

# Health Insurance Senior 3.0

Topdanmark 

Document with information about the insurance product

DANSK | SUNDHEDS  
SIKRING 

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

**Product:** Health insurance Senior, version 3.0

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

This document is a short overview of the insurance's coverage. The full terms and coverages can be viewed and downloaded via Dansk Sundhedssikring's website ([ds-sundhed.dk](https://ds-sundhed.dk)). Here, you can also find information about the products and how to use the insurance. After entering into the agreement, an email will be sent with access to the agreed terms along with information on the use of the health insurance. Each policyholder is also given access to an online portal with user-oriented information, including the specific insurance coverages.

## What type of insurance is this?

This insurance is a health insurance that includes coverages and treatment of the insured's physical and psychological health problems. The insurance uses all types of healthcare providers who can facilitate quick and relevant examination, treatment and operation, including the public healthcare system. The service includes coverage and visitation, and navigation in the health offerings supplied by qualified healthcare professionals.



### What does it cover?

#### HealthNavigator and health advice

- ✓ Medical advice
- ✓ Professional healthcare advice
- ✓ Navigation and coordination in the public and private healthcare systems
- ✓ Addiction counselling
- ✓ Senior counselling
- ✓ Crisis prevention and support helpline
- ✓ Osteoporosis counselling.

#### Radiofrequency treatment

- ✓ Physiotherapist treatment
- ✓ GLA:D training
- ✓ Chiropractor treatment
- ✓ Psychology treatment and psychotherapist
- ✓ Personal health programme for seniors
- ✓ Rehabilitation.

#### Trauma counselling

- ✓ Acute psychological crisis assistance.

#### Specialist physician/hospital

- ✓ Medical examination started within 15 working days
- ✓ Treatment started within 15 working days
- ✓ Specialist treatment, preliminary examination and surgery
- ✓ Second opinion.

#### After surgery and/or treatment

- ✓ Rehabilitation
- ✓ Medicine expenses
- ✓ Assistive devices
- ✓ Home care/home nursing
- ✓ Follow-up for up to 24 months
- ✓ Transportation expenses
- ✓ Medical companion.

### Optional cover

#### DementiaNavigator

- ✓ Dementia screening and counselling.

#### Emergency medical service

- ✓ Online emergency medical service for the whole household.



### What is not insured?

- ✗ Chronic conditions diagnosed before the insurance is taken out. Chronic musculoskeletal disorders can be covered by physiotherapy and chiropractic treatment after the applicable waiting period.
- ✗ Congenital disorders.
- ✗ Investigation and treatment of cosmetic problems.
- ✗ Emergency treatment.
- ✗ Preventive examinations and treatment.
- ✗ Surgery for obesity and obesity treatment.
- ✗ Sexually transmitted diseases.
- ✗ Reduced vision and hearing. Cataract is covered, see the conditions.
- ✗ Cardiovascular disorders.
- ✗ Chronic skin conditions.
- ✗ Medical complications of alcohol abuse.
- ✗ Sleep apnoea.
- ✗ Treatment of phobias, eating disorders, ADHD, autism and the like.
- ✗ Treatment and examination of dementia.
- ✗ Couples therapy.
- ✗ Expenses for GP.
- ✗ Injuries as a result of professional sport.
- ✗ Damage following civil disturbances, nuclear energy, radiation, epidemics and pandemics.
- ✗ Consultation with a neuropsychologist.
- ✗ Psychotherapy with a psychiatrist.



## Are there any restrictions on cover?

- ! The health insurance only covers examination and treatment in Denmark. Digital forms of treatment can be used during stays abroad.
- ! The insured party must have a National Registration Office address in Denmark (excluding Greenland and the Faroe Islands) and be covered by the Danish public health insurance benefits and must have a Danish health insurance card.
- ! The 15-working day examination guarantee is applicable from the receipt date of the relevant information. All examinations and treatment must be approved by Dansk Sundhedssikring before starting.
- ! The health insurance covers physical treatments with physiotherapy/chiropractic treatment with up to 10 treatments per calendar year.
- ! The coverage of physical treatments includes disorders of the musculoskeletal system.
- ! The musculoskeletal system refers to the joints, muscles and tendons of the back, shoulders, neck, knees, elbows and wrists. Direct referrals are made for treatment in the Dansk Sundhedssikring's network, and no referral from your doctor is required.
- ! Chronic illnesses are covered for up to 6 months from diagnosis, provided they are diagnosed during the period of insurance.
- ! Chronic diseases of the musculoskeletal system are covered with physiotherapy and chiropractic treatment beyond the 6 months.
- ! Specialist examinations in either the public or private healthcare sector. Treatment approved and used in the public health system is covered.
- ! The insurance covers illnesses and conditions that can be expected to be cured or substantially and permanently improved.
- ! If emergency psychological counselling is requested, the request must be made within 48 hours of the incident.
- ! The maximum cover per person per insurance year is DKK 250,000.



## Where am I covered?

- ✓ The insurance covers examination, treatment in Denmark at a hospital or clinic referred to by Dansk Sundhedssikring.



## What are my obligations?

- The insurance must be paid on time.
- You must supply us with the necessary personal and health information if requested.
- You must always contact Forsikringselskabet Dansk Sundhedssikring before initiating treatment. The insurance only covers approved treatment.
- You must inform us about any possible cover from other insurance when using this insurance.
- You must give your consent in relation to us obtaining and disclosing the necessary personal and health information to any relevant healthcare providers.



## When and how do I pay?

- Insured persons are invoiced by letter, e-mail or electronic invoicing.
- The insurance is paid the first time when it comes into force. Subsequent payments follow the terms of the agreement. The period for coverage is stated on the invoice.



## When does the cover start and end?

- The insurance takes effect from the date stated in your policy and 12 months ahead.
- If you are a new customer transferred from another supplier of health insurance, the previous insurance covers any treatment already started three months after the transferral.
- The insurance is valid as long as it is paid in due time and the insurance is not actively cancelled.



## How do I cancel the policy?

- The insurance can be terminated at any time by one month's notice to the end of a month and must be done in writing to Dansk Sundhedssikring. Forsikringselskabet Dansk Sundhedssikring can cancel the insurance by one month's notice to the end of a month.
- In the event of non-payment of the first charge, Forsikringselskabet Dansk Sundhedssikring can terminate the insurance without further notice.
- In case of late payment of the subsequent charges, a reminder will be sent. If the charge is not paid on time, the right to compensation ceases and/or the insurance is cancelled.