

Company: Forsikringselskabet Dansk Sundhedssikring A/S, Hørkær 12B, DK 2730 Herlev, Tel. +45 70206121

Product: Health Insurance Private, version 10.0

Forsikringselskabet Dansk Sundhedssikring, VAT no. DK34739307, is registered as an insurance company at the Danish Financial Supervisory Authority.

This document is a brief overview of the insurance cover. The full conditions and covers can be viewed and downloaded via the website of Forsikringselskabet Dansk Sundhedssikring (ds-sundhed.dk), where there are also easily accessible descriptions of product content and use of the insurance. After the conclusion of the agreement, an email will be sent with access to the agreed conditions and information on the use of the health insurance. The individual policyholder is also given access to an online portal with user-oriented information, including the specific insurance covers.

What type of insurance is this?

This insurance is a health insurance policy that covers identification and treatment of physical and mental health problems experienced by the policyholder. The insurance utilises all types of healthcare providers that can ensure access to prompt and relevant examination, treatment and surgery, including the public healthcare system. The service includes identification and visitation as well as navigation in healthcare provisions provided by qualified healthcare professionals.



What does it cover – Basic?

HealthNavigator and health advice

- ✓ Medical advice
- ✓ Health professional counselling
- ✓ Navigation and facilitation in the public and private healthcare systems
- ✓ Pregnancy counselling
- ✓ Stress prevention and support helpline
- ✓ Online courses for mental life challenges
- ✓ Targeted offer for men and women's physical and mental health and well-being.

Frequency therapy

- ✓ Physiotherapy and chiropractic treatment
- ✓ Rehabilitation
- ✓ GLA:D training
- ✓ Treatment by a psychologist
- ✓ Psychotherapy
- ✓ Online stress management programme
- ✓ Tripartite counselling
- ✓ Online psychological treatment
- ✓ Cool Kids/Chilled programme
- ✓ Treatment product for children with mental health problems
- ✓ Digital ADHD/ADD counselling
- ✓ Youth counselling
- ✓ Personalised health programme.

Emergency crisis counselling

- ✓ Emergency psychological crisis counselling.

Specialist doctor/hospital

- ✓ Assessment is initiated within ten working days
- ✓ Treatment is initiated within ten working days
- ✓ Specialist treatment, preliminary examination and surgery
- ✓ Re-operation
- ✓ Second opinion.

After surgery and/or treatment

- ✓ Medical expenses
- ✓ Assistive devices
- ✓ Rehabilitation
- ✓ Home help/home nursing care
- ✓ Transport expenses
- ✓ Convalescent care.

What does it cover – Optional covers?

Optional covers will be stated in the individual policy

- A: Reflexology, acupuncture, osteopathy and dietician
- B: Physiotherapy (without a doctor's referral requirement)
- C: Substance abuse treatment in private practice
- E: Private hospital cover
- F: Chronic conditions (massage, physiotherapy, chiropractor, shockwave therapy, telephone psychotherapy and podiatry)
- G: Online emergency medical service.



What does it not cover?

- ✗ Chronic conditions diagnosed before the insurance was taken out
- ✗ Emergency treatment
- ✗ Cosmetic surgery and treatments
- ✗ Consequences of professional sports
- ✗ All forms of contraception and fertility treatment
- ✗ Sexually transmitted diseases
- ✗ Chronic skin diseases
- ✗ Obesity surgery or treatment
- ✗ Congenital disorders
- ✗ Sleep apnoea treatment
- ✗ Couples therapy
- ✗ Vision and hearing impairment
- ✗ Cardiovascular disorders
- ✗ Complications of alcohol abuse
- ✗ Preventive examinations and treatments
- ✗ Assessment and treatment of phobias, eating disorders, ADHD and autism
- ✗ General practitioner costs
- ✗ Damage from civil unrest, nuclear energy and radiation or radioactivity
- ✗ Epidemics and pandemics.



Are there any restrictions on cover?

- ! The 10-day treatment guarantee applies from receipt of the necessary information.
- ! All examinations and treatments must be approved by Dansk Sundhedssikring before commencement.
- ! The insurance covers diseases and disorders that can be expected to be cured or significantly and permanently improved.
- ! The insurance never covers chronic diseases that occurred and/or were diagnosed before the insurance came into force (however, cover is provided on the basis of the special provisions for optional cover F).
- ! The insurance does not cover congenital disorders.
- ! Treatment of chronic conditions is covered for up to six months from the diagnosis is made, provided it is made during the insurance period.
- ! Chronic diseases are defined as diseases that we consider to be persistent and therefore cannot be cured.
- ! All examinations and treatments must be medically justified by a medical referral or be medically authorised. Treatment that is approved and used in the public healthcare system is covered.
- ! The insurance covers reasonable and necessary expenses for examination and treatment.
- ! In the event of a request for an emergency crisis psychologist, the claim must be reported within 48 hours of the incident.



Where am I covered?

- ✓ The insurance covers examination, treatment and surgery in Denmark at a hospital or clinic designated by Dansk Sundhedssikring and in the Nordic countries and Germany by agreement with Dansk Sundhedssikring.



What are my obligations?

- You must pay on time and provide necessary personal and medical information on request.
- You must secure acceptance and proof of cover before treatment is initiated.
- You must draw attention to any cover from other insurance when requesting the use of this insurance.
- You must consent to us obtaining and disclosing the necessary personal and health information to relevant healthcare providers upon use.



When and how do I pay?

- The insurance is payable for the first time upon commencement.
- Subsequent payments follow the contract.
- Charges will be sent to the email address provided or charged electronically.
- The period of cover is stated on the invoice.



When does the cover start and end?

- The insurance is valid from the date stated on your policy and 12 months forward.
- If you are a new customer transferred from another health insurance provider, there is an expiry period of three months for cases initiated under previous insurance.
- The insurance is valid as long as it is paid on time and not actively cancelled.



How do I cancel the agreement?

- The insurance can be cancelled at any time with one month's notice to the end of a month and must be made in writing to Dansk Sundhedssikring.
- In the event of non-payment of the first invoice, Forsikringselskabet Dansk Sundhedssikring may terminate the insurance without further notice.
- In the event of late payment of subsequent invoices, a reminder will be sent.
- If the amount is not paid on time, the right to compensation is lost and/or the insurance is cancelled.