



**HEALTHCARE INSURANCE**

**2026 RATES**



## ÍNDICE

<b>Areas .....</b>	<b>03</b>
<b>Health insurance (except Northern area) .....</b>	<b>04</b>
1. Adeslas GO.....	05
2. Adeslas PLENA.....	07
3. Adeslas PLENA VITAL.....	09
4. Adeslas PLENA TOTAL VITAL .....	11
5. Adeslas PLENA PLUS.....	13
6. Adeslas PLENA TOTAL .....	13
7. Adeslas PLENA EXTRA - PREMIUM .....	14
8. Adeslas SENIORS.....	15
9. Adeslas PLENA TOTAL SENIORS .....	18
10. Adeslas EXPERT.....	21
11. MyBox SALUD .....	23
12. MyBox SALUD SENIORS .....	24
13. Adeslas DENTAL MAX .....	27
14. Adeslas DENTAL FAMILIA.....	28
15. Adeslas DENTAL TOTAL.....	28
16. ACUNSA module (Plus Clínica Universitaria de Navarra and 120 Hospitalisation Subsidy) ....	29
17. Gynaecology and Paediatrics Plus Module .....	29
18. TI module.....	31
<b>Health insurance (Northern area) .....</b>	<b>32</b>
1. Basque Country .....	33
2. Navarre .....	36
3. Asturias.....	38
<b>HEALTH INSURANCE (exclusive to El Corte Inglés) .....</b>	<b>40</b>
1. Adeslas Optima El Corte Inglés .....	41
2. Adeslas Optima Plus El Corte Inglés.....	43
3. Adeslas Optima Flex El Corte Inglés .....	44
4. Adeslas Esencial El Corte Inglés .....	46
5. Adeslas Dental El Corte Inglés Module.....	48
6. Adeslas Optima Plus El Corte Inglés Navarra.....	49
7. Adeslas Optima Plus El Corte Inglés Asturias.....	49
8. IMQ Adeslas El Corte Inglés.....	50

## AREAS

From 1 January 2026, the rates applicable to health insurance policies (except the North Area), **depend on the post code of the policyholder's address.**

### Area 1

Extremadura

Murcia

Galicia

Canarias

Melilla

Ceuta

### Area 2

Andalusia

Cantabria

Comunidad Valenciana

La Rioja

Asturias

Navarre

The Basque Country

### Area 3

Castile and Leon

### Area 4

Catalonia (except Barcelona)

Castile La Mancha

Madrid

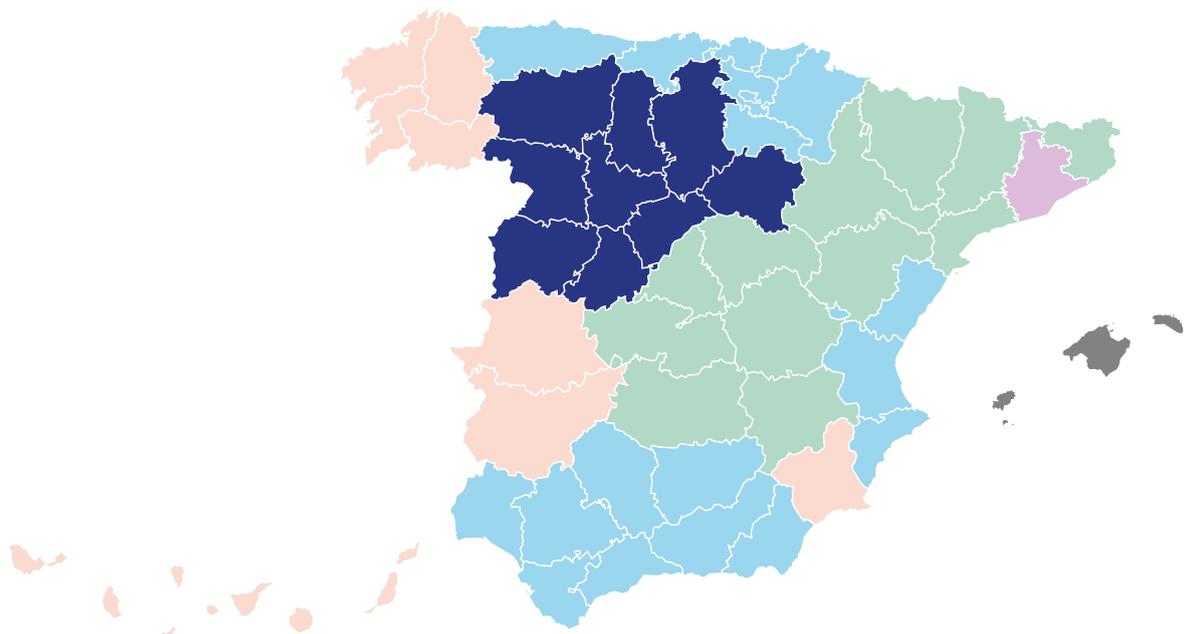
Aragon

### Area 5

Barcelona

### Area 6

Balearic Islands



# HEALTH INSURANCE (EXCEPT NORTHERN AREA)



## 1. ADESLAS GO

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-54	€21	€21.50	€22	€22.50	€23	€23.50
55-69	€37.50	€39.00	€39.50	€40.00	€41.00	€41.50
≥70	€50.00	€52.00	€53.00	€53.50	€54.00	€54.50

- 3 first copayments free per year equal to or less than €16.
- Copayments with a 25% discount from the second year.
- Maximum annual limit per insured party under 55 years old of €260.
- Discount of 10% for two or more insured parties.
- Arrangeable through traditional channels and branches of CaixaBank, S.A.

Primary care	Copayment 1st year	Copayment 2nd year and successive
General medicine	€9	€6.75
General medicine (at home)	€16	€12
Paediatrics	€10	€7.50
Nursing	€4	€3
Specialisms		
Appointments	€16	€12
Therapeutic treatment	€16	€12
Clinical psychology (per session)	€16	€12
Rehabilitation and physiotherapy treatment (per session)	€6	€4.50
Diagnostic methods		
Clinical analyses (except genetic tests)	€16	€12
Anatomopathology	€16	€12
General x-rays and other diagnostic means	€16	€12
High technology diagnostic methods	€70	€52.50
Magnetic resonance	€120	€90

Other coverage and treatment	Copayment 1st year	Copayment 2nd year and successive
Speech therapy and phoniatrics (per session)	€6	€4.50
Birth preparation	€70	€52.50
Chiropody	€5	€3.75
Medical check-up / examination	€50	€37.50



## 2. ADESLAS PLENA

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-24	€50	€51	€52	€53	€54	€55
25-44	€60	€62	€63	€64	€65	€66
45-54	€72	€73	€74	€75	€78	€79
55-59	€105	€107	€109	€110	€112	€114
60-64	€128	€130	€131	€135	€139	€140
65-69	€166	€167	€169	€172	€175	€179
≥70	€225	€227	€229	€235	€239	€240

- Co-payments for the use of the services.
- Discount of 10% for 4 or more insured parties.
- Product can be taken out through CaixaBank, S.A.'s traditional channels and offices.

