

# CONFERENCIA

Barcelona, 23 de marzo de 2023

## Experiencias en el seguro para el segmento senior



**Sr. Juan Carlos Ibarra**, Director de Desarrollo de Negocio  
Iberia, de RGA re

**Sra. Liliana Rodrigues**, Senior Business Developer, de  
RGA re



# Seguros Sénior alrededor del mundo

**Juan Carlos Ibarra** - Director de Desarrollo de Negocio Iberia

**Liliana Rodrigues** - Senior Business Developer

23.03.2023



# Agenda

**01** Contexto

---

**02** Experiencias internacionales

---

**03** Experiencia nacional

---



**RGA re**  
International Ibérica



---

# Contexto

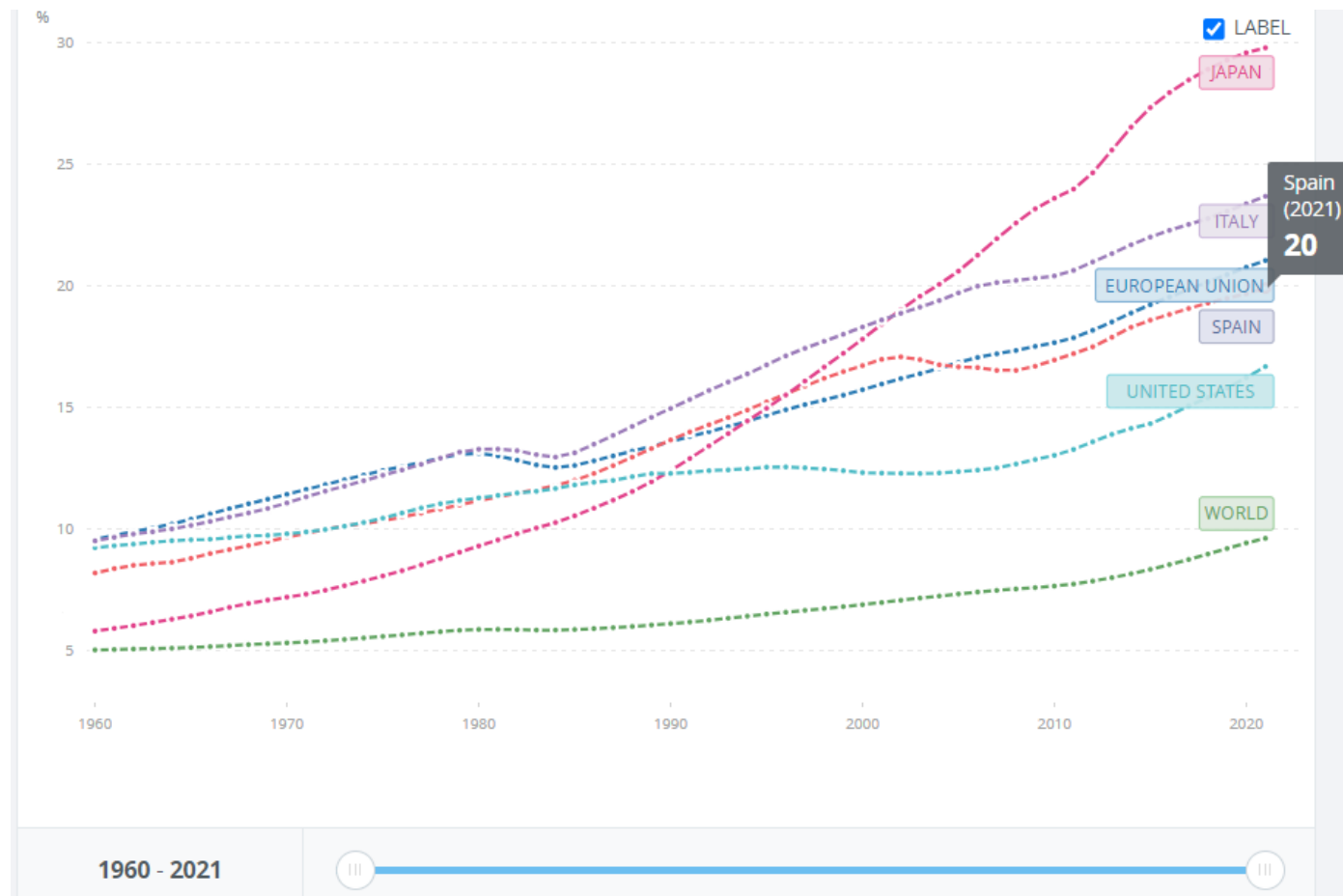
RGA re

International  
Ibérica



# Contexto mundial

## Porcentaje de población de 65 años o más



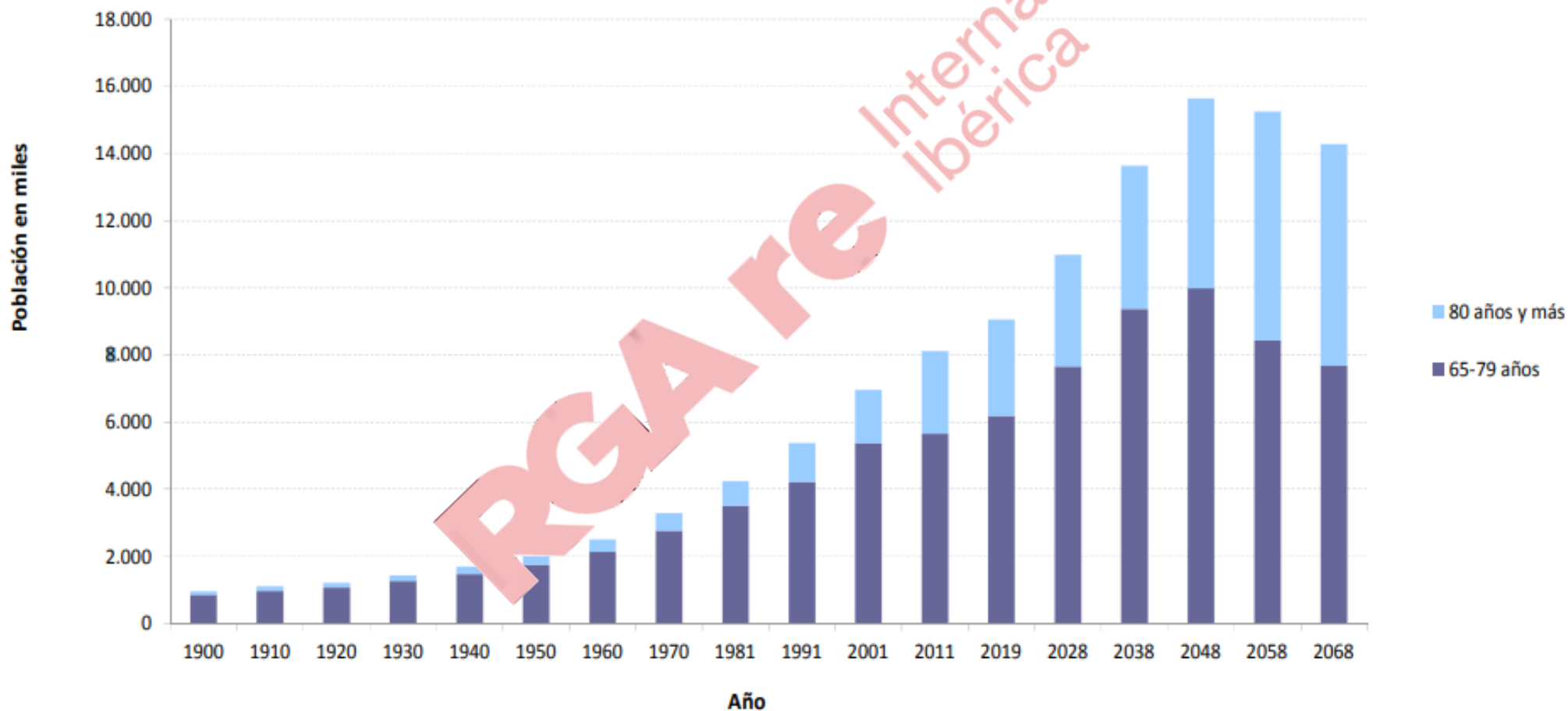
Fuente: <https://data.worldbank.org/indicator/SP.POP.65UP.TO.ZS?end=2021&locations=EU-1W-ES-JP-US-IT&start=1960&view=chart>

