



HEALTHCARE INSURANCE

2024 RATES



CONTENTS

Health insurance (except Northern area)	03
1. Adeslas GO	04
2. Adesla PLENA TOTAL	05
3. Adeslas PLENA	06
4. Adeslas PLENA PLUS	08
5. Adeslas PLENA EXTRA - PREMIUM	08
6. Adeslas PLENA VITAL	09
7. Adeslas EXPERT	11
8. Adeslas SENIORS	13
9. Adeslas PLENA TOTAL SENIORS	16
10. MyBox SALUD	19
11. MyBox SALUD SENIORS	20
12. Adeslas DENTAL MAX	23
13. Adeslas DENTAL FAMILIA	23
14. Adeslas DENTAL TOTAL	24
15. Clínica Universitaria de Navarra Plus Module and Hospitalisation Allowance 120	25
16. Gynaecology and Paediatrics Plus Module	25
17. TI Module	27
Health insurance (Northern area)	28
1. Basque Country	29
2. Navarre	32
3. Asturias	34
Health insurance (exclusive to El Corte Inglés)	36
1. Adeslas Optima El Corte Inglés	37
2. Adeslas Optima Plus El Corte Inglés	39
3. Adeslas Optima Flex El Corte Inglés	40
4. Adeslas Esencial El Corte Inglés	42
5. Adeslas Dental El Corte Inglés module	43

HEALTH INSURANCE (EXCEPT NORTHERN AREA)



1. ADESLAS GO

Age 0-54	Age 55-69	>70
€20	€36	€45

- 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	Copago 1 ^{er} año	Copago 2 ^o año y sucesivos
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		
Speech therapy and phoniatrics (per session)	€6	€4.50
Birth preparation	€70	€52.50
Chiropractic	€5	€3.75
Medical check-up / examination	€50	€37.50

2. ADESLAS PLENA TOTAL

Age	Rates
0 - 24	€68
25 - 44	€83
45 - 54	€99
55 - 59	€140
60 - 62	€169
≥63	€229

- 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.



3. ADESLAS PLENA

Age	Rates
0-24	€48
25-44	€57
45-54	€68
55-59	€99
60-64	€119
65-69	€155
≥70	€209

- 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	
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

4. ADESLAS PLENA PLUS

Age	Rate
0-24	€58
25-44	€67
45-54	€83
55-59	€135
60-64	€155
65-69	€219
≥70	€229

- 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.

5. ADESLAS PLENA EXTRA – PREMIUM

Age	Rate
0-24	€84
25-44	€99
45-54	€105
55-59	€155
60-64	€179
65-69	€259
≥70	€269

- 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 VITAL

Age	Rate
0-24	€37
25-44	€47
45-54	€58
55-59	€89
60-64	€109
65-69	€145
≥70	€155

- 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
Psychotherapy	€14.50

7. ADESLAS EXPERT

Age	Rate
0-24	€72
25-44	€95
45-54	€115
55-59	€139
60-64	€145
65-69	€165
≥70	€255

- 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 phoniatrics (per session)	€2.70
Birth preparation	€4
Kidney lithotripsy	€12
Chiropody	€2.70

8. ADESLAS SENIORS

Age	Rate
55-59	€62
60-64	€79
65-69	€95
70-74	€125
75-79	€150
≥80	€155

- Co-payments for the use of the services
- 10% discount for 3 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
Chiropody	€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	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

9. ADESLAS PLENA TOTAL SENIORS

Age	Rates
63-64	€99
65-69	€129
70-74	€159
75-84	€214

- 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 three insured parties or more.
- Discount of 10% for four insured parties or more.
- 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	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
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. MYBOX SALUD

Age	Rates
0-24	€68
25-44	€83
45-54	€99
55-59	€140
60-62	€169
≥63	€229

- 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.



11. MYBOX SALUD SENIORS

Age	Rates
63-64	€99
65-69	€129
70-74	€159
75-84	€214

- 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
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



12. ADESLAS DENTAL MAX

Insured parties	Rates
1	€12
2	€10
3 or more	€8

Annuity	1 insured party	2 insured parties	3 or more insured parties
1	€12	€10	€8
2	€11	€9	€7
3	€10	€8	€6
4	€9	€7	Premium renewal
5	€8	€6	
6	€7	Premium renewal	
7	€6		
8	Premium renewal		

- Product with dental treatments with an amount charged to the insured party and treatments without an amount to be charged to the insured party.
- The rate will include a discount per number of insured parties, in line with their seniority, from the date of first renewal, and will therefore be reduced by €1 per insured party per year, up to a minimum amount of €6 per insured party/month.
- Product can be taken out through CaixaBank, S.A.'s traditional channels and branches.