Primary care	Co-payment
General medicine	€2.70
General medicine (at home)	€2.70
Paediatrics	€2.70
Nursing	€2
Emergencies	
Emergencies	€5.50

Specialisms	Co-payment
Appointments	€4
Surgical and therapeutic treatment	€4
Clinical psychology (per session)	€9
Rehabilitation and physiotherapy treatment (per session)	€2.70
Diagnostic methods	
Clinical analyses (except genetic tests)	€4
Anatomopathology	€4
General x-rays and other diagnostic means	€4
Diagnostic and therapeutic high technology diagnostic methods	€12
Surgical diagnostic methods	€12
Other coverage and treatment	
Home respiratory therapy (per day)	€2
Speech therapy and phoniatics (per session)	€2.70
Birth preparation	€4
Kidney lithotripsy	€12
Chiropody	€2.70

### 3. ADESLAS PLENA VITAL

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-24	€38	€39	€39.50	€40	€41	€4,50
25-44	€50	€50.50	€51	€52	€53.50	€54
45-54	€61.50	€62	€63	€64	€66	€66.50
55-59	€94	€95	€96.50	€99	€101	€103
60-64	€117	€121	€124	€125.50	€126	€127
65-69	€156	€163	€167	€167.50	€168	€169
≥70	€168	€176	€179	€180	€181	€182

- Co-payments for the use of the services, with a maximum annual limit per insured party of €300.
- Discount of 10% for four insured parties or more.
- Products can be taken out through traditional channels.

Primary care	Co-payment
General medicine	€7
General medicine (at home)	€14.50
Paediatrics	€8
Nursing	€2
Emergencies	
Emergencies	€14,50
Specialisms	
Appointments	€14.50
Surgical and therapeutic treatment	€14.50
Clinical psychology (per session)	€14.50
Rehabilitation and physiotherapy treatment (per session)	€5

Diagnostic methods	Co-payment
Clinical analyses (except genetic tests)	€11.50
Anatomopathology	€11.50
General x-rays and other diagnostic means	€11.50
Diagnostic and therapeutic high technology diagnostic methods	€45
Surgical diagnostic methods	€45
Other coverage and treatment	
Home respiratory therapy (per day)	€2
Speech therapy and phoniatics (per session)	€5
Birth preparation	€45
Kidney lithotripsy	€45
Chiropody	€3

## 4. ADESLAS PLENA TOTAL VITAL

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-24	€48.50	€49	€50	€50.50	€52	€53
25-44	€59.50	€61	€62	€62.50	€63	€65
45-54	€72.50	€73.50	€75	€75.50	€77	€78.50
55-59	€110	€112	€114	€114.50	€115	€118
60-62	€132	€133	€137	€137.50	€140	€142
≥63	€196	€201	€210	€210.50	€230	€235

- Discount of 5% for 3 insured parties.
- Discount of 10% for 4 insured parties.
- Discount of 15% for five insured parties or more.

Primary care	Co-payment
General medicine	€7
General medicine (at home)	€14.50
Paediatrics	€8
Nursing	€2
Emergencies	
Emergencies	€14.50
Specialisms	
Appointments	€14.50
Surgical and therapeutic treatment	€14.50
Clinical psychology (per session)	€14.50
Rehabilitation and physiotherapy treatment (per session)	€5

Diagnostic methods	Co-payment
Clinical analyses (except genetic tests)	€11.50
Anatomopathology	€11.50
General x-rays and other diagnostic means	€11.50
Diagnostic and therapeutic high technology diagnostic methods	€45
Surgical diagnostic methods	€45
Other coverage and treatment	
Home respiratory therapy (per day)	€2
Speech therapy and phoniatrics (per session)	€5
Birth preparation	€45
Kidney lithotripsy	€45
Chiropody	€3
Annual medical check-up/examination (included within the Annual Maximum Limit)	€50

· Maximum Annual Limit per insured person and year of €500.



## 5. ADESLAS PLENA PLUS

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-24	€62	€64	€64	€66	€67	€69
25-44	€72	€75	€76	€77	€79	€79
45-54	€92	€94	€96	€99	€100	€105
55-59	€149	€155	€159	€164	€166	€167
60-64	€175	€181	€185	€196	€205	€207
65-69	€239	€255	€259	€275	€289	€291
≥70	€255	€259	€265	€279	€295	€297

- Without co-payments.
- Discount of 10% for 4 or more insured parties.
- Product can be taken out through CaixaBank, S.A.'s traditional channels and offices.

## 6. ADESLAS PLENA TOTAL

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-24	€83	€85	€86	€87	€88.50	€89.50
25-44	€99	€103	€104	€105.50	€108.50	€111
45-54	€121	€124	€126.50	€131	€135.50	€137
55-59	€169	€176	€179	€181	€189	€192
60-62	€207	€217	€223	€227	€243	€247
≥63	€273	€284	€288	€294	€315	€318

- Initial duration of three years.
- Without copayments.
- Product with dental treatments with an amount charged to the insured party and treatments without an amount charged to the insured party.
- Discount of 5% for three or more insured parties.
- Discount of 10% for four or more insured parties.
- Discount of 15% for five or more insured parties.
- Product can be taken out in traditional channels.

## 7. ADESLAS PLENA EXTRA – PREMIUM

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-24	€90	€93	€94	€102	€102.50	€104
25-44	€106	€110	€111	€120	€120.50	€122
45-54	€112	€118	€119	€129	€130	€132
55-59	€174	€180	€185	€198	€198.50	€203
60-64	€206	€210	€215	€228	€228.50	€233
65-69	€293	€301	€308	€320	€321	€330
≥70	€304	€309	€319	€329	€330	€340

- Without co-payments.
- Discount of 10% for 4 or more insured parties.
- Product can be taken out through CaixaBank, S.A.'s traditional channels and offices.