## Datos más representativos

- Japón lidera esta clasificación con el 28%.
- Los siguientes 25 países son europeos.
- Italia es el segundo país del mundo con el 22%.
- España es el décimo país con el 19,58%.
- Canadá (17,65%) y EEUU (16,21%) lideran América.
- Australia y NZ ya alcanzan el 16%.

# España, 1900-2068

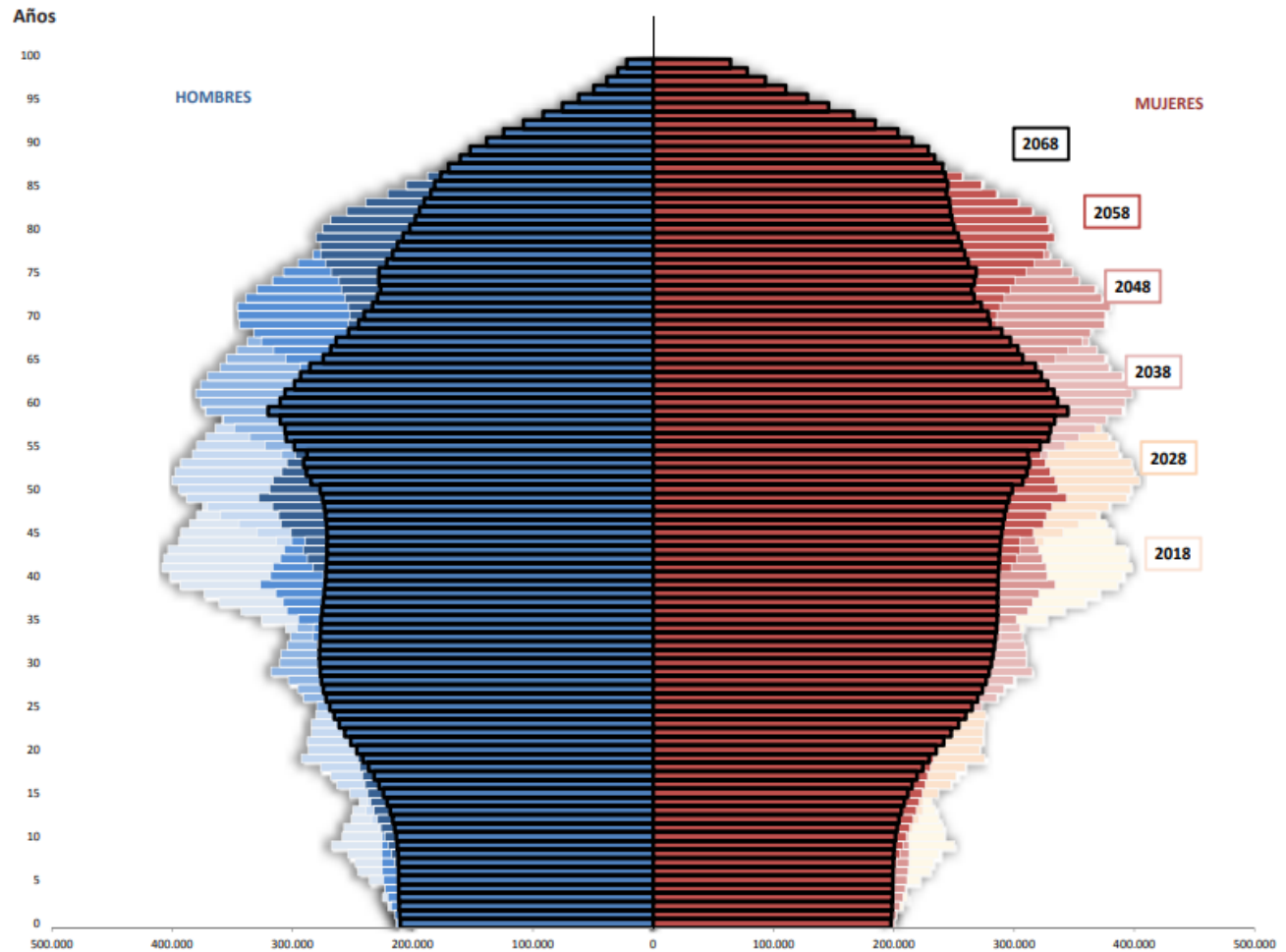
## Evolución de la población de 65 años o más



Fuente: <http://envejecimiento.csic.es/documentos/documentos/enred-indicadoresbasicos2020.pdf>

