

# HEALTHCARE AND INSURANCE

For students of the  
University of Navarra



Universidad  
de Navarra

## 1. COMMON ILLNESS

- Students receive healthcare via local health centers or public hospitals (they must bring their Individual Health Card or European Health Card).
- If students (from Spain or abroad) have private health insurance, they may go to the healthcare centers covered by their insurance policy.

## 2. OBLIGATORY STUDENT INSURANCE

### Coverage

- Accidents
- General surgery, neuropsychiatry, pulmonary and bone tuberculosis, obstetrics
- Family misfortune

### Prerequisites

- Under 28 years old
- Of Spanish nationality or with legal residency in Spain
- Registered as a student in Spain, in a program covered by the Student Insurance plan
- Payment of the Student Insurance premium (included in the registration fee)
- Confirm that a minimum of one year has elapsed since the student first registered

This is not required for student insurance benefits in the case of school accident, family misfortune caused by the death of the head of the family or obstetrics treatment.

### Procedure

1. Ask for an appointment with Prestaciones del Seguro Escolar de la Seguridad Social (INSS)
    - Pamplona (c/Yanguas y Miranda, 23) 948 289400
    - San Sebastian (c/Hermanos Otamendi, 13) 943 483600
    - Madrid: (c/Miguel Fleta, 3\*-Ciudad Lineal) 91 7167910 (\*the office closest to the Postgraduate Center)
  2. Make an appointment with the Health Center
- Attend your appointment in the INNS and bring the following documents:
- Application for Student Insurance
  - Copy of your registration: available from the Registrar's Office (Oficinas Generales). If this is your first year in the University, submit a copy of your registration where you were enrolled last year to fulfill the one-year minimum prerequisite (see above).
  - Student insurance payment receipt: available from the Admissions Office (admission@unav.es / 948 42 56 14).
  - Printed copy of your appointment with the Health Center.
  - Bank account details
  - Identification card (if Spanish) or residency permit in Spain.
- If they fulfill the established requirements, students should always apply for Student Insurance via the INSS (in advance of any treatment, except in the case of emergencies, where the process can be completed afterwards).
- A student may go to a health center or public hospital; or to the Clínica San Fermín (a healthcare center covered by student insurance) in Pamplona, or the Clínica Asunción, Policlínica Gipuzkoa and Quirón Salud in San Sebastian

### Renewal of neuropsychiatry coverage

The initial cover lasts for 6 months from the initial appointment in the INSS. To extend the period of cover, one should apply to renew before the initial time has elapsed. To do so, make an appointment with the INSS and present the application form to extend the insurance together with the other documents indicated in point 3

## 3. STUDENT ACCIDENT INSURANCE

### (MAPFRE)

Undergraduate, Master's, PhD and university-accredited qualification students from the Pamplona, Madrid and San Sebastián campuses. Students from Pamplona, Madrid and San Sebastián who are doing internships in Spain are also included.

### Type of coverage

- 24-hour healthcare in Spain.

### Coverage

All physical injuries, that result from a violent, sudden and external cause, which is unintentional on the part of the insuree (definition of "accident" according to the policy).

The policy does not cover any illness or injury which is not accidental according to the policy. The following are not considered accidents: dizziness, fainting or any other type of health disorder, etc.

The following are not covered by the policy: any injury caused by the practice of risk sports (skiing, etc. ), back pain, sprains, twists, breaks or tears or hernias of any kind

### Healthcare centers

Go to the health center (preferably Clínica Universidad de Navarra in Pamplona and Madrid, and Policlínica Guipúzcoa-Quirón Group in San Sebastián). In case of vital emergency, go to any hospital.

### Procedure

- 1 Call Mapfre by telephone at 91 836 6224 to file a claim.
  - 2 Go to the health center (preferably Clínica Universidad de Navarra in Pamplona and Madrid, and Policlínica Guipúzcoa-Quirón Group in San Sebastián). In case of vital emergency, go to any hospital with the reference number from Mapfre.
  - 3 The injured party must show they are a student of the University of Navarra with their university card or national identity card.
  - 4 Submit the accident form filled in by the student, including personal details and reference number. The healthcare worker will fill in the remaining information required.
  - 5 If the injury results in a subsequent consultation other than the emergency department, the insuree must seek authorization confirming that this injury is covered by the policy.
- The accident may also be covered under Student Insurance (point 2)

## 4. STUDENTS ABROAD

### Europe

Students should apply for the European Health Card. They can also obtain travel insurance recommended by the University with Expat&Co.

### Other countries

Students can obtain travel insurance with Expat&Co.

The Expat &Co policy reimburses the healthcare expenses of the student (the student has to pay for the medical expenses and then sends the bills to the insurance company, which later reimburses the costs).

## 5. STUDENT INTERNSHIPS

Students doing internships are normally required to provide the accident insurance certificate (Mapfre) and the Certificate of Civil Liability of the University (Seguros Bilbao). They can apply for both certificates in Career Services.

## 6. ACUNSA INSURANCE

All students of the University can take out the ACUNSA Confort policy, which includes special conditions that cover healthcare in the Clínica Universidad de Navarra, such as hospitalization and appointments. It includes coverage in the case of COVID-19

## 7. CLÍNICA UNIVERSIDAD DE NAVARRA: DISCOUNTS AND BENEFITS

Appointments, procedures, diagnostic tests at the Clínica Universidad de Navarra.

- Students of the Schools of Medicine and Nursing: Receive a discount of 100% on fees for medical appointments and 75% on procedures and tests.
- All other students: 25% off ordinary medical expenses in outpatient healthcare.

In all cases, a valid student card must be shown in the Admissions Department at the Clínica Universidad de Navarra.

## 8. INSURANCE TO CONTINUE YOUR STUDIES

This policy covers different situations (death, permanent disability, temporary disability and unemployment) of the parents of the students that could affect ongoing study at the University of Navarra. The University receives the amount corresponding to the registration fees for the remaining years of study; the student receives an amount to cover .