## 8. ADESLAS SENIORS

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
55-59	€67.50	€70	€71	€72	€73	€74
60-64	€86	€88	€89.50	€92	€93	€94
65-69	€103	€105	€106	€111	€113	€115
70-74	€133	€138	€140	€145	€149	€150
75-79	€162	€167	€170	€175	€179	€183
≥80	€170	€175	€177	€182	€188	€190

- Co-payments for the use of the services.
- Discount of 10% for three or more insured parties.
- Can only be taken out through traditional channels.

Annual maximum limit of copayments for outpatient services	
Services referred by the Medical Health Adviser	€250
Free access	Unlimited

Annual maximum limit of copayments for hospital services	
	€800



Outpatient copayments	Free access co-payments	Co-payment Medical Health Adviser
Simple x-ray	€10	€3
Therapeutic treatments at appointments	€10	€3
Rehabilitation and physiotherapy (session)	€10	€3
Chiroprody	€10	€3
Home care (registered nurse treatment)	€10	€3
Appointments	€17	€5
Anatomopathology	€17	€5
Diagnostics tests at appointments	€30	€9
Clinical analysis (except genetics)	€30	€9
Ultrasound scan	€30	€9
Bone densitometry and mammography	€30	€9
Genetic testing	€50	€15
Special x-ray	€50	€15
Ergometry and Holter	€50	€15
Endoscopy (digestive, respiratory, gynaecological, ENT and urology)	€50	€15
Evoked responses	€50	€15
Anatomopathology: Immunohistochemistry	€100	€30
Magnetic resonance and CT scan	€100	€30
Nuclear medicine (except PET)	€100	€30
PET	€100	€30
Polysomnography	€100	€30
Laser (per session)	€100	€30
Photodynamic therapy (full treatment)	€100	€30
Cardiac rehabilitation (full treatment)	€100	€30

Hospitalisation copayments	Copayment item	Co-payment Medical Health Adviser
Medical admission	Hospital admission	€100/day
Surgical admission	Surgical admission	€100/day
Medical day hospital	Day hospital admission	€100
Oncological day hospital	Chemotherapy session	€100
Diagnostic or therapeutic procedures requiring hospital admission	Outpatient surgery	€100
	Lithotripsy	€100
	Radiotherapy session	€100
	Dialysis session	€100
	Operation	€100
Hospital emergency	Hospital emergency	€25

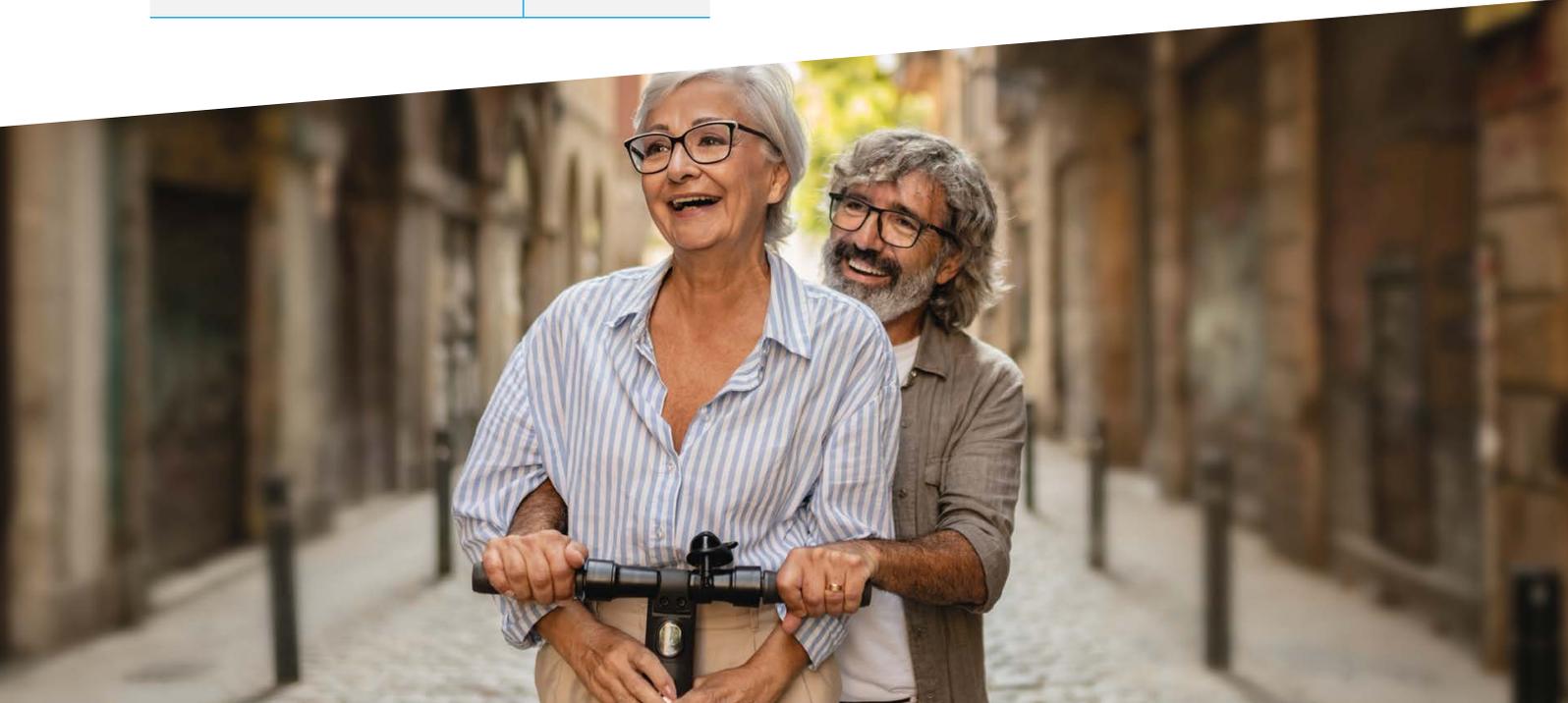
## 9. ADESLAS PLENA TOTAL SENIORS

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
55-59	€101	€104	€105	€110	€113	€116
60-64	€138	€142	€144	€145	€151.50	€155
65-69	€172	€176	€180	€184	€190	€195
70-74	€231	€239	€245	€252	€254	€259

- Initial duration of three years.
- Copayments for the use of services.
- Product with dental treatments with an amount charged to the insured party and treatments without an amount charged to the insured party.
- Discount of 5% for 3 insured parties.
- Discount of 10% for 4 insured parties.
- Discount of 15% for five insured parties or more.
- Can only be arranged through traditional channels.

