

Sundhedsforsikring Standard 10.0

Document with information about the insurance product



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Product: Health Insurance Standard, 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
- ✓ Telephonic management consultancy
- ✓ Online courses for mental life challenges
- ✓ Digital ADHD/ADD counselling
- ✓ Targeted offer for men and women's physical and mental health and well-being.

Treatment

- ✓ Physiotherapist treatment
- ✓ GLA:D training
- ✓ Chiropractic treatment
- ✓ Psychologic treatment
- ✓ Psychotherapy
- ✓ Online stress management plan
- ✓ Mental health hotline
- ✓ Three-party conversations
- ✓ Cool Kids/Chilled programme
- ✓ Children's product for children with mental health issues
- ✓ Personal health programme.

Trauma counselling

- ✓ Acute psychological crisis assistance.

Specialist physician/hospital

- ✓ Assessment is initiated within 10 working days
- ✓ Treatment is initiated within 10 working days
- ✓ Specialist treatment, preliminary examination and surgery
- ✓ Second opinion.

After surgery and/or treatment

- ✓ Medicine expenses
- ✓ Assistive devices
- ✓ Rehabilitation
- ✓ Home care/home nursing
- ✓ Transportation expenses
- ✓ Recuperation.

What does it cover – Optional covers?

Optional covers will be stated in the individual policy

- A: Reflexology, acupuncture, osteopathy and dietