

Private Health Care for foreign nationals resident in Spain



Aresa is an insurance company that specialises in protecting and insuring the health of Spanish families. For 40 years it has been looking after the health of more than 500,000 people throughout Spain.



The company's healthy financial structure, based on the strength of its own resources, has positioned it as one of the companies with the greatest solvency margin in the entire insurance sector.

Aresa forms part of a corporate group strongly associated with the health sector which, apart from the insurance company, encompasses a major medical service division with its own medical centres in various Spanish cities.

Take advantage of all the benefits offered by a healthcare specialist!

- Insure your health **with a fixed rate**. Private medical care for a single fixed monthly premium; no more, no less.
- Healthcare **for life** through a **life insurance policy**.
- Aresa's premiums **do not depend on your age, your sex or the use** you make of the plan.
- Access to the best **clinics and private hospitals**.
- **Worldwide emergency** medical care.
- With **special discounts for the under-18s and young families**. (Up to the age of 36 for new Integral and Universal Healthcare Plan policies).
- With the opportunity to **contract policies up to the age of 75**.
- You can personalise your Plan with **supplementary coverage** for Accidents, Hospitalisation and Dental Care.

new
PLANS 21

Ares's Healthcare Plans address the healthcare protection needs of families. They include a broad range of coverage, the latest advances in diagnostic and treatment methods, a preventive medicine service and an emergency home visit service throughout Spain.

■ Primary medicine	■ Treatment
■ Medical and surgical specialties	■ Hospitalisation
■ Preventive medicine	■ Other services
■ Diagnostic methods	■ Optional complementary cover

BENEFITS	Complete	Universal	Basic
• Medical guidance service, in different languages.	●	●	●
• General medicine, children and ATSDU.	●	●	●
• Permanent emergency service with different languages.	●	●	●
• Emergency care when away from home in Spain. • Medical care abroad.	●	●	●
• Ambulance.	●	●	●
• Medical and surgical specialties, with language pointers in the Healthcare Guide.	●	●	●
• Gynaecological check-up.	●	●	●
• Cardiological check-up.	●	●	●
• Urological check-up.	●	●	●
• Vasectomy and female sterilisation.	●	●	●
• Clinical analysis service. • Radiology service.	●	●	●
• Polysomnography. • Digital arteriography. • Bone densitometry. • Scans.	●	●	●

BENEFITS	Complete	Universal	Basic
• Radioactive isotopes and gammagraphy. • Nuclear magnetic resonance. • CAT and DMD scans.	●	●	●
• Triple screening, amniocentesis and study of the fetal karyotype in risk pregnancies.	●	●	●
• Positron emission tomography (P.E.T.).	●	●	●
• Contrast media.	●	●	●
• Cancer therapy. • Linear particle accelerator.	●	●	●
• Physiotherapy and rehabilitation. • Laser therapy. • Cardiological rehabilitation.	●	●	●
• Renal lithotripsy. • Biliary lithotripsy. • Prostate hyperthermia.	●	●	●
• Ventilation therapy and sprays.	●	●	●
• Oxygen therapy. • Blood and/or plasma transfusions.	●	●	●
• Haemodialysis (for acute renal insufficiency).	●	●	●
• Excimer laser (hypermetropia, myopia and astigmatism). • Laser 480 C.	●	●	●
• Otoplasty and pharynx.	●	●	●
• Psychotherapy. • Pain treatment.	●	●	●

BENEFITS	Complete	Universal	Basic
• Hospitalisation for surgery with medication included, and for companion and full board.	●	●	●
• Hospitalisation for childbirth and obstetric assistance, including medication, and for companion and full board.	●	●	●
• Hospitalisation in Intensive Care Units.	●	●	●
• Medical and paediatric hospitalisation with bed for companion.	●	●	●
• Psychiatric hospitalisation, medication included.	●	●	●
• Hospitalisation for observation.	●	●	●
• Medication included in ICU, medical hospitalisation and paediatrics.	●	●	●
• Medical care in the event of occupational or professional accidents and those covered by compulsory car insurance.	●	●	●
• Chiropody.	●	●	●
• Antinatal gym. • Orthoptics.	●	●	●
• Ophthalmologic prostheses. • Traumatology prostheses. • Cardiovascular prostheses. • Guarantee limit: 2,800 €.	●	●	●
• Supplementary accident insurance. • Supplementary Dental insurance.	●	●	●
• Supplementary Hospitalisation insurance.	●	●	●

Note: This leaflet is for informative purposes only. Details of insurance cover can be found in the General Conditions and Service Annexes of Ares Wealth Insurance Policies.

Healthcare for foreign nationals



Aresa has implemented all its healthcare knowledge to offer quality healthcare coverage for foreign nationals resident in Spain. Different languages and traditions, cultural changes... these are all issues that take on a particular importance when talking about health. For this reason, Aresa has an exclusive proposition for foreign nationals:



Health Plans with the **contractual information translated** into English.



Permanent Medical Helpline available 24 hours a day, 365 days a year, manned by doctors who speak English.



Permanent Emergency telephone service manned by staff speaking different languages.



Customer service for policyholders available in English at our offices in Alicante.



Support service for the translation or interpretation of documents associated with your Aresa Healthcare Plan.



Free exclusive Health Card for foreign nationals resident in Spain.



Medical Services Guide indicating the specialists and medical centres where English is spoken; the **instructions in the Healthcare Guide are translated into various languages.**