Annual maximum limit of copayments for outpatient services	
Services referred by the Medical Health Adviser	€250
Free access	Sin límite

Annual maximum limit of copayments for hospital services	
	€800



Outpatient copayments	Free access co-payments	Co-payment Medical Health Adviser
Simple x-ray	€10	€3
Therapeutic treatments at appointments	€10	€3
Rehabilitation and physiotherapy (session)	€10	€3
Chiroprody	€10	€3
Home care (registered nurse treatment)	€10	€3
Appointments	€17	€5
Anatomopathology	€17	€5
Diagnostics tests at appointments	€30	€9
Clinical analysis (except genetics)	€30	€9
Ultrasound scan	€30	€9
Bone densitometry and mammography	€30	€9
Genetic testing	€50	€15
Special x-ray	€50	€15
Ergometry and Holter	€50	€15
Endoscopy (digestive, respiratory, gynaecological, ENT and urology)	€50	€15
Evoked responses	€50	€15
Anatomopathology: Immunohistochemistry	€100	€30
Magnetic resonance and CT scan	€100	€30
Nuclear medicine (except PET)	€100	€30
PET	€100	€30
Polysomnography	€100	€30
Laser (per session)	€100	€30
Photodynamic therapy (full treatment)	€100	€30
Cardiac rehabilitation (full treatment)	€100	€30
Annual medical check-up/examination	€50	€50

Hospitalisation copayments	Copayment item	Copayment Medical Health Adviser
Medical admission	Hospital admission	€100/day
Surgical admission	Surgical admission	€100/day
Medical day hospital	Day hospital admission	€100
Oncological day hospital	Chemotherapy session	€100
Diagnostic or therapeutic procedures requiring hospital admission	Outpatient surgery	€100
	Lithotripsy	€100
	Radiotherapy session	€100
	Dialysis session	€100
	Operation	€100
Hospital emergency	Hospital emergency	€25



## 10. ADESLAS EXPERT

Age	Rate
0-24	€81
25-44	€109
45-54	€132
55-59	€165
60-64	€175
65-69	€197
≥70	€305

- Discount of 10% for 4 or more insured parties.
- Can only be taken out through CaixaBank, S.A.'s offices.



Primary care	Co-payment
General medicine	€2.70
General medicine (at home)	€2.70
Paediatrics	€2.70
Nursing	€2
Emergencies	
Emergencies	€5.50
Specialisms	
Appointments	€4
Surgical and therapeutic treatment	€4
Clinical psychology (per session)	€9
Rehabilitation and physiotherapy treatment (per session)	€2.70
Diagnostic methods	
Clinical analyses (except genetic tests)	€4
Anatomopathology	€4
General x-rays and other diagnostic means	€4
Diagnostic and therapeutic high technology diagnostic methods	€12
Surgical diagnostic methods	€12
Other coverage and treatment	
Home respiratory therapy (per day)	€2
Speech therapy and phoniatics (per session)	€2.70
Birth preparation	€4
Kidney lithotripsy	€12
Chiropody	€2.70

## 11. MYBOX SALUD

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-24	€72	€73	€74	€75	€76	€79
25-44	€88	€91	€92	€93	€98	€99
45-54	€109	€112	€115	€118	€122	€125
55-59	€153	€160	€169	€172	€173	€179
60-62	€195	€205	€210	€220	€225	€229
≥63	€259	€269	€275	€285	€295	€299

- Initial duration of three years.
- Without co-payments for the use of the services.
- Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.
- Discount of 5% for 3 insured parties or more.
- Discount of 10% for 4 insured parties or more.
- Discount of 15% for 5 insured parties or more.
- Can only be taken out through CaixaBank, S.A.'s offices.



