

Healthcare Scheme

Document with information about the insurance product

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Product: Healthcare scheme version 9.0

Forsikringsselskabet 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 healthcare scheme's coverage. The full terms and conditions for this and related products can be found and downloaded at Forsikringsselskabet Dansk Sundhedssikring's website (ds-sundhed.dk). Here, you can also find information about the products and how to use the healthcare scheme. After the agreement has been concluded, links to the agreed terms are sent to the signatory of the agreement and to the individual persons covered by the health scheme (health-insured party). Each insured party is also given access to an online portal with user-oriented information, including the specific coverages.

What type of healthcare scheme is this?

Forsikringsselskabet Dansk Sundhedssikring's healthcare scheme meets the requirements of collective agreements defined by the PensionDanmark healthcare scheme when the coverage for both work and leisure is purchased. The service includes coverage and visitation, care coordination and navigation in the health offerings supplied by qualified healthcare professionals.



What does it cover?

- ✓ Physiotherapy
- ✓ Chiropractic
- ✓ Reflexology
- ✓ Deep tissue massage
- ✓ Telephonic counselling for substance abuse problems
- ✓ Telephonic guidance, options/rights in the public health service
- ✓ Telephonic psychological consultation
- ✓ Telephonic trauma counselling
- ✓ Existing and new health problems
- ✓ Digital ADHD/ADD guidance



What does it not cover?

- ✗ Examination and treatment at a private hospital/private medical specialist practice
- ✗ Injuries/disorders that are not related to the musculoskeletal system are not covered by the following treatments:
 - Physiotherapy
 - Chiropractic treatment
 - Reflexology
 - Physiotherapeutic massage
 - Acupuncture



Are there any restrictions on cover?

- ! Your company must have taken out health insurance with Forsikringsselskabet Dansk Sundhedssikring A/S.
- ! The insured parties must have a National Registration Office address in Denmark (excluding Greenland and the Faroe Islands), Sweden, Norway or Germany and be covered by the Danish public health insurance benefits and must have a Danish health insurance card.
- ! Forsikringsselskabet Dansk Sundhedssikring's healthcare scheme meets the requirements of collective agreements defined by the PensionDanmark healthcare scheme when the coverage for both work and leisure is purchased.
- ! The healthcare scheme provides physical treatments as well as telephonic counselling to prevent and remedy work-related health problems. The coverage includes musculoskeletal disorders.
- ! The musculoskeletal system refers to the joints, muscles and tendons of the back, shoulders, neck, knees, elbows and wrists.
- ! Treatment in Forsikringsselskabet Dansk Sundhedssikring's network or by a therapist of your choice.
- ! A referral from your own doctor is not required. After 15 treatments, further treatment of the problem can only take place after a referral from your doctor.
- ! In network treatment, the therapist determines the course of treatment.
- ! After a professional assessment, the therapist can either refuse treatment if the problem cannot be rectified, or stop a treatment course if the treatment is deemed to be ineffective.
- ! The maximum cover per person per insurance year is DKK 100,000.



Where am I covered?

- ✓ The healthcare scheme covers examinations and physical treatments in Denmark.



What are my obligations?

- The insurance and healthcare scheme must be paid on time.
- You must supply us with the necessary personal and health information if requested.
- You must secure acceptance and proof of coverage before treatment begins.
- You must inform us about any possible cover from other insurance and/or healthcare schemes when using this healthcare scheme.
- You must give your consent in relation to us obtaining and disclosing the necessary personal and health information to any relevant healthcare.



When and how do I pay?

- The health-insured party is billed through the employer.
- The insurance and the healthcare scheme are paid in advance and are valid for a period of 12 months.
- The period for coverage is stated on the invoice.



When does the cover start and end?

- The healthcare scheme is valid for the same period as the health insurance, which takes effect from the date stated in your policy and 12 months ahead.
- The healthcare scheme is valid as long as it is paid in due time, the insurance is not actively cancelled, and the health-insured party is still employed in the company which has signed the insurance agreement and the healthcare scheme.
- Upon termination of employment in the company which has signed the insurance agreement, the coverage ceases from the day you resign from your position in the company.



How do I cancel the policy?

- The healthcare scheme and 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 Forsikringselskabet Dansk Sundhedssikring. If they are taken out through your employer, other rules apply.
- Forsikringselskabet Dansk Sundhedssikring can cancel the healthcare scheme and 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.