# España, 2018-2068

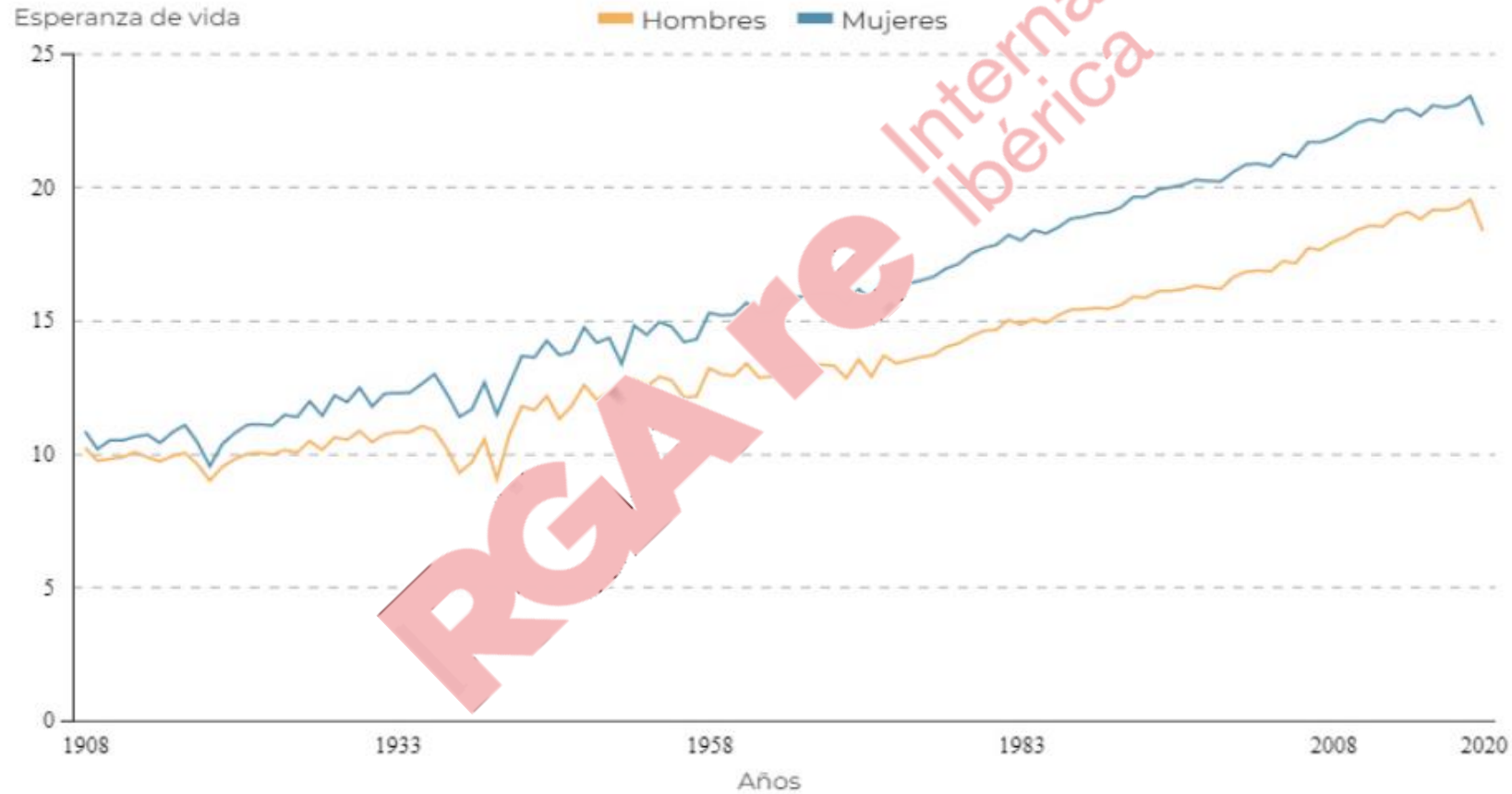
## Proyecciones de población por sexo y edad



Fuente: <http://envejecimiento.csic.es/documentos/documentos/enred-indicadoresbasicos2020.pdf>

# España, 1908-2020

## Esperanza de vida a los 65 años por sexo

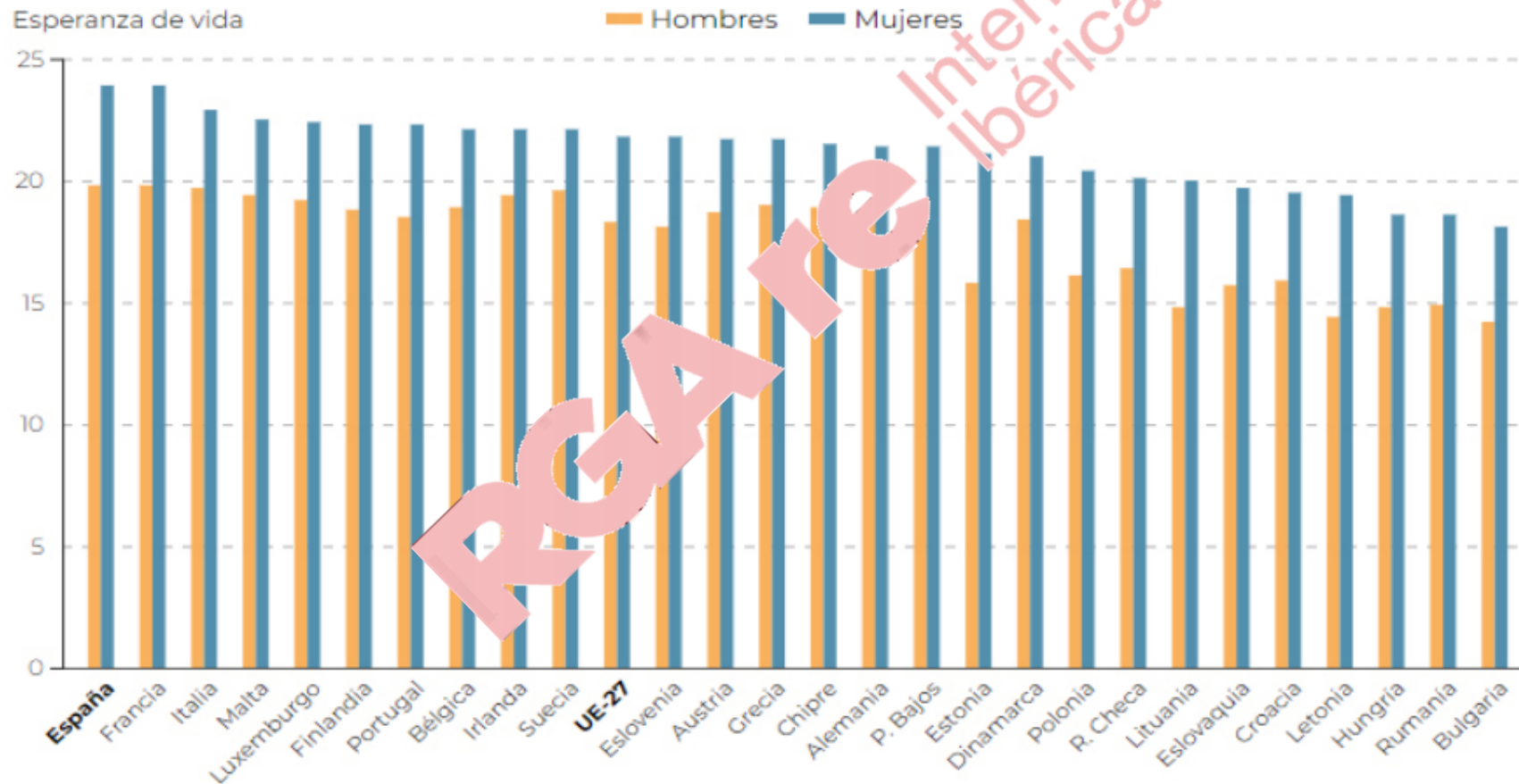


Fuente: <http://envejecimiento.csic.es/documentos/documentos/enred-indicadoresbasicos2022.pdf>



# UE, 2019

## Esperanza de vida a los 65 años por sexo



Fuente: <http://envejecimiento.csic.es/documentos/documentos/enred-indicadoresbasicos2022.pdf>

# Segmento senior

Lo que es relevante



- Estado de **SALUD**
- Capacidad **FINANCIERA**
- Calidad de **VIDA**
- **APOYO**

¿Qué puede aportar el sector asegurador?