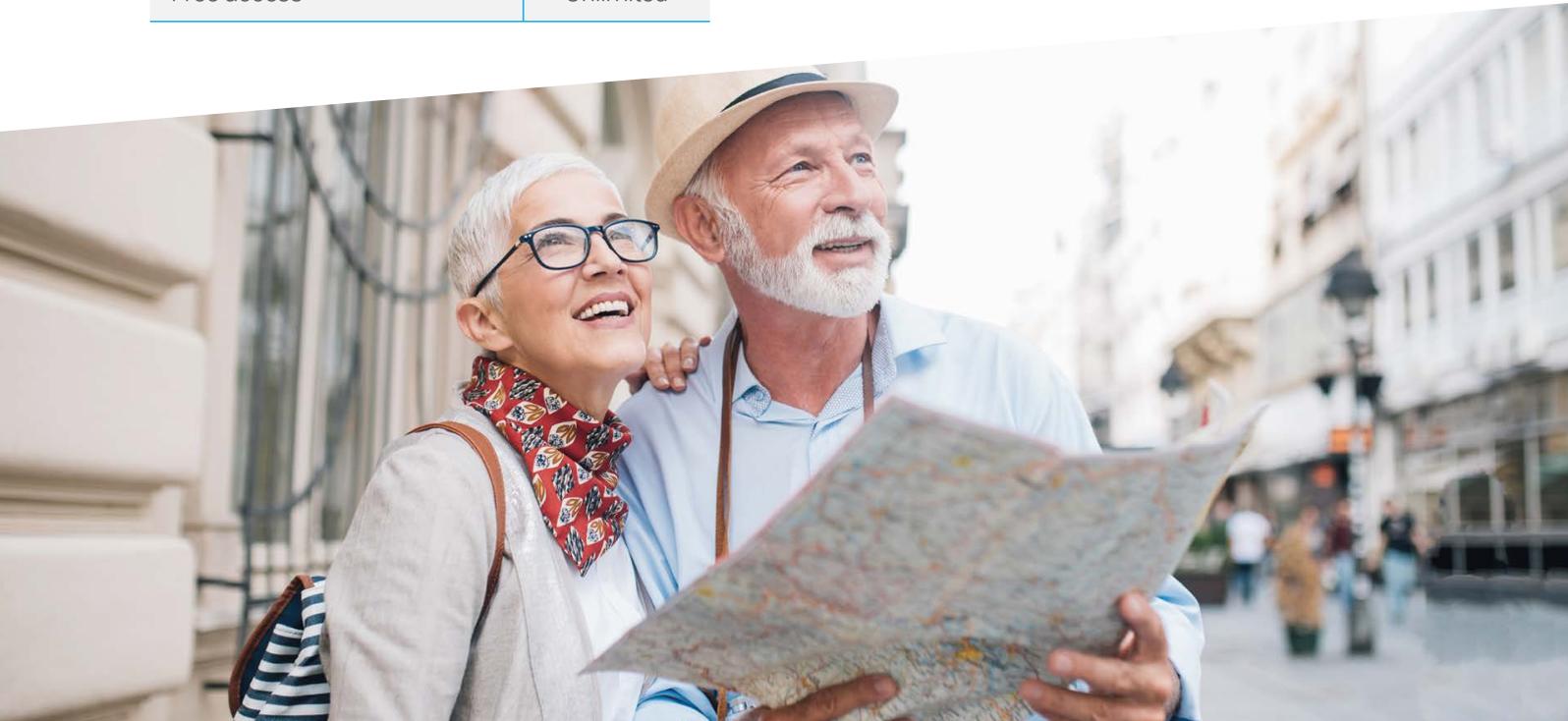
## 12. MYBOX SALUD SENIORS

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
63-64	€101	€104	€105	€110	€113	€116
65-69	€138	€142	€144	€145	€151.50	€155
70-74	€172	€176	€180	€184	€190	€195
75-84	€231	€239	€245	€252	€254	€259

- Initial duration of three years.
- Co-payments for the use of services.
- Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.
- Discount of 5% for 3 insured parties.
- Discount of 10% for 4 insured parties.
- Discount of 15% for 5 or more insured parties.
- Can only be taken out through CaixaBank, S.A.'s offices.

Annual maximum limit of copayments for outpatient services	
Services referred by the Medical Health Adviser	€250
Free access	Unlimited

Annual maximum limit of copayments for hospital services
€800



Outpatient copayments	Free access co-payments	Co-payment Medical Health Adviser
Simple x-ray	€10	€3
Therapeutic treatments at appointments	€10	€3
Rehabilitation and physiotherapy (session)	€10	€3
Chiroprody	€10	€3
Home care (registered nurse treatment)	€10	€3
Appointments	€17	€5
Anatomopathology	€17	€5
Diagnostics tests at appointments	€30	€9
Clinical analysis (except genetics)	€30	€9
Ultrasound scan	€30	€9
Bone densitometry and mammography	€30	€9
Genetic testing	€50	€15
Special x-ray	€50	€15
Ergometry and Holter	€50	€15
Endoscopy (digestive, respiratory, gynaecological, ENT and urology)	€50	€15
Evoked responses	€50	€15
Check-up/ Annual medical check-up	€50	€50
Anatomopathology: Immunohistochemistry	€100	€30
Magnetic resonance and CT scan	€100	€30
Nuclear medicine (except PET)	€100	€30
PET	€100	€30
Polysomnography	€100	€30
Laser (per session)	€100	€30
Photodynamic therapy (full treatment)	€100	€30
Cardiac rehabilitation (full treatment)	€100	€30

Hospitalisation copayments	Copayment item	Copayment Medical Health Adviser
Medical admission	Hospital admission	€100/day
Surgical admission	Surgical admission	€100/day
Medical day hospital	Day hospital admission	€100
Oncological day hospital	Chemotherapy session	€100
Diagnostic or therapeutic procedures requiring hospital admission	Outpatient surgery	€100
	Lithotripsy	€100
	Radiotherapy session	€100
	Dialysis session	€100
	Operation	€100
Hospital emergency	Hospital emergency	€25



### 13. ADESLAS DENTAL MAX

Insured Parties	Rates
1	€10
2	€20
3	€25
4	€30
5	€35
6	€40
7	€45
8	€50
9	€55
10	€60

- Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.
- Product can be taken out by self-employed workers.
- Product can be taken out through CaixaBank, S.A.'s traditional channels and branches.



## 14. ADESLAS DENTAL FAMILIA

Insured Parties	Rates	Rates with healthcare
1	€10.50	€8.93
2	€15	€12.75
3 - 4	€21	€17.85
5 - 6	€25	€21.25

- Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.
- Discount of 15% for customers with healthcare assistance insurance including hospitalisation.
- Discounted premiums per number of insured parties.
- It can be arranged through traditional channels as a healthcare product supplement.
- It accepts new inclusions of insured parties in existing policies.

## 15. ADESLAS DENTAL TOTAL

Insured Parties	Rates
1	€379
2	€339
3 or more	€319

- Initial duration of three years.
- Product with dental services involving an amount charged to the insured party and services at no charge to the insured party.
- Form of payment: single payment in advance.
- Premiums reduced according to the number of insured parties.
- Can be taken out through traditional channels.
- Accepts the addition of new insured parties to existing policies.



## 16. ACUNSA MODULE (PLUS CLÍNICA UNIVERSITARIA DE NAVARRA AND 120 HOSPITALISATION SUBSIDY)

Insured Parties	Rates
0 - 14	€22,10
15 - 44	€26,32
45 - 54	€28,23
55 - 64	€31,25

- Premiums valid in the whole of Spain.
- Includes ACUNSA, grant and indemnity payments for surgery.
- Products can be taken out in traditional channels.

## 17. GYNAECOLOGY AND PAEDIATRICS PLUS MODULE

### 17.1 National except Catalonia and the Balearic Islands

Age	Rates	Age	Rates
0	€13.59	13	€7.94
1	€11.78	14	€7.92
2	€11.13	15	€11.51
3	€10.46	16	€11.63
4	€7.72	17	€11.75
5	€5.77	18	€11.84
6	€5.93	19	€12.67
7	€6.19	20	€12.74
8	€7.19	21	€14.24
9	€7.82	22	€15.25
10	€7.85	23	€17.25
11	€7.98	24	€22.26
12	€7.96	25-99	€28.24

- Can be arranged through traditional channels only as a supplement to healthcare products.
- The applicable rate for men from 15 years old is €0.

## 17.2 Catalonia and Balearic Islands

Age	Rates
0	€15.62
1	€13.54
2	€12.79
3	€12.03
4	€8.88
5	€6.63
6	€6.82
7	€7.12
8	€8.26
9	€8.98
10	€9.03
11	€9.17
12	€9.15

Age	Rates
13	€9.13
14	€9.10
15	€13.22
16	€13.37
17	€13.51
18	€13.61
19	€14.56
20	€14.64
21	€16.37
22	€17.52
23	€19.83
24	€25.59
25-99	€32.46

- Can be arranged through the traditional channels solely as a health product complement.
- The applicable rate for men from 15 years old is €0.