13. 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.

14. ADESLAS DENTAL TOTAL

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

- 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.



15. CLÍNICA UNIVERSITARIA DE NAVARRA PLUS MODULE AND HOSPITALISATION ALLOWANCE 120

Age	Rates
0 - 14	€20.52
15 - 44	€24.43
45 - 54	€26.25
55 - 64	€29.22

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

16. GYNAECOLOGY AND PAEDIATRICS PLUS MODULE

16.1 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.

17.2 Catalonia and Balearic Islands

Age	Rates	Age	Rates
0	€15.62	13	€9.13
1	€13.54	14	€9.10
2	€12.79	15	€13.22
3	€12.03	16	€13.37
4	€8.88	17	€13.51
5	€6.63	18	€13.61
6	€6.82	19	€14.56
7	€7.12	20	€14.64
8	€8.26	21	€16.37
9	€8.98	22	€17.52
10	€9.03	23	€19.83
11	€9.17	24	€25.59
12	€9.15	25-99	€32.46



17. 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.

17.1 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

17.2 TIW Module €25

	Group 1	Group 2	Group 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

17.3 TIW Module €50

	Group 1	Group 2	Group 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 (rates valid from 2 February 2024 onwards)

IMQ Adeslas AZUL Copago		IMQ Adeslas AZUL		IMQ Adeslas ACTIVA		IMQ Adeslas ORO	
Age	Rates	Age	Rates	Age	Rates	Age	Rates
0 - 4	€50.10	0 - 4	€57.84	0 - 5	€45.08	0 - 4	€75.00
5 - 15	€41.05	5 - 15	€47.13	6 - 15	€27.92	5 - 15	€69.76
16 - 20	€47.97	16 - 20	€55.70	16 - 25	€29.45	16 - 25	€69.76
21 - 25	€50.64	21 - 25	€58.92	26 - 35	€38.24	26 - 35	€77.22
26 - 30	€53.84	26 - 30	€62.13	36 - 45	€49.52	36 - 45	€84.37
31 - 35	€59.70	31 - 35	€68.56	46 - 50	€55.30	46 - 50	€108.63
36 - 40	€61.83	36 - 40	€71.77	51 - 55	€58.24	51 - 56	€121.74
41 - 45	€67.16	41 - 45	€77.13	56 - 60	€60.59	56 - 60	€153.57
46 - 50	€74.62	46 - 50	€86.77	61 - 65	€62.66	61 - 65	€159.78
51 - 55	€82.62	51 - 55	€95.34	66 - 70	€67.09	66 - 75	€171.46
56 - 60	€105.54	56 - 60	€122.12	71 - 75	€71.62	>75	€181.77
61 - 65	€125.79	61 - 65	€145.68	>75	€75.04		
66 - 70	€144.98	66 - 70	€167.11				
71 - 75	€165.24	71 - 75	€189.75				
>75	€181.22	>75	€202.91				

· Products with or without co-payments according to the scheme taken out.

· For IMQ Adeslas Oro and Adeslas Activa. 1-3 insured parties: 0%, four insured parties: 5%, over five insured parties: 10% IMQ Adeslas Azul with and without co-payments. 2-3 insured parties: 5%, four insured parties: 10%, over five insured parties: 15%.

1.2 IMQ Productos Dental

Individual	
Age	Rates
8 - 99	€12

Healthcare assistance supplement	
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	€68
25 - 44	€83
45 - 54	€99
55 - 59	€140
60 - 62	€169
≥ 63	€229

- 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	Rates*
Premium valid until it is renewed for insured parties from 0 to 54 years.	
1	€20.67
2	€38.03
3 - 4	€54.57
5 - 6	€68.21

Insured	Rates*
Premium valid until it is renewed for insured parties from 55 to 70 years.	
1	€44.52
2	€81.91
3 - 4	€117.54
5 - 6	€146.91

With co-payments for the use of the services.

2.2 Adeslas PLENA NAVARRA

Age	Rates*
0 - 24	€45
25 - 44	€55
45 - 54	€64
55 - 59	€89
60 - 64	€108
65 - 69	€149
≥70	€209

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

*Rates valid from 02 February 2024.

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	Rates
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	€68
25 - 44	€83
45 - 54	€99
55 - 59	€140
60 - 62	€169
≥ 63	€229

- 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.
- 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.

3. ASTURIAS

3.1 Adeslas BÁSICO FAMILIA ASTURIAS

Insured	Rate
Premium valid until it is renewed for insured parties from 0 to 54 years.	
1	€16
2	€28
3 - 6	€41

With co-payments for the use of the services.