# Experiencias internacionales

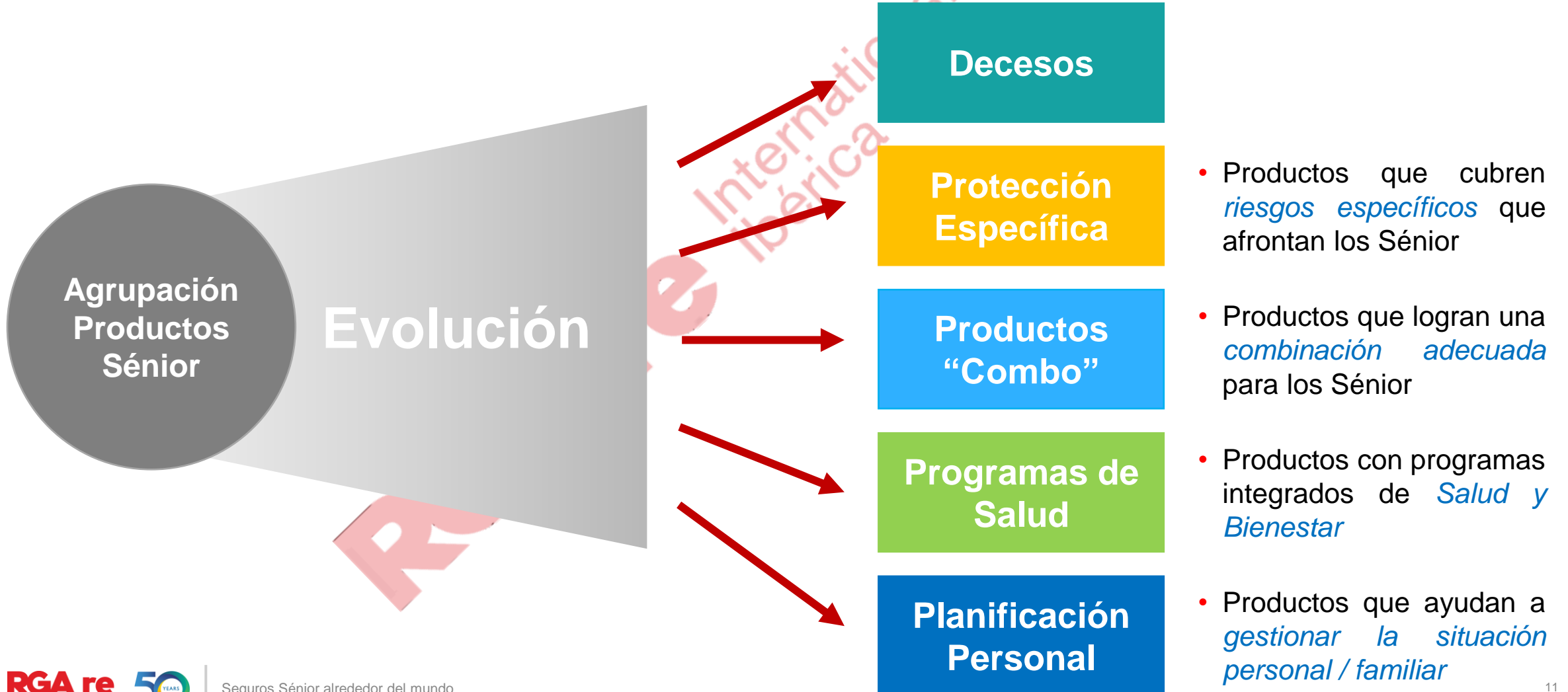
RGA re

International Ibérica



# Evolución de los productos Sénior

Productos Sénior clasificados en base a 5 agrupaciones



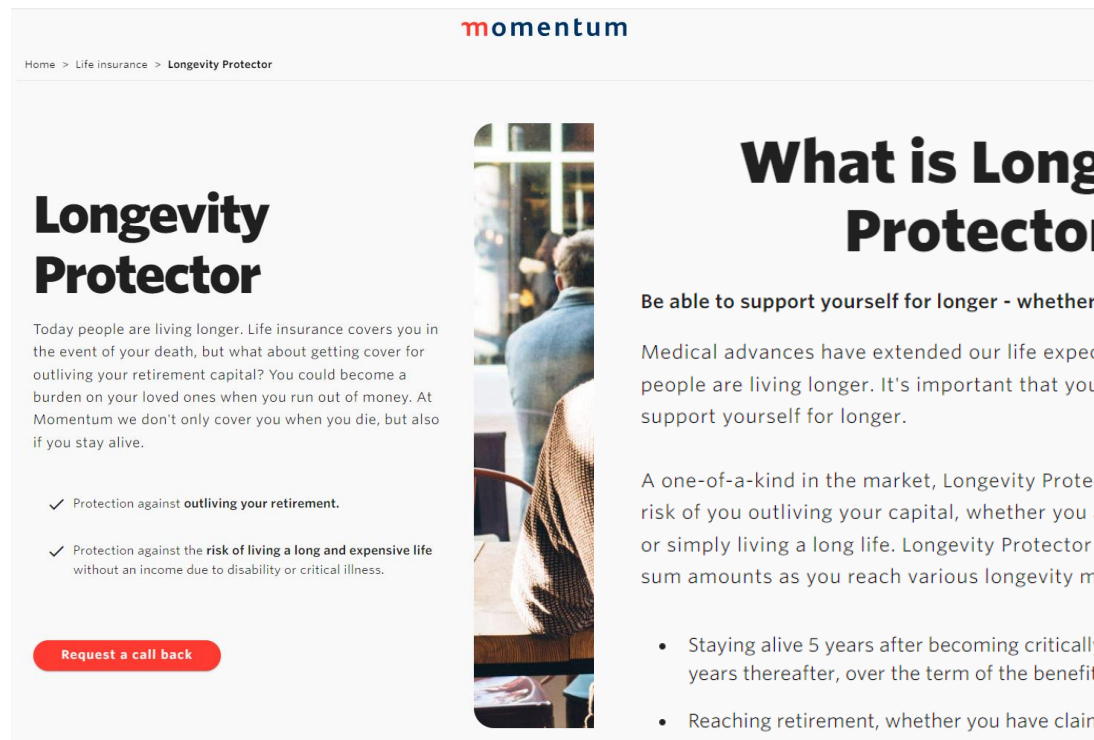
# Productos de Protección Específica

Protección  
Específica

<b>País:</b>	<ul style="list-style-type: none"><li>• Japón, Corea, Sudáfrica, Hong Kong, Singapur</li><li>• China, Malasia, Taiwán...</li></ul>
<b>Productos:</b>	<ul style="list-style-type: none"><li>• E. Graves (Grado de Severidad) y E.G. (Fase temprana o “Early Stage”)</li><li>• E. Grave específica (ej: Cáncer, Demencia, etc...)</li><li>• Protección longevidad en caso de Enfermedad Grave</li><li>• Dependencia</li><li>• ....</li></ul>
<b>Suscripción:</b>	<ul style="list-style-type: none"><li>• Edades de entrada: (40 - 61) – 75</li><li>• Edad máxima de cobertura: 85 – 100</li><li>• Suscripción: Cuestionario de Salud, Cuestionario de Salud simplificado (ej. 3 preguntas)</li><li>• Aseguramiento Enfermedades preexistentes (Glucosa o colesterol elevados, diabetes, etc..)</li></ul>
<b>Otros Complementos:</b>	<ul style="list-style-type: none"><li>▪ Opción devolución de prima</li><li>▪ Bestdoctors, Cleveland clinic, etc.</li><li>▪ Tratamientos Alternativos</li><li>▪ Programas de bienestar con recompensas y descuentos</li></ul>

# Ejemplo: Momentum - Longevity Protector - Sudáfrica

Protección Específica



momentum

Home > Life insurance > Longevity Protector

## Longevity Protector

Today people are living longer. Life insurance covers you in the event of your death, but what about getting cover for outliving your retirement capital? You could become a burden on your loved ones when you run out of money. At Momentum we don't only cover you when you die, but also if you stay alive.

- ✓ Protection against **outliving your retirement**.
- ✓ Protection against the **risk of living a long and expensive life** without an income due to disability or critical illness.

[Request a call back](#)

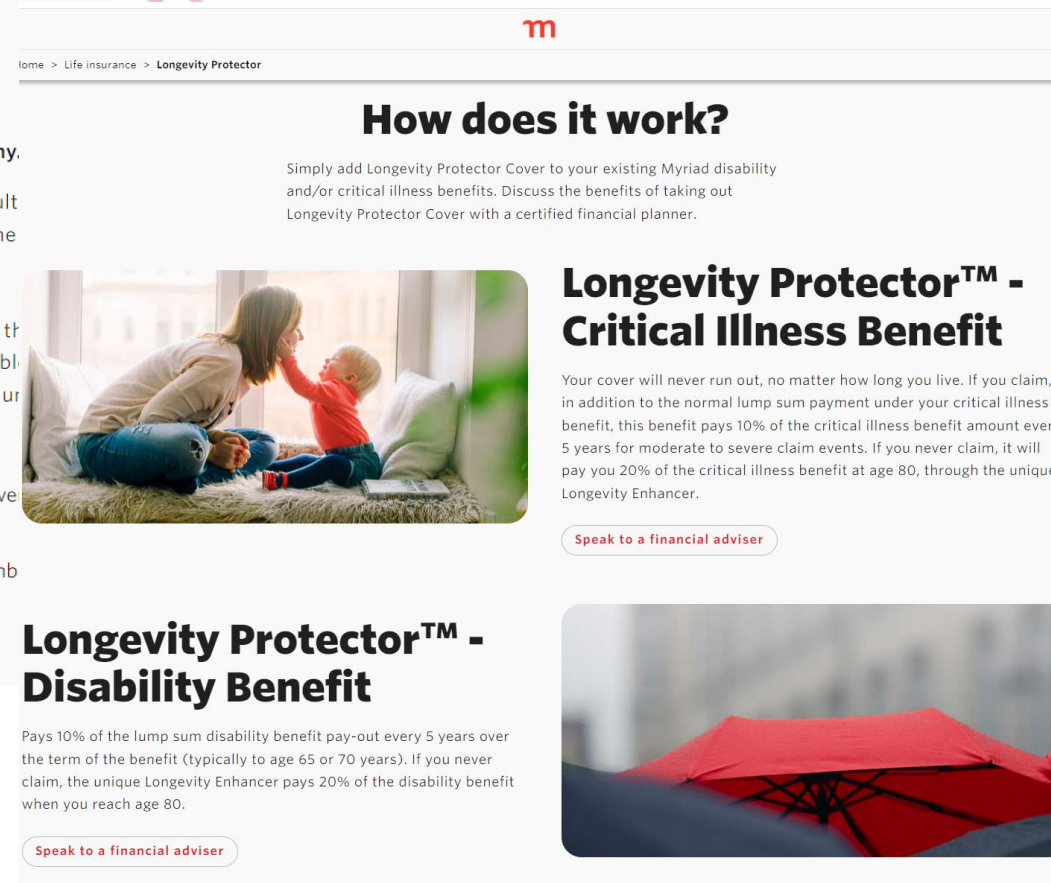
## What is Longevity Protector?

Be able to support yourself for longer - whether you're sick or healthy.

Medical advances have extended our life expectancy and, as a result people are living longer. It's important that you have enough income support yourself for longer.

