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Grupo Helvetia

# HEALTH OFFER CONDITIONS

SPRING-SUMMER 2026

## General promotion conditions

Promotion valid from 02/05/2026 to 30/09/2026, with a maximum effective date of 01/10/2026 for customers who have not been health policyholders with Caser Grupo Helvetia in the 6 months prior to taking out the policy. Applicable to new policies for individual customers of the Médica Health, Integral Health, Prestige Health and Health Adapta + Smile Essential products and new policies for Self-Employed and Single-Family SME customers of the products Médica Health, Integral Health and Prestige Health.

The specific conditions and coverages of each product are subject to the General, Particular and Special Policy Terms of the contracted insurance.

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

# INDIVIDUAL CUSTOMERS

## Discounts and special prices for new policies individual customers

## Up to 40% discount

### Médica Health

### 10WITHOUT Co-payment

**Promotional rate: 30% discount** on the general rate.

**Additional volume discounts** on the promotional rate: **7% discount** for 2 insured.

**Family Pack from €94.53/month:** Net monthly premiums valid for a family of 3 people aged 0 to 54, -except Catalonia and the Balearic Islands-, to which legally applicable taxes will be applied in the 1erst payment (0.15% L.E.A.) and in all payments the Insurance Premium Tax (IPT) applicable solely to the overseas assistance premium portion, as required by law. Please consult the promotion for different age groups.

### WITH Co-payment

**Promotional rate: 30% discount** on the general rate.

**Additional volume discounts** on the promotional rate: **7% discount** for 2 insured, **10% discount** for 3 or more insured.

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## Integral Health

### WITHOUT Co-payment

**Promotional rate: 30% discount** on the general rate.

**Additional volume discount** on the promotional rate: **4% discount** for one insured person, **7% discount** for 2 insured, **10% discount** for 3 or more insured.

### 10WITHOUT Co-payment

**Promotional rate: 30% discount** on the general rate.

**Additional volume discount** on the promotional rate: **4% discount** for one insured person, **7% discount** for 2 insured, **10% discount.**

**Family Pack from €152.01/month:** Net monthly premiums valid for a family of 3 people aged 0 to 54 -except Catalonia and the Balearic Islands-, to which legally applicable taxes will be applied in the 1st payment (0.15% L.E.A.) and in all payments the Insurance Premium Tax (IPT) applicable solely to the overseas assistance premium portion, as required by law. Please consult the promotion for different age groups.

### WITH Co-payment

**Promotional rate: 30% discount** on the general rate.

**Additional volume discount** on the promotional rate: 1 insured person **discount of 4%,** for 2 insured persons **discount of 7%** and for 3 or more insured persons, **discount of 10%.**

## Prestigio Health

**Promotional rate: 30% discount** on the general rate.

## Health Adapta + Smile Essential

**Promotional rate: 30% discount** on the general rate.

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# SELF-EMPLOYED AND SINGLE-FAMILY SME CUSTOMERS

## Up to 40% discount

### Médica Health PRO

#### 10WITHOUT Co-payment

**Promotional rate: 30% discount** on the general rate.

**Volume discount**: **5% discount** for 2 insured, **7% discount** for 3 or more insured.

#### WITH Co-payment

**Promotional rate: 30% discount** on the general rate.

**Volume discount**: **5% discount** for 2 insured, **7% discount** for 3 or more insured.

### Integral Health PRO

#### WITHOUT Co-payment

**Promotional rate: 30% discount** on the general rate.

**Volume discount**: **5% discount** for 2 insured, **7% discount** for 3 or more insured.

#### 10WITHOUT Co-payment

**Promotional rate: 30% discount** on the general rate.

**Volume discount**: **5% discount** for 2 insured, **7% discount** for 3 or more insured.

#### WITH Co-payment

**Promotional rate: 30% discount** on the general rate.

**Volume discount**: **5% discount** for 2 insured, **7% discount** for 3 or more insured.

### Prestigio Health PRO

**Promotional rate: 30% discount** on the general rate.

**Volume discount: 5% discount** for 2 insured, **7% discount** for 3 or more insured.

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## SMEs – CLOSED GROUPS

### Médica, Integral and Prestigio Health

**Special rate.**

**Without co-payment** t for Médica Health, Integral Health and Prestigio Health.

# DIGITAL SERVICES INCLUDED

All customers of **Médica Health, Integral Health, Prestige Health and Adapta + Sonrisa Esencial,** have free access to the following services:

### NEW Body Care Area

We already take care of your mental health and now we go one step further, incorporating new coverages/services in the **Health App**, for helping you keep your body healthy and in shape: posture, strength, nutrition, rest… we take care of you inside and out!

- **Digital physiotherapy**
- **Video/Teleconsultation** in Rehabilitation-Traumatology
- **In-person appointments** in Rehabilitation-Traumatology
- **Virtual Gym**
- Keep taking care of yourself >>> Caser + Benefits
- **Special programs and courses** for self-care.

### Mental Health Area

We know how important it is to maintain emotional balance, which is why we have a space in the ***Health App*** where we listen to you, care for you and support you, which includes:

- **Mental Health Advisor** through a medical professional.
- **Psychology and Psychiatry Medical Network,** segmented to help you choose the best professional.
- **Quick assessment** of your anxiety levels and mood to understand your starting point.
- Access to **digital Psychology sessions**, extended to 30 digital sessions per year for minors under 18, for any reason.
- **Urgent care line.**
- **Courses with live online classes**: meditations, yoga...and much more!

## Virtual Gym: If fitness is health, your insurance should include it.

Enjoy 3 live classes per week so you can train whenever it suits you, with sessions adapted to your level and intensity. No more excuses, turn your home into your own wellness space with your health insurance.

Access to the Virtual Gym is available via the Health App, within the My Emotional Wellbeing section. Valid for each insured adult included in the policy. Live classes available until 31/12/2026.

## My Emotional Wellbeing

Online platform for mental care and emotional management, offering guidelines, advice and recommendations to improve your emotional wellbeing through different **courses with live classes.**

**Upcoming courses: Organise your life, Pilates, and more courses in 2026. Includes** access to previous classes: Stress management, smoking cessation, nutrition… Valid for each adult insured person included in the policy. Free service until 31/12/2026.

## CentroMédicoCaser

**Telemedicine** service offering **video/teleconsultations** and **chat consultations** in **General Medicine, Pediatrics** and multiple medical specialties (Psychology, Traumatology, Gynecology, Cardiology, Dermatology, etc.), as well as **treatments** such as Rehabilitation and Psychology.

## Selfie Health

**Exclusive** digital service from Centro Médico Caser that provides key physiological and psychological health indicators through facial scanning **from a mobile phone in just 30 seconds.** With Selfie Health, you can track your overall well-being daily, with results from **over 15 health indicators** such as: heart rate, respiratory rate, blood pressure, stress index, body mass index, facial age and cardiovascular risk. Includes a mental health evaluator to measure anxiety and mood alteration levels through a simple questionnaire. Measurement **history can be consulted and shared with your doctor** at any time. Free service until 31/12/2026.

## Symptom Checker

A virtual assistant based on Artificial Intelligence that, based on a series of questions about your symptoms, provides you with information about **what might be happening to you and advises you on the most appropriate level of care or specialist**. Reports can be downloaded, shared and reviewed in the history section. Available in the Caser Health App free of charge until 31/12/2026.

## My Medical Record

Insured customers can access their medical reports from participating private hospitals and easily share them with healthcare professionals through the **Caser Health App.**

# ECONOMIC BENEFITS

All customers who contract Prestigio Health, Integral Health, Médica Health and Health Adapta + Smile Essential will receive:

## Caser + Benefits Voucher

A discount voucher will be offered for use on the casermasbeneficios.es services platform: **€50 for maternity or assisted reproduction**, or **€20 for genetics and prevention or nutrition**. Valid for each insured adult until 31/12/2026.

## ALAIN AFFLELOU Optical and Hearing Aid Voucher

A **€200 discount voucher** per insured person per year will be offered for the purchase of **a pair of INCOGNITO hearing aids** (any range), or **€100** per insured person per year for the purchase of **a single INCOGNITO hearing aid** (any range). In addition, a **€100 discount voucher** per insured person per year will be available for the purchase of prescription glasses (frame + lenses) from the ALAIN AFFLELOU brand. This offer cannot be combined with other promotions, except for Tchin–Tchin, Next Year, and Infinity. Valid until 31/12/2026 for Health or Dental policyholders and their first-degree relatives, at Alain Afflelou centres in Spain and Andorra. Not redeemable for cash. Any unused discount amount will not be refunded. For minors aged 0 to 16 (insured or children of insured persons), the following benefits are included: "Free repair" for frame or lens breakage within 12 months of purchase (excluding mineral lenses and pre-mounted presbyopia glasses such as Blue Block and Forty) + "Prescription change cover" for 1 year from purchase, allowing lenses to be replaced at no cost if the child's prescription changes. This offer is not compatible with the PLAN VEO. Limited to one repair and one prescription change per year. To benefit from this promotion, proof of Health or Dental insurance must be provided. First-degree relatives must also present documentation confirming their relationship to the insured person.

Individual customers who take out **Health Adapta + Smile Essential** will have access to:

## Dental voucher at Caser dental clinics

A discount voucher will be offered per insured person, valued at **€100** for **orthodontics and implants,** or **€30 for other treatments**, applicable to the franchised prices of the contracted product. It can be redeemed until 31/12/2026 at Clínicas Dentales Caser. Check our clinics and book an appointment at www.clinicasdentalescaser.es

**Additionally**, individual customers, self-employed professionals and single-family SMEs who contract **Integral or Prestigio Health** plans will also enjoy:

## Optics reimbursement

**50% of optical expenses** up to a maximum of **€100 per insured person per year.**

## Pharmacy and children's vaccines reimbursement

**50% of medication and children's vaccine expenses** up to a maximum of **€100 per insured person per year.**

## Stem cell cryopreservation reimbursement – Biocord

**Up to €600** towards the purchase of any Biocord stem cell cryopreservation option, through the casermasbeneficios.es services platform, where you can check the applicable conditions.