Insured	Rate
Premium valid until it is renewed for insured parties from 55 to 70 years.	
1	€37
2	€64.75
3 - 6	€94.81

3.2 Adeslas PLENA ASTURIAS

Age	Rate*
0 - 13	€26.81
14 - 45	€40.23
46 - 54	€53.63
55 - 59	€79.88
60 - 64	€96.99
≥65	€142.63

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

3.3 Adeslas DENTAL ASTURIAS

Individual	
Age	Rate
8 - 99	€12.07

Healthcare assistance supplement	
Age	Rate
8 - 99	€8.45

- 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.

*Rates valid from 02 February 2024.

3.4 Adeslas DENTAL FAMILIA

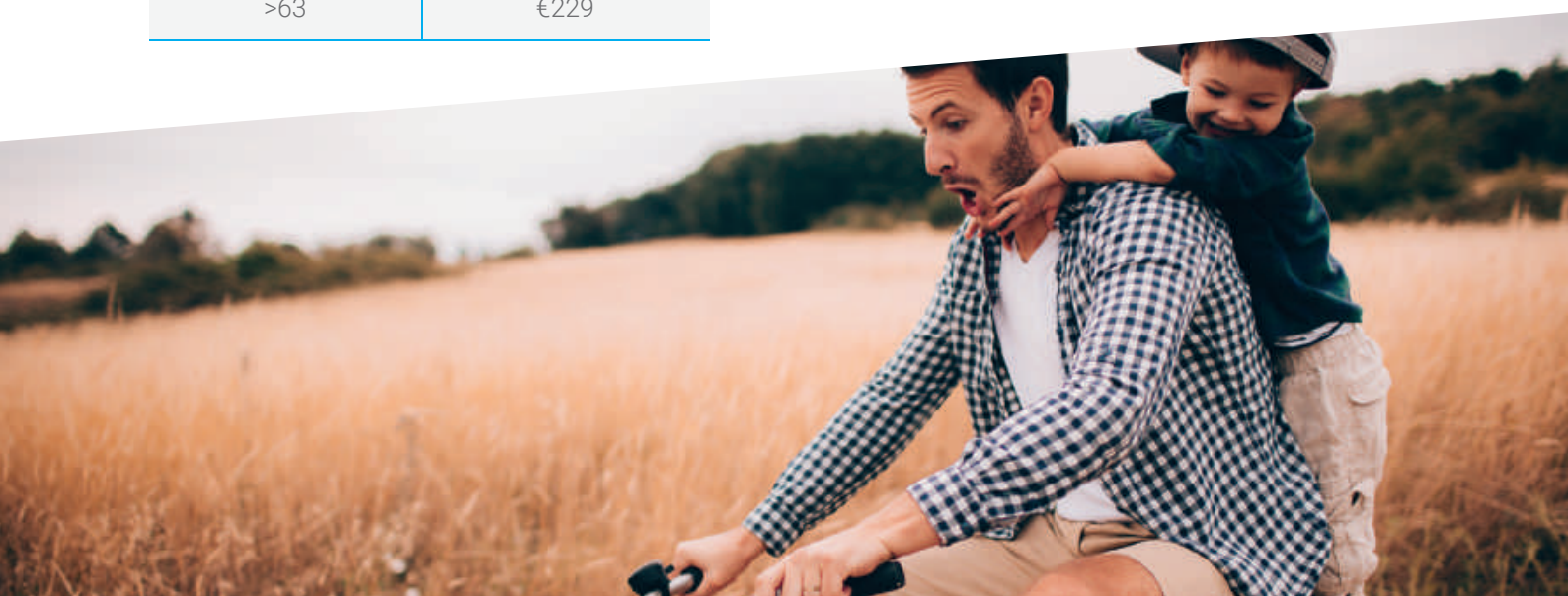
Age	Rates
1	€11.98
2	€17.10
3 - 4	€23.95
5 - 6	€28.50

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	€68
25 - 44	€83
45 - 54	€99
55 - 59	€140
60 - 62	€169
>63	€229

- 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.
- 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.



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

Age	Rates*
0-24	€48
25-44	€57
45-54	€68
55-59	€99
60-64	€119
65-69	€155
≥70	€209

- 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

*Rates valid from 15 January 2024.