A one-of-a-kind in the market, Longevity Protector Cover transfers the risk of you outliving your capital, whether you are critically ill, disabled or simply living a long life. Longevity Protector Cover pays regular lump sum amounts as you reach various longevity milestones:

- Staying alive 5 years after becoming critically ill or disabled and even years thereafter, over the term of the benefits.
- Reaching retirement, whether you have claimed or not (when combined with a qualifying retirement annuity).
- Reaching age 80, if you stayed healthy and never claimed.



momentum

Home > Life insurance > Longevity Protector

## How does it work?

Simply add Longevity Protector Cover to your existing Myriad disability and/or critical illness benefits. Discuss the benefits of taking out Longevity Protector Cover with a certified financial planner.

### Longevity Protector™ - Critical Illness Benefit

Your cover will never run out, no matter how long you live. If you claim, in addition to the normal lump sum payment under your critical illness benefit, this benefit pays 10% of the critical illness benefit amount every 5 years for moderate to severe claim events. If you never claim, it will pay you 20% of the critical illness benefit at age 80, through the unique Longevity Enhancer.

[Speak to a financial adviser](#)

### Longevity Protector™ - Disability Benefit

Pays 10% of the lump sum disability benefit pay-out every 5 years over the term of the benefit (typically to age 65 or 70 years). If you never claim, the unique Longevity Enhancer pays 20% of the disability benefit when you reach age 80.

[Speak to a financial adviser](#)

<https://www.momentum.co.za/momentum/personal/products/life-insurance/longevity-protector>

# Ejemplo: AIA Prime Critical Cover - Singapur

Protección Específica

## AIA Prime Critical Cover gives you protection during the years when you need it the most

Medical advances have helped Singaporeans enjoy a longer lifespan. However, while Singaporeans are living longer, they are spending more of their years in poor health.<sup>1</sup>

We understand that even as you celebrate your longevity, the worry of taking ill becomes greater. Your risk of contracting age-related illnesses increases with each passing year. Getting insurance coverage in your later years can be difficult, with expensive premiums, the hassle of numerous medical checkups, or if you have a pre-existing condition.