## 18. TI MODULE

- Discount of 30% (already included) in the event of joint arrangement with certain Adeslas Healthcare products.
- Can be arranged through traditional channels only as a supplement to healthcare products.

### 18.1 TIW Module €10

	Group 1	Group 2	Group 3
Age	Rates	Rates	Rates
18 - 44	€8.69	€10.24	€12.28
45 - 54	€12.12	€14.25	€17.11
55 - 65	€14.15	€16.65	€19.99

### 18.2 TIW Module €25

	Grupo 1	Grupo 2	Grupo 3
Age	Rates	Rates	Rates
18 - 44	€22.50	€26.47	€31.77
45 - 54	€31.36	€36.88	€44.27
55 - 65	€36.62	€43.08	€51.72

### 18.3 TIW Module €50

	Grupo 1	Grupo 2	Grupo 3
Age	Rates	Rates	Rates
18 - 44	€45.00	€52.95	€63.53
45 - 54	€62.71	€73.77	€88.54
55 - 65	€73.25	€86.17	€103.44

## HEALTH INSURANCE (NORTHERN AREA)

- The range of health insurance products can only be taken out through CaixaBank, S.A.'s offices.
- Monthly premiums (rates may vary based on the commercial discounts of the campaigns or promotions in force).



## 1. BASQUE COUNTRY

### 1.1 IMQ Adeslas products

IMQ Adeslas AZUL Copago	
Age	Rates
0 - 4	€52.61
5 - 15	€43.10
16 - 20	€50.37
21 - 25	€53.17
26 - 30	€56.53
31 - 35	€62.69
36 - 40	€64.92
41 - 45	€70.52
46 - 50	€78.35
51 - 55	€86.75
56 - 60	€110.82
61 - 65	€132.08
66 - 70	€152.23
71 - 75	€173.50
>75	€190.28

IMQ Adeslas AZUL	
Age	Rates
0 - 4	€65.29
5 - 15	€53.20
16 - 20	€62.88
21 - 25	€66.51
26 - 30	€70.14
31 - 35	€77.39
36 - 40	€81.02
41 - 45	€87.07
46 - 50	€97.95
51 - 55	€107.62
56 - 60	€137.86
61 - 65	€164.45
66 - 70	€188.64
71 - 75	€212.17
>75	€223.63

IMQ Adeslas ACTIVA	
Age	Rates
0 - 5	€50.41
6 - 15	€31.22
16 - 25	€32.93
26 - 35	€42.76
36 - 45	€55.37
46 - 50	€61.83
51 - 55	€65.12
56 - 60	€67.75
61 - 65	€70.06
66 - 70	€75.02
71 - 75	€80.08
>75	€83.91

IMQ Adeslas ORO	
Age	Rates
0 - 4	€83.47
5 - 15	€77.63
16 - 25	€77.63
26 - 35	€85.93
36 - 45	€94.35
46 - 50	€120.30
51 - 56	€136.77
56 - 60	€170.89
61 - 65	€179.51
66 - 75	€190.81
>75	€202.27

- Products with or without co-payments according to the scheme taken out.
- For IMQ Adeslas Oro and Adeslas Activa a discount of 5% for 4 insured parties and of 10% for over 5 insured parties. For IMQ Adeslas Azul with and without copayments a discount of 5% for 3 insured parties, discount of 10% for 4 insured parties and of 15% for over 5 insured parties.

## 1.2 IMQ Productos Dental

Individual	
Age	Rates
8 - 99	€12

Complementario a Asistencia Sanitaria	
Age	Rates
8 - 99	€8

Product with treatments with an amount charged to the insured party and treatments without an amount charged to the insured party.



### 1.3 MyBox Salud País Vasco

Age	Rates
0 - 24	€74
25 - 44	€92
45 - 54	€115
55 - 59	€169
60 - 62	€210
≥ 63	€275

- Initial duration of three years.
- Without co-payments for the use of the services.
- Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.
- Discount of 5% for 3 insured parties.
- Discount of 10% for 4 insured parties.
- Discount of 15% for 5 or more insured parties.
- Can only be taken out through CaixaBank, S.A.'s offices.



## 2. NAVARRE

### 2.1 Adeslas BÁSICO FAMILIA NAVARRA

Insured Parties	Rates
Premium valid until it is renewed for insured parties from 0 to 54 years.	
1	€22.30
2	€41.04
3 - 4	€58.88
5 - 6	€73.60

Insured Parties	Rates
Premium valid until it is renewed for insured parties from 55 to 70 years.	
1	€48.04
2	€88.38
3 - 4	€126.82
5 - 6	€158.52

With co-payments for the use of the services.

### 2.2 Adeslas PLENA NAVARRA

Edad	Rates
0 - 24	€51
25 - 44	€62
45 - 54	€73
55 - 59	€107
60 - 64	€130
65 - 69	€167
≥70	€227

- With co-payments for the use of the services.
- Discount of 10% for 4 or more insured parties.

## 2.3 Adeslas DENTAL

Individual	
Age	Rates
8 - 99	€11.44

Healthcare assistance supplement	
Age	Rates
8 - 99	€8.01

- Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.
- 10% discount from four insured parties onwards.

## 2.4 Adeslas DENTAL FAMILIA NAVARRA

Insured Parties	Tarifa
1	€10.50
2	€15
3 - 4	€21
5 - 6	€25

Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.

## 2.5 MyBox Salud Navarra

Age	Rates
0 - 24	€73
25 - 44	€91
45 - 54	€112
55 - 59	€160
60 - 62	€205
≥ 63	€269

- Initial duration of three years.
- Without co-payments for the use of services.
- Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.
- A discount of 5% for 3 insured parties.
- A discount of 10% for 4 insured parties.
- Discount of 15% for 5 or more insured parties.
- Can only be taken out through CaixaBank, S.A.'s offices.

### 3. ASTURIAS

#### 3.1 Adeslas BÁSICO FAMILIA ASTURIAS

Insured Parties	Rates
Premium valid until it is renewed for insured parties from 0 to 54 years.	
1	€18.03
2	€31.55
3 - 4	€46.20
5 - 6	€46.20

With co-payments for the use of the services.

Insured Parties	Rates
Premium valid until it is renewed for insured parties from 55 to 70 years.	
1	€41.69
2	€72.96
3 - 4	€106.83
5 - 6	€106.83

#### 3.2 Adeslas PLENA ASTURIAS

Age	Rates
0 - 13	€30.30
14 - 45	€45.40
46 - 54	€60.50
55 - 59	€90.20
60 - 64	€109.50
≥65	€161

- With co-payments for the use of services.
- Discount of 10% for 4 or more insured parties.

