

## Diagnostic tests, treatments, surgery and hospital admissions

1. Choose the healthcare professional or facility and make an appointment.
2. Identify yourself as an AXA insured with your health card and ID card.

Some diagnostic tests, treatments, surgery and/or hospital admissions require a prescription and/or prior authorisation by AXA to confirm that:

- It is covered by your policy.
- The waiting period has ended.

## How to ask for an authorisation

We provide a number of options so you can choose the one that suits you best:



In your private customer area or on the **MyAXA app**.



By filling in the authorisation form at **[www.axa.es/servicios/solicitud-autorizaciones-medicas](http://www.axa.es/servicios/solicitud-autorizaciones-medicas)**.



By calling **91 807 00 55** or **900 909 014** Monday to Friday from 8 am to 7 pm.

You should have your card details, the prescription for the test and/or treatment and the name of the prescribing doctor to hand and we will provide you with the authorisation number.

Some authorisations may require medical reports for the service you ask for.



## REMEMBER

You must ask for authorisations at least 48 hours before you receive the healthcare service. In the case of an emergency admission, you must ask for it during the first 72 hours of your admission.

## Which tests and treatments require prior authorisation?

See the list of tests here:













**[www.axa.es/servicios/solicitud-autorizaciones-medicas](http://www.axa.es/servicios/solicitud-autorizaciones-medicas)**

# 5 Prevention services

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Because the best protection is good prevention, at AXA we want to ensure you feel protected with our prevention programmes:

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	Basic general medical check-up.
	Early diagnosis of cardiovascular risk.
	Early diagnosis of skin cancer (melanoma).
	Early diagnosis of prostate cancer.
	Early diagnosis of glaucoma.
	Early diagnosis of gynaecological diseases.
	Early diagnosis of breast cancer.
	Early diagnosis of colon cancer.
	Early diagnosis of hypoacusis (hearing loss).
	Dental health programme.
	Dental health programme for pregnant women.
	Childbirth preparation classes (face-to-face and online).

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## Health Check

A medical team will give you a questionnaire over the phone to find out your current state of health. You can review your medical history and physical condition with them and they will give you recommendations about how to look after your health.

## Health and wellness services with an excess

We have an extensive health and wellness services provider network you can use which includes a wide variety of alternative treatments, complementary therapies and other services at exclusive prices with significant discounts on market rates.

# 6 Policies with copayment

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If you have an **Óptima Familiar** and/or **Completo Copayment** policy, it includes copayment which is the pre-set amount per medical procedure or service you pay to use the services delivered by the AXA Health medical provider network in exchange for a lower premium.

Copayments are classified under the following headings:

- Primary care visits (general medicine, paediatrics).
- Speciality visits.
- Emergencies.
- Nursing, physiotherapy sessions.
- Complex diagnostic tests, for example, magnetic resonance, endoscopy, mammography, tomography - CT, etc.
- Other diagnostic tests.
- Special treatments, e.g. chemotherapy, radiotherapy, tubal ligation, green light laser, etc.
- Other medical procedures or services such as simple biopsies, removal of skin tumours and infiltrations.
- Preventive medicine programmes: check-ups, annual gynaecological check-up, etc.

If you have a copayment policy, you will pay the cost of the copayment in your monthly bill at the same bank where you have your policy bills paid by direct debit.



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## How to ask for reimbursement of expenses

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If your policy includes the medical expenses reimbursement option (based on the schedule of your policy), you can ask for reimbursement:

- On the **MyAXA app**.
- By filling in the reimbursement form at **[www.axa.es/solicitud-reembolso](http://www.axa.es/solicitud-reembolso)**.
- By **post**.

### How to send it by post

- 1.** Fill in all the fields on the expense reimbursement application form. You can download expense reimbursement forms in your MyAXA private area or get them by calling **91 807 00 55** or **900 909 014** Monday to Friday from 8 am to 7 pm.
- 2.** Enclose the original invoices for the insured's expenses. Under Royal Decree 1619/2012 of 30 November, invoices must include:
  - Invoice number.
  - Issue date.
  - Medical service date.
  - Business name, address, CIF or NIF and medical association number of the healthcare professional (issuer of the invoice).
  - Details of the insured who has received the service: full name.
  - Address and NIF/NIE of the invoice receiver.
  - Description of the healthcare service.
  - Itemised amount.
- 3.** Include the prescription in case of using diagnostic media, therapeutic tests, home nursing services or internal prostheses which are covered.
- 4.** Enclose all medical or clinical information you consider necessary for assessing and processing the reimbursement.

### Where to send the information

Post all the documents within eight days of receiving the service to:

#### **AXA Seguros Generales**

Dpto. de Reembolso de gastos  
Apartado nº 61806 FD  
28080 Madrid.

If you need more information, just go to [www.axa.es/servicios/salud-solicitud-reembolso-gastos](http://www.axa.es/servicios/salud-solicitud-reembolso-gastos).

**Please do not send urgent or registered letters because the post office box does not accept them.**

# 7 How to ask for reimbursement of expenses

Continuation

## How we reimburse your expenses

We will pay the reimbursement by bank transfer within 15 working days after we receive all the documents we need.