AIA Prime Critical Cover is designed to provide adults aged 40 to 70 years with long-term and comprehensive protection against 43 conditions, up to age 100. Because getting protected should be easy, even as the years go on.



## Benefits of AIA Prime Critical Cover



**Easier Access to Protection**  
We have reduced the premium at the point of application for critical illness coverage.



**Guaranteed Critical Illness Coverage**  
AIA Prime Critical Cover provides coverage up to age 100, with additional benefits:  
• Receive 100% of the insured amount with a critical illness diagnosis occurs at age 100.



### Receive Early Payouts for 7 Conditions

Early treatment ensures that you can properly treat and manage your condition to maximise your chances of recovery. We have included a Special Condition Benefit that offers early payouts, up to age 100. You can make a one-time claim for each of the following special conditions. Your insured amount and premium will be reduced accordingly after each payout.

Special Condition Benefit	Diagnosed before age 65 <sup>2</sup>	Diagnosed after age 65 <sup>2</sup>
1. Angioplasty & Other Invasive Treatment for Coronary Artery	10% of insured amount Up to S\$25,000	15% of insured amount Up to S\$25,000
2. Carcinoma in situ of Specified Organs		
3. Cardiac Defibrillator Insertion	10% of insured amount Up to S\$150,000	15% of insured amount Up to S\$150,000
4. Cardiac Pacemaker Insertion		
5. Early Parkinson's Disease		
6. Moderately Severe Alzheimer's Disease		
7. Osteoporosis	10% of insured amount Up to S\$25,000	15% of insured amount Up to S\$25,000



### Health Screenings Benefit

Protection does not stop at getting sufficient coverage. Keeping track of your health regularly is equally critical to ensure that you're able to detect and treat any illness early. That is why we offer you reimbursements of up to S\$250 for your health screening expenses once every 3 years, from the 4<sup>th</sup> policy year onwards.

POWERED BY **AIA Vitality**

**Better Choice, Better Health**  
Make the choice towards better health than before with AIA Vitality! As one of the most comprehensive health and wellness programmes in Singapore, AIA Vitality motivates you with weekly rewards and many partner benefits as you achieve your health and fitness milestones.



AIA Vitality Members also enjoy up to **15% discount<sup>3</sup>** on insurance premiums.

## Example

Albert Lee is a 45-year-old manager with 2 young children. He is worried about contracting age-related illnesses and wants to increase his critical illness coverage. He takes up an AIA Prime Critical Cover plan for an insured amount of S\$150,000.

At age 55, Albert is diagnosed with coronary artery disease and he undergoes angioplasty. He receives S\$15,000 (10% of insured amount) under the Special Condition Benefit. His insured amount is then reduced to S\$135,000 and his premium is adjusted accordingly.

At age 66, Albert is diagnosed with Moderately Severe Alzheimer's disease. He receives his 2<sup>nd</sup> Special Condition Benefit claim of S\$20,250 (15% of S\$135,000). His insured amount is now S\$114,750 (S\$135,000 - 10% of S\$135,000).

At age 86, Albert is diagnosed with Severe Alzheimer's disease. He receives his 3<sup>rd</sup> Special Condition Benefit claim of S\$22,500 (20% of S\$112,500). His insured amount is now S\$92,250 (S\$114,750 - 10% of S\$114,750).

At age 100, Albert is diagnosed with a critical illness. He receives his 4<sup>th</sup> Special Condition Benefit claim of S\$15,000 (10% of insured amount). His insured amount is now S\$77,250 (S\$92,250 - 10% of S\$92,250).

<sup>2</sup> Insured amount is reduced.

## List of Critical Illnesses

- |  |   |
|--|---|
| 1. Acute Necrohemorrhagic Pancreatitis                           | 24. Medullary Cystic Disease                          |
| 2. Alzheimer's Disease/Severe Dementia                           | 25. Motor Neurone Disease                             |
| 3. Benign Brain Tumour   | 26. Multiple Sclerosis                                |
| 4. Blindness (Irreversible Loss of Sight)                        | 27. Muscular Dystrophy                                |
| 5. Coma  | 28. Necrotising Fasciitis                             |
| 6. Coronary Artery Bypass Surgery                                | 29. Open Chest Heart Valve Surgery                    |
| 7. Creutzfeldt-Jakob Disease                                     | 30. Open Chest Surgery to Aorta                       |
| 8. Deafness (Irreversible Loss of Hearing)                       | 31. Other Serious Coronary Artery Disease             |
| 9. Elephantiasis   | 32. Paralysis (Irreversible Loss of Use of Limbs)     |
| 10. End Stage Kidney Failure                                     | 33. Persistent Vegetative State (Apallic Syndrome)    |
| 11. End Stage Liver Failure                                      | 34. Poliomyelitis                                     |
| 12. End Stage Lung Disease                                       | 35. Primary Pulmonary Hypertension                    |
| 13. Fulminant Hepatitis  | 36. Progressive Scleroderma                           |
| 14. Heart Attack of Specified Severity                           | 37. Progressive Supranuclear Palsy                    |
| 15. HIV Due to Blood Transfusion and Occupationally Acquired HIV | 38. Severe Bacterial Meningitis                       |
| 16. Idiopathic Parkinson's Disease                               | 39. Severe Encephalitis                               |
| 17. Irreversible Aplastic Anaemia                                | 40. Severe Myasthenia Gravis                          |
| 18. Irreversible Loss of Speech                                  | 41. Stroke with Permanent Neurological Deficit        |
| 19. Loss of Independent Existence                                | 42. Systemic Lupus Erythematosus with Lupus Nephritis |
| 20. Major Burns  | 43. Terminal Illness                                  |
| 21. Major Cancer   |   |
| 22. Major Head Trauma  |   |
| 23. Major Organ/Bone Marrow Transplantation                      |   |

### General Notes:

There are exclusions such as pre-existing conditions, whereby no benefits will be payable. Waiting period and survival period are applicable before the benefits will be payable. You are advised to read the relevant policy contract for details.

<sup>1</sup> Source: Singaporeans living longer but spending more time in ill health: Study, TODAY, 21 June 2019.

<sup>2</sup> Age 85 refers to policy anniversary on or after the insured's 85<sup>th</sup> birthday.

<sup>3</sup> Premium discount is only applicable to premiums based on a standard life. It is not applicable to any extra premiums due to loading. Discount applicable from the 2<sup>nd</sup> policy year onwards will depend on the AIA Vitality Status attained. The discount is capped at 15%.

### Important Notes:

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance. This brochure is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore. The information is correct as at 20 August 2020.

