

ASSISTANCE CARE INSURANCE

SUMMARY OF CONDITIONS FOR STUDENTS OF THE UNIVERSITY OF NAVARRE

Asistencia Clínica Universidad de Navarra (ACUNSA) provides students of the University of Navarre with comprehensive, affordable health care insurance.

Students can choose from two plans:

BASIC COVERAGE - HOSPITALIZATION INSURANCE

Coverage Provided:

Surgical Hospital Coverage includes all medical fees, operating theatre expenses, anaesthesia, medication, post-operative care, in-patient stays, explorations, clinical analyses and rehabilitation during the students' hospital stay.

Medical Hospital Coverage includes treatments that do not require surgical intervention: neurotic illnesses, cardiac diseases, chemotherapy, radiotherapy, or other clinical procedures requiring hospitalisation; **psychiatric care** (acute psychiatric procedures) and other **specialized treatments** such as those administered by the Intensive Care Unit, coronary unit, or the isolation unit in the case of transplants. Coverage is also provided for medical consultations to confirm the necessity of hospitalisation, surgical intervention or day hospital (outpatient) treatments, pre-surgical analyses and the first consultation following surgical intervention.

The plan also includes coverage of **outpatient hospital treatments** such as chemotherapy and radiotherapy, lithotrities (treatments for kidney and biliar stones), gynaecological curettages and surgical interventions in otorhinolaryngology, ophthalmology (except excimer laser treatments) and the most significant types of orthopaedic surgery.

Waiting period: Not to be applied.

Coverage Period: One year (renewable).

In surgical hospital interventions, there is no time limit for post-operative hospital care. If after this period it becomes necessary to extend the students' hospital stay for medical reasons, the following limits apply:

- for **medical hospital stays** (non-surgical), **30 days per year**
- for **psychiatric hospital**, **60 days per year.**
- For outpatient hospital treatments, **30 days per year, except in the case of radiotherapy treatments** which have an extended limit of **45 sessions.**

Prosthesis as well as anatomic pieces requiring implantation are excluded from coverage under this policy. Also excluded are pre-existing illnesses or pathologies diagnosed prior to the formalization of the policy. Once the student has been accepted for insurance, any doctor can indicate the necessity of hospitalisation, but this must be done in writing and it must be confirmed by the doctor of the CUN who is going to be responsible for the student's treatment.

B- EXTENDED COVERAGE - HOSPITALISATION INSURANCE PLUS MEDICAL CONSULTATIONS

In addition to hospital insurance, this plan includes coverage of medical consultations, fees and diagnostic tests for the treatment of illnesses or injuries in any of the areas of specialisation at the Clínica Universidad de Navarra without limit to the cost of number of consultations and without requiring co-payment on the part of the insured.

Excluded from coverage under this plan are:

- Preventive medicine, general checkups and all outpatient assistance necessitated by excluded risks in the general conditions of the policy.
- Medical visits covered by other obligatory insurance policies, such as school insurance or obligatory of motor vehicle insurance.
- Medical visits related with pregnancy.
- Illnesses or injuries requiring regular or periodic treatments which occurred prior to the date of registration of the insured.
- Any assistance outside of the CUN, including home-care assistance.
- Also excluded from coverage are:
 - o Varicose vein treatments
 - o Laser treatments in ophthalmology
 - o Maxio-facial surgery and dental implants

Coverage under this policy terminates once the insured is no longer registered as a student at the University of Navarre or the maximum age permitted for contracting a student insurance policy is reached. The Extended Coverage policy can be contracted by the students registered at the University of Navarre up to 35 years of age.

Prior to admission to the University Clinic, an authorisation of treatment form must be obtained from the ACUNSA offices. Should admission to the Clinic follow as a result of treatment received in the emergency room, the insured must notify ACUNSA following admission.

Requirements for enrolment (applicable to both plans):

The student only needs to fill in an application form and a health questionnaire. He must provide ACUNSA with the number of a bank account for electronic payments of the premium. This document must be submitted to ACUNSA (57 Pio XII Avenue. Telephone: 948 194 600). Coverage begins the first day of the month in which the student's application is formalized and ends August 30th 2012. The final cost of the premium will be calculated on the basis of the number of months to be insured.

Premiums for 2011-2012

Basic coverage (Plan A)	239,81
Extended coverage (Plan B)	897,26