#### 3.3 Adeslas DENTAL ASTURIAS

Individual	
Age	Rates
8 - 99	€13.60

Healthcare assistance supplement	
Age	Rates
8 - 99	€9.52

- Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.
- 15% discount from four insured parties onwards.

### 3.4 Adeslas DENTAL FAMILIA

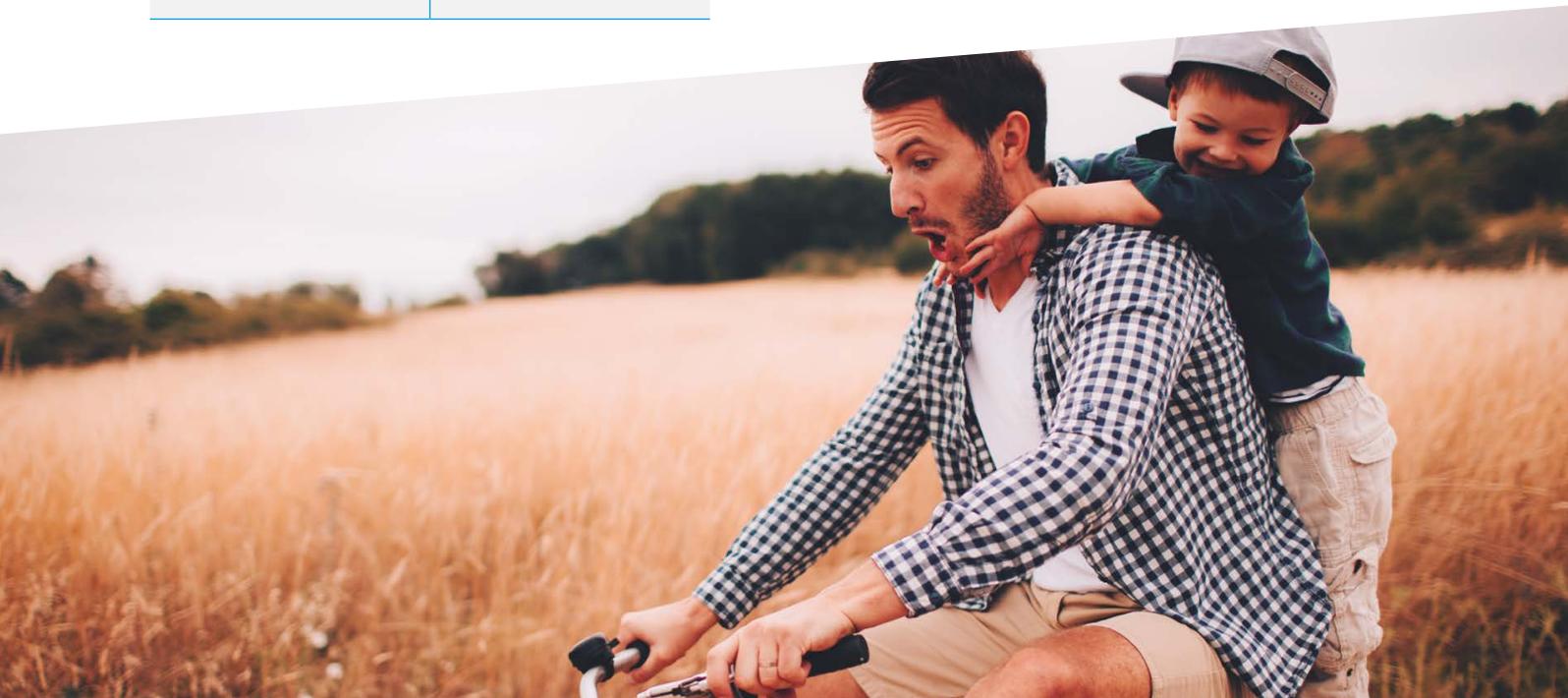
Insured Parties	Rates
1	€13.50
2	€19.30
3 - 4	€27.00
5 - 6	€32.20

Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.

### 3.5 MyBox Salud Asturias

Age	Rates
0 - 24	€74
25 - 44	€92
45 - 54	€115
55 - 59	€169
60 - 62	€210
≥ 63	€275

- Initial duration of three years.
- Without co-payments for the use of services.
- Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.
- A discount of 5% for 3 insured parties.
- A discount of 10% for 4 insured parties.
- Discount of 15% for 5 or more insured parties.
- Can only be taken out through CaixaBank, S.A.'s offices.



## HEALTH INSURANCE (EXCLUSIVE TO EL CORTE INGLÉS)

- Health insurance range that can only be taken out in traditional channels with the brokerage of El Corte Inglés Insurance and Services Centre or El Corte Inglés Insurance.
- Monthly premiums (rates may vary based on the commercial discounts of the campaigns or promotions in force).



## 1. ADESLAS OPTIMA EL CORTE INGLÉS

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-24	€50	€51	€52	€53	€54	€55
25-44	€60	€62	€63	€64	€65	€66
45-54	€72	€73	€74	€75	€78	€79
55-59	€105	€107	€109	€110	€112	€114
60-64	€128	€130	€131	€135	€139	€140
65-69	€166	€167	€169	€172	€175	€179
≥70	€225	€227	€229	€235	€239	€240

- Co-payments for the use of the services.
- Discount of 10% for four insured parties or more.
- Product that can be taken out in traditional channels with the brokerage of the El Corte Inglés Insurance and Services Centre or El Corte Inglés Insurance.

Primary care	Co-payment
General medicine	€2.70
General medicine (at home)	€2.70
Paediatrics	€2.70
Nursing	€2
Emergencies	
Emergencies	€5.50
Specialisms	
Appointments	€4
Surgical and therapeutic treatment	€4
Clinical psychology (per session)	€9
Rehabilitation and physiotherapy treatment (per session)	€2.70

Diagnostic methods	Co-payment
Clinical analyses (except genetic tests)	€4
Anatomopathology	€4
General x-rays and other diagnostic means	€4
Diagnostic and therapeutic high technology diagnostic methods	€12
Surgical diagnostic methods	€12
Other coverage and treatment	
Home respiratory therapy (per day)	€2
Speech therapy and phoniatics (per session)	€2.70
Birth preparation	€4
Kidney lithotripsy	€12
Chiropody	€2.70
Medical check-up / examination	€12

## 2. ADESLAS OPTIMA PLUS EL CORTE INGLÉS

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-24	€62	€64	€64	€66	€67	€69
25-44	€72	€75	€76	€77	€79	€79
45-54	€92	€94	€96	€99	€100	€105
55-59	€149	€155	€159	€164	€166	€167
60-64	€175	€181	€185	€196	€205	€207
65-69	€239	€255	€259	€275	€289	€291
≥70	€255	€259	€265	€279	€295	€297

- Without co-payments.
- Discount of 10% for four insured parties or more.
- Product that can be taken out with the brokerage of the El Corte Inglés Insurance and Services Centre or El Corte Inglés Insurance.