PAGE 5 | PROTECTION AIA PRIME CRITICAL COVER

<https://www.aia.com.sg/en/our-products/critical-illness-protection/aia-prime-critical-cover.html>

# Productos “Combo”

Productos  
“Combo”

<b>País:</b>	<ul style="list-style-type: none"><li>• China, Corea del Sur, Hong Kong, Singapur...</li><li>• Malasia, USA...</li></ul>
<b>Productos:</b>	<ul style="list-style-type: none"><li>• EG (100) + Salud (Reembolso + copago)</li><li>• Hospital cash + EG (vendido a través de Telemarketing)</li><li>• <b>Vida + Accidentes + EG</b></li><li>• <b>Vida + Medical (elevadas facturas médicas en caso de hospitalización por intervenciones quirúrgicas y enfermedades - 10% copago)</b></li><li>• ....</li></ul>
<b>Suscripción:</b>	<ul style="list-style-type: none"><li>• Edades de entrada: (40 - 61) – 80</li><li>• Edad máxima de cobertura: 80 - 100</li><li>• Suscripción: Cuestionario de Salud, “Simplified issue” (6 preguntas)</li></ul>
<b>Otros Complementos:</b>	<ul style="list-style-type: none"><li>▪ Cupón descuento Chequeo médico Sénior (específico).</li><li>▪ Examen de la vista gratis (Cataras y Glaucoma)</li><li>▪ Evaluación auditiva</li></ul>



# Ejemplo: PRUSenior Med - Malasia

Productos  
"Combo"

<http://mymoneywisetips.com/senior-citizens-sun-senior-care/>

	Plan 1	Plan 2
<b>Death Benefit</b>	RM 5,000	RM 5,000
<b>Medical Care Benefits</b>		
1. Hospital Daily Room & Board (120 days per year)	RM 200	RM 200
2. Intensive Care Unit (30 days per year)	As charged, subject to co-insurance at 10% or minimum co-insurance, whichever is higher.	
3. Surgical Fees		
4. Anaesthetist Fees		
5. In-hospital & Related Services		
6. Pre-hospitalisation Treatment (within 30 days before hospitalisation)		
7. Post-hospitalisation Treatment (within 90 days after hospital discharge)		
8. Home Nursing Care (180 days maximum per life-time)		
9. Day surgery		
10. Out-patient Cancer Treatment		
11. Out-patient Kidney Dialysis Treatment		
<b>Minimum Co-insurance Amount*</b> (Only applicable to item no.2 to 5)	RM 3,000	RM 6,000
<b>Lifetime Limit</b>	RM 225,000	RM 225,000

# Ejemplo: AIA Prime Assured - Singapur

Productos  
"Combo"



## Benefits and Premiums

Benefits	Coverage Amount (S\$)		
	Plan 1	Plan 2	Plan 3
1. <b>Compassionate Accidental Death Benefit</b>	5,000	5,000	5,000
2. <b>Broken Bones and Burns Benefit<sup>1</sup></b>	10,000	15,000	
3. <b>Permanent Disability Benefit<sup>2</sup></b>	20,000	30,000	
4. <b>Double Permanent Disability on Public Conveyance Benefit<sup>2</sup></b> Pays when you are injured while riding on, in, boarding or alighting from a public conveyance.  The Permanent Disability Benefit will not be payable if any amount is payable under this benefit due to an accident.	40,000	60,000	
5. <b>Loss of Activities of Daily Living Benefit</b> Pays when you are unable to perform 3 or more Activities of Daily Living due to an accident.	20,000	30,000	
6. <b>Accident Medical Reimbursement Benefit (per accident)</b> Pays for medical expenses incurred due to an accident, including treatment by a Chinese Bonesetter or Acupuncturist – up to 25% of the coverage amount per accident.	500	1,000	
7. <b>Daily Accident Hospital Income Benefit</b> Pays up to 365 days.	50 per day	100 per d.	
8. <b>Post-hospitalisation Home Care Benefit (per accident)</b> Pays when you are required to stay in a hospital due to an accident for more than 7 consecutive days.	800	1,000	
9. <b>Mobility Aid Benefit (per accident)</b>	250	500	
10. <b>Ambulance Service Benefit (per accident)</b>	200	200	
11. <b>Alzheimer's or Parkinson's Disease Benefit</b> This benefit is payable only once during the life of the policy, regardless of any renewal of this policy.	1,000	2,000	3,000
<b>Premiums (inclusive of 8% GST)</b>			
Once a year	199.49	300.61	452.08
Twice a year	103.73	156.31	235.06
Once a month	17.36	26.15	39.32

**Note:** The benefits mentioned above (except Alzheimer's or Parkinson's Disease Benefit) are payable as a result of an injury due to an accident. The coverage amount for all benefits will be reduced by 50% from the policy anniversary following your 81<sup>st</sup> birthday.

## Permanent Disability Schedule

Event	% of Coverage Amount
Permanent total loss of sight of both eyes	150
Permanent total loss of sight of one eye	100
Loss of or the permanent total loss of use of two limbs	150
Loss of or the permanent total loss of use of one limb	100
Loss of speech and hearing	150
Permanent total loss of hearing	
- both ears	30
- one ear	10
Loss of speech	40
Permanent total loss of the lens of one eye	25
Loss of one thumb	15
Loss of one finger	8
Loss of one great toe	5

**Note:** The maximum amount payable for several disabilities arising from the same accident shall not exceed 150% of the coverage amount. The total benefits payable for several disabilities due to different accidents shall not exceed 150% per policy year.

[https://www.aia.com.sg/content/dam/sg/en/docs/product\\_brochures/accident-protection/aia-prime-assured-brochure.pdf](https://www.aia.com.sg/content/dam/sg/en/docs/product_brochures/accident-protection/aia-prime-assured-brochure.pdf)

# Productos que incluyen Programas de Salud

Programas de Salud

<b>País:</b>	<ul style="list-style-type: none"><li>• Filipinas, Hong Kong, USA...</li></ul>
<b>Productos:</b>	<ul style="list-style-type: none"><li>• Vida + 17 EG específicas + Pago adicional para 4 condiciones o intervenciones quirúrgicas + Wellness.</li><li>• Cáncer estadio inicial + Cáncer (grado de severidad) + Demencia y Parkinson + Programa de Salud</li></ul>
<b>Suscripción:</b>	<ul style="list-style-type: none"><li>• Edades de entrada: (40 - 61) – 80</li><li>• Edad máxima de cobertura: 80 - 100</li><li>• Suscripción Simplificada</li></ul>
<b>Otros Complementos:</b>	<ul style="list-style-type: none"><li>▪ Acceso a Go Well: Información sobre expertos en nutrición y salud, actividades y eventos de fitness y otros programas de atención preventiva para ayudar a llevar una vida más sana.</li><li>▪ Chequeo médico gratuito cada 2 años hasta los 100 años de edad, que incluye un chequeo médico estándar, una revisión ósea, una evaluación auditiva y un examen oftalmológico.</li></ul>

# Ejemplo: SUN Senior Care - Filipinas

SUN Senior Care: Insurance for the Filipino Senior Citizens



**Benefits at a glance...**

- DIAGNOSIS & REHABILITATION**
- PREVENTION<sup>1</sup>**
  - Access to Health Preventive Care Services
  - Special Access to GoWell Wellness Program
- Other In-Living Benefits**
  - Death Benefit
  - Guaranteed
  - Limited
  - Dividends

<sup>1</sup>Sun Life reserves the right to determine the wellness programs.  
<sup>2</sup>Diagnosis of any of the covered critical illness conditions and performed must be aligned with the definitions indicated in the policy contract.  
<sup>3</sup>Dividend Earnings are not guaranteed.

