



SANITAS HEALTH INSURANCE (SANITAS MULTI)

This document is intended to provide a general overview of the services and coverage provided by Sanitas Health Insurance. This document does not contain all of the terms and conditions of the Health Insurance Plan, and it is not intended to replace the Plan document. To the extent that there are any inconsistencies between this information and the Plan document, the Plan document governs. Individuals are encouraged to review the Plan document from Sanitas prior to arrival. A copy can be found on our website at www.suffolk.edu/madrid.

WHAT IS covered:

Medical assistance, such as office visits, doctors' advice, doctors' written prescriptions (not including cost of medication of any kind) and basic diagnostic procedures (analysis and general radiology). Also covered are: emergency cases; allergies and immunology; basic clinical analysis; anesthesia and reanimation; general surgery; gynecology; internal medicine; diagnostic oncology; neurology; dentistry: tooth extraction, follow-up visit after the extraction, and teeth cleaning; ophthalmology: photocoagulation with laser and cornea transplants; oncology; psychiatry; trauma and orthopedic surgery; urology.

Methods:

Hemodialysis; radiotherapy; rehabilitation (excluding neurological rehabilitation); treatment of chronic pain.

Other services:

- Emergency ambulance service; podiatry - maximum 5 times per year; prosthesis.
- Hospitalization: With no limit on the number of days at the hospital.
- A second medical opinion.
- Psychology: excludes psychoanalysis, psychoanalytic therapy, hypnosis, narcolepsy, psychosocial rehabilitation and neuropsychiatry.

Not covered:

- Prescription medicine

WHEN, WHERE AND HOW coverage applies:

Registration process:

Students will be cleared by the Registrar and Student Accounts Offices for attending Suffolk Madrid. Suffolk Madrid sends an official student list to Sanitas a couple of weeks prior to the student arrival date so that they are signed up under our group insurance policy. At that point, students will be covered under our Sanitas policy while traveling to Madrid for study. Please see below for coverage outside of Spain.

Coverage ends when the academic program has completed. If the student is under the age of 18 at the time coverage starts, the Sanitas Plan registration form must be completed by the student and his/her parents prior to the student's arrival in Madrid. Parents of students under the age of 18 are responsible for contacting Suffolk University Madrid staff to communicate this circumstance and to take the steps required to complete the registration process for the Sanitas Plan.

How coverage works:

While in Spain, students can only utilize the hospitals and medical centers within the Sanitas network for coverage. Access to this network is immediate by showing the Sanitas card, which students should carry with them at all times. Sanitas Plan requires student co-payment for many of the services provided by the Sanitas network. The range of co-payments for service is between 2 euros and 12 euros. The Plan also establishes maximum limits to the amounts covered when treatment requires prosthesis or implants related to ophthalmology, traumatology/orthopedic surgery, cardiovascular treatment, chemotherapy/pain treatment, and surgery. Suffolk University reserves the right to charge the student any co-payments or additional amounts incurred by the student when using the Sanitas network. Please consult the Plan document for additional details.

When students travel outside Spain, Sanitas insurance will cover only emergency situations, not regular treatments. In order to get assistance while travelling outside Spain, students need to inform Sanitas by calling the phone number that is on the back of the Sanitas card. This number should be used to get medical assistance while students are outside Spain. If students receive medical assistance outside Spain, they will have to pay for it on site, and seek reimbursement from Sanitas once they return to Spain by submitting medical reports and medical bills from the health services provider which performed the service abroad. Sanitas Plan establishes a maximum limit of 10,000 Euros per claim to be reimbursed for services provided outside Spain. Please consult the Plan document for additional details

STUDENTS RECEIVE THE FOLLOWING DOCUMENTATION ON ARRIVAL IN SPAIN:

During Orientation week, students receive the following documents:

- Sanitas Card
- Basic Info Sheet
- Acknowledgement of Understanding of Terms of Sanitas Health Insurance