### REMEMBER

Your insurance includes reimbursement of expenses in some of the covers listed in the terms and conditions and schedule of your policy.

# 8 How to ask for a second opinion

You can request this service if you've been diagnosed with a serious illness or in extremely complex medical situations and are looking for the peace of mind of getting a second opinion from globally qualified experts with extensive experience in similar cases.

## What we provide

Support from an in-house medical consultant who will help you prepare the documents needed and submit them. After the evaluation by the experts, the medical consultant will then give you the assessment report.



### REMEMBER

Insured people who get a second opinion will be able to take advantage of special agreements with leading medical facilities in the USA at preferential rates.

# 9 How to ask for travel assistance

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We provide travel assistance services for the insured travelling away from their home in Spain on trips not lasting longer than 60 days.

## **What we offer you abroad**

- Medical repatriation due to illness, accident or death.
- Medical, surgical, drug and hospitalisation costs within the limit set in the schedule of your policy.
- Early return of the insured due to the death of a family member.
- Legal expenses coverage.
- Finding and forwarding luggage and other covers.

# 10 Exclusive services

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## **Laser refractive surgery**

You can choose from a wide range of clinics providing excimer laser surgery for correcting short-sightedness at special prices. We also offer you preoperative coverage, while second surgery where needed is included in the initial price.

See the provider network at [www.axa.es](http://www.axa.es) where you will find **refractive surgery** clinics under additional services/laser refractive surgery.

## **Psychology**

We include psychology visits through reimbursement of expenses as long as they are prescribed by a psychiatrist and are provided by members of psychology associations up to the limit set in your policy.

See the provider network at [www.axa.es](http://www.axa.es) where you will find the psychologists we have an agreement with in the psychology speciality.

## **Assisted reproduction**

You have available a wide range of centres offering you special prices in the study, diagnosis (with the usual and standardised additional tests) and treatment of the couple's infertility up to a limit of two attempts at artificial insemination and one attempt at in vitro fertilisation, including ICSI (intracytoplasmic sperm injection) if need be, in approved centres.

See the provider network at [www.axa.es](http://www.axa.es) where you will find assisted reproduction centres.

# 10 Exclusive services Continuation

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## **Complementary medicine**

We offer special prices in these complementary therapies: homeopathy visits, acupuncture treatment and ozone therapy (for pain management).

See the provider network at [www.axa.es/cuadro-medico-salud](http://www.axa.es/cuadro-medico-salud) by going to the “Complementary medicine” speciality.

## **Cryopreservation of umbilical cord blood** (stem cells)

We give you the chance to freeze the umbilical cord blood cells of your newborns through selected centres.

See the available centres at [www.axa.es/servicios/conservacion-celulas-madre](http://www.axa.es/servicios/conservacion-celulas-madre).

In this service AXA provides:

- 50% reimbursement of the cost of the initial kit, processing and freezing up to at most €650.
- 80% reimbursement of the annual maintenance fee up to at most €70 per year.

## **Postpartum care at home**

After giving birth, we provide you with a home midwife service which will help you to clear up any concerns you may have during this new stage.

Call the AXA medical guidance helpline to ask for this service.



# 11 Dental and oral health add-on cover

All insured customers are entitled to use this service.

## What it covers

- **Services at no additional cost:** preventive dentistry (teeth cleaning, extractions, conventional X-rays, first visits, etc).
- **Services with an excess at special prices:** you pay directly in the clinic for the rest of the treatments.

See the list of dental excesses at [www.axa.es/seguros-salud-dental](http://www.axa.es/seguros-salud-dental).



## REMEMBER

If you have any queries about the dental cover, or if you need a service and cannot find any practitioners available in your province, please call our customer care on **91 807 00 55** or **900 909 014**.



# 12 Private customer area: MyAXA

Go to your private online customer area now and make the most of its numerous services and advantages quickly, easily and securely.

Register at [www.axa.es/acceso-myaxa](http://www.axa.es/acceso-myaxa) or download the MyAXA app on your smartphone and you can:



# 13 AXA Medical Centre

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We provide you with our Medical Centre to look after your health at:

**Gran Via de les Corts Catalanes, 657, 08010 Barcelona**  
**Telèfon 93 247 66 80**

Where we give you priority treatment and the finest healthcare.

Plus you can benefit from exclusive advantages such as:



**Priority care**  
in general medicine,  
testing, nursing  
and radiology by  
appointment.



**Authorisations  
handled on the  
spot.**



**1 hour's free parking**  
at Gran Via de les Corts  
Catalanes 659.  
Ask for your ticket to be  
validated at the AXA Medical  
Centre.

At the AXA Medical Centre you will find:

- General medicine.
- Medical specialities.
- Physiotherapy.
- Dental clinic.

And as an AXA customer you also get special prices for:

- Medical check-ups for driving licences, weapons, boats and dangerous animals.
- Dietary and psychological services.



**[www.axa.es](http://www.axa.es)**

**The terms stated in this publication are subject to the terms and conditions and schedule of these insurance policies and the insurance option taken out.**

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