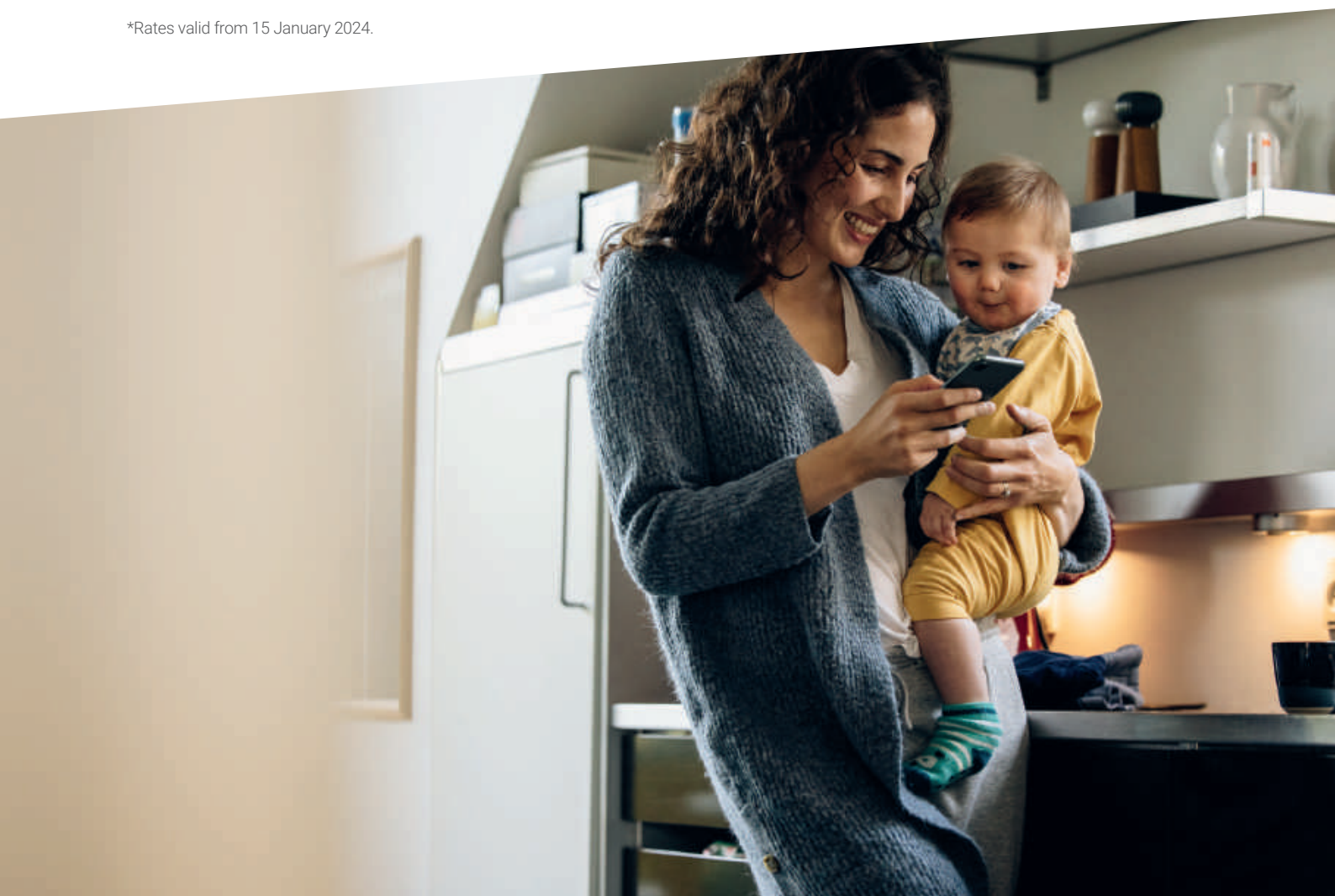
Diagnostic methods	Co-payment
Clinical analyses (except genetic tests)	€4
Anatomopathology	€4
General x-rays and other diagnostic means	€4
Diagnostic and therapeutic high technology diagnostic methods	€12
Surgical diagnostic methods	€12
Other coverage and treatment	
Home respiratory therapy (per day)	€2
Speech therapy and phoniatrics (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

Age	Rates*
0-24	€58
25-44	€67
45-54	€83
55-59	€135
60-64	€155
65-69	€219
≥70	€229

- 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.

*Rates valid from 15 January 2024.



3. ADESLAS OPTIMA FLEX EL CORTE INGLÉS

Age	Rates
0-24	€37
25-44	€47
45-54	€58
55-59	€89
60-64	€109
65-69	€145
≥70	€155

- 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

*Rates valid from 15 January 2024.

Diagnostic methods	Copago
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
Medical check-up / examination	€50

4. ADESLAS ESENCIAL EL CORTE INGLÉS

Age	Rates*
0-54	€20
55-69	€36
≥70	€45

- 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		
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

*Rates valid from 15 January 2024.

5. MÓDULO ADESLAS DENTAL EL CORTE INGLÉS

Age	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





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.