### 3. ADESLAS OPTIMA FLEX EL CORTE INGLÉS

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-24	€38	€39	€39.50	€40	€41	€42.50
25-44	€50	€50.50	€51	€52	€53.50	€54
45-54	€61.50	€62	€63	€64	€66	€66.50
55-59	€94	€95	€96.50	€99	€101	€103
60-64	€117	€121	€124	€125.50	€126	€127
65-69	€156	€163	€167	€167.50	€168	€169
≥70	€168	€176	€179	€180	€181	€182

- Co-payments for the use of the services, with a maximum annual limit per insured party of €300.
- Discount of 10% for four insured parties or more.
- Product that can be taken out with the brokerage of the El Corte Inglés Insurance and Services Centre or El Corte Inglés Insurance.

Primary care	Co-payment
General medicine	€7
General medicine (at home)	€14.50
Paediatrics	€8
Nursing	€2
Emergencies	
Emergencies	€14.50
Specialisms	
Appointments	€14.50
Surgical and therapeutic treatment	€14.50
Clinical psychology (per session)	€14.50
Rehabilitation and physiotherapy treatment (per session)	€5

Diagnostic methods	Co-payment
Clinical analyses (except genetic tests)	€11.50
Anatomopathology	€11.50
General x-rays and other diagnostic means	€11.50
Diagnostic and therapeutic high technology diagnostic methods	€45
Surgical diagnostic methods	€45
Other coverage and treatment	
Home respiratory therapy (per day)	€2
Chiropody	€3
Speech therapy and phoniatics (per session)	€5
Birth preparation	€45
Kidney lithotripsy	€45
Medical check-up / examination	€50

## 4. ADESLAS ESENCIAL EL CORTE INGLÉS

Insured Parties	Rate Area 1	Rate Area 2	Rate Area 3	Rate Area 4	Rate Area 5	Rate Area 6
0-54	€21	€21.50	€22	€22.50	€23	€23.50
55-69	€37.50	€39	€39.50	€40	€41	€41.50
≥70	€50	€52	€53	€53.50	€54	€54.50

- 3 first copayments free per year equal to or exceeding €16.
- Copayments with a 25% discount from the second year.
- Maximum annual limit per insured party under 55 years old of €260.
- Discount of 10% for two or more insured parties.
- Product that can be taken out at the El Corte Inglés Insurance and Services Centre or through the El Corte Inglés Insurance Department.

Medicina primaria	Copayment 1st year	Copayment 2nd year and successive
General medicine	€9	€6.75
General medicine (at home)	€16	€12
Paediatrics	€10	€7.50
Nursing	€4	€3
Specialisms		
Appointments	€16	€12
Therapeutic treatment	€16	€12
Clinical psychology (per session)	€16	€12
Rehabilitation and physiotherapy treatment (per session)	€6	€4.50
Diagnostic methods		
Clinical analyses (except genetic tests)	€16	€12
Anatomopathology	€16	€12
General x-rays and other diagnostic means	€16	€12
High technology diagnostic methods	€70	€52.50
Magnetic resonance	€120	€90

Other coverage and treatment	Copayment 1st year	Copayment 2nd year and successive
Speech therapy and phoniatrics (per session)	€6	€4.50
Birth preparation	€70	€52.50
Chiroprody	€5	€3.75
Medical check-up / examination	€50	€37.50



## 5. ADESLAS DENTAL EL CORTE INGLÉS MODULE

Insured Parties	Rates
1	€8.93
2	€12.75
3 - 4	€17.85
5 - 6	€21.25

- Maximum six insured parties.
- Product with dental treatments with an amount charged to the insured party and treatments without an amount charged to the insured party.
- Discount of 15% for customers with healthcare assistance insurance including hospitalisation.
- Discounted premiums per number of insured parties.
- Can be taken out as a complement to healthcare products.



## 6. ADESLAS OPTIMA PLUS EL CORTE INGLÉS NAVARRA

Age	Rates
0 - 24	€64
25 - 44	€75
45 - 54	€94
55 - 59	€155
60 - 64	€181
65 - 69	€255
≥70	€259

- Without copayments.
- Discount of 10% for four or more insured parties.
- Product that can be taken out in traditional channels with the brokerage of the El Corte Inglés Insurance and Services Centre or El Corte Inglés Insurance.

## 7. ADESLAS OPTIMA PLUS EL CORTE INGLÉS ASTURIAS

Age	Rates
0 - 14	€38.60
15 - 45	€58
46 - 54	€77.30
55 - 59	€112
60 - 64	€137.80
≥65	€208.60

- Without copayments.
- Discount of 10% for four or more insured parties.
- Product that can be taken out in traditional channels with the brokerage of the El Corte Inglés Insurance and Services Centre or El Corte Inglés Insurance.

## 8. IMQ ADESLAS EL CORTE INGLÉS

Age	Rates
0-4	€65.29
5-15	€53.20
16-20	€62,88
21-25	€66.51
26-30	€70.14
31-35	€77.39
36-40	€81.02
41-45	€87.07
46-50	€97.95
51-55	€107.62
56-60	€137.86
61-65	€164.45
66-70	€188.64
71-75	€212.17
≥76	€223.63

- Without copayments, except in psychology.
- Discount of;
  - for 2-3 insured parties: 5%
  - for 4 insured parties: 10%
  - for 5 or more insured parties: 15%
- Product that can be taken out in traditional channels with the brokerage of the El Corte Inglés Insurance and Services Centre or El Corte Inglés Insurance.

The logo for Adeslas, featuring the word "Adeslas" in a white, serif font centered within a blue rounded rectangular background.

# Adeslas

Premium rates may change at the end of each policy annuity, based on the different aforementioned technical-actuarial variables, both in the product's preliminary fact sheet and in the policy's general conditions.