**COVERED CRITICAL ILLNESS CONDITIONS<sup>2</sup>**

1. Acute Heart Attack
2. Alzheimer's Disease\*
3. Bilateral Amputation due to Diabetic Complication
4. Deafness
5. End-stage Lung Disease
6. End-stage Renal Disease
7. Invasive Cancer
8. Loss of Speech
9. Major Head Trauma
10. Major Organ Transplant
11. Multiple Sclerosis
12. Motor Neuron Disease
13. Paralysis
14. Parkinson's Disease\*
15. Severe Rheumatoid Arthritis
16. Stroke
17. Total Blindness

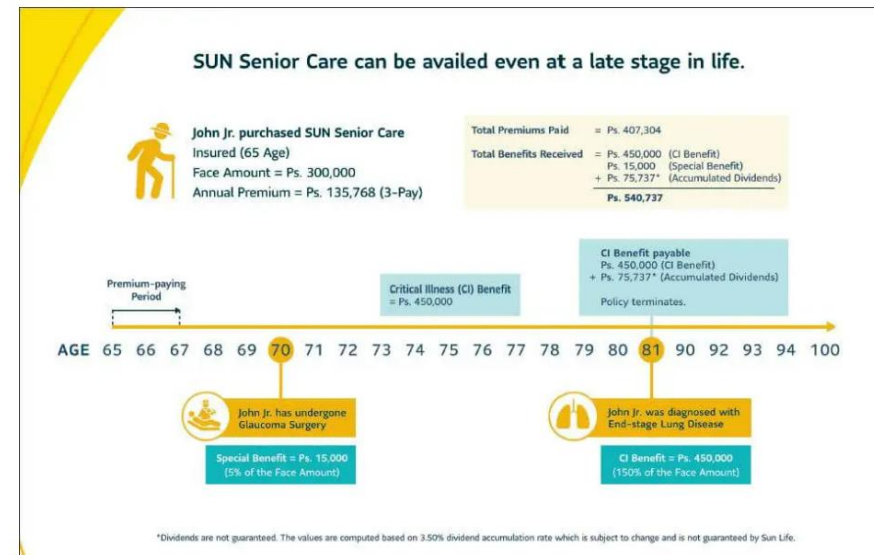
**COVERED SPECIFIC SURGERIES/CONDITIONS<sup>2</sup>**

1. Cochlear Implant Surgery
2. Glaucoma Surgery
3. Knee Replacement Surgery for one or both knee(s)
4. Severe Osteoporosis\*

**ENJOY ALL THESE BENEFITS**

- LIFE INSURANCE PROTECTION<sup>3</sup>**  
Secure your loved ones' future while you are in the best of health!  
Assuming no critical illness benefit has been paid, SUN Senior Care guarantees life insurance protection equal to 150% of the plan's Face Amount, until age 100.
- LIMITED PAY**  
SUN Senior Care in 3, 5, or 10 ann with a fixed amount chosen per period.  
You may also opt for quarterly payments.

<sup>1</sup>Sun Life reserves the right to determine the wellness programs.  
<sup>2</sup>Diagnosis of any of the covered critical illness conditions and/or specific surgeries performed must be aligned with the definitions indicated in the insurance policy contract.  
<sup>3</sup>Benefits is payable assuming no critical illness benefits has been paid previously.  
Note: Benefits indicated in this material are subject to the specific guidelines set by Sun Life and its subsidiaries.



<http://mymoneywisetips.com/senior-citizens-sun-senior-care/>



# Experiencia nacional

RGA re

International Ibérica



# Soluciones de protección sénior

## El porqué



**Segmento Sénior** es relevante en nuestra sociedad

**Necesidades** de protección **específicas**

**Enfermedades** con **más incidencia**

**Oferta** de seguros **insuficiente**

**Interés** en adquirir un **seguro**

# Producto sénior RGA re

Innovación en seguros

# 32%

## Target Segmento Sénior

15 millones potenciales de personas en España con posibilidad de acceso

# 7

## Enfermedades Graves

Son las que más preocupan a las personas Sénior, según una encuesta patrocinada por RGA re

# 100

## Años de Edad

Es el límite hasta el que se puede mantener el Seguro

# Plenitud 100



# Plenitud 100

## Coberturas



### Enfermedades oncológicas

**Cáncer**



### Enfermedades cardiovasculares

**Accidente Cerebrovascular**

**Infarto de Miocardio**



### Enfermedades neurológicas

**Alzheimer  
Demencia Severa**

**Parkinson**



### Enfermedades otras

**Ceguera**

**Parálisis**



# Plenitud 100

2 opciones: base o premium

opción base



**Enfermedades oncológicas**

**Cáncer**



**Enfermedades cardiovasculares**

**Accidente Cerebrovascular**

**Infarto de Miocardio**



**Enfermedades neurológicas**

**Alzheimer  
Demencia Severa**

**Parkinson**



**Enfermedades otras**

**Ceguera**

**Parálisis**

# Plenitud 100

2 opciones: base o premium

opción premium



**Enfermedades oncológicas**

**Cáncer**



**Enfermedades cardiovasculares**

**Accidente Cerebrovascular**

**Infarto de Miocardio**



**Enfermedades neurológicas**

**Alzheimer  
Demencia Severa**

**Parkinson**



**Enfermedades otras**

**Ceguera**

**Parálisis**

# Plenitud 100

## Otras características



**Suma asegurada máxima**

50.000€

**Edades de entrada**

50 a 75 años

**Edad de salida**

100 años

**Suscripción**

Cuestionario con 12 preguntas  
Sin pruebas médicas

# Plenitud 100

Servicios de salud y asistencia desde el 1er día

Cuadro Médico Baremado

Servicios de Bienestar y Salud Baremados

Video Consulta + Chat

Médico a Domicilio + Enfermería a Domicilio

Farmacogenética

Convalecencia Post-Hospitalaria

Orientación Médica y Psicológica Telefónica

Segunda Opinión Médica

Testamento Online

Borrado Digital y Derecho al Olvido



**Plenitud** *100*

Ahora,  
lo importante  
eres tú

**RGA re** International  
Ibérica



**RGA re**  
International Ibérica



©2023 RGA. All rights reserved.

No part of this publication may be reproduced in any form without the prior permission of RGA.

The information in this publication is for the exclusive, internal use of the recipient and may not be relied upon by any other party other than the recipient and its affiliates, or published, quoted or disseminated to any party other than the recipient without the prior written consent of RGA.



COL·LEGI  
D'ACTUARIS  
DE CATALUNYA

[actuaris@actuaris.org](mailto:actuaris@actuaris.org)  
[www.actuaris.org](http://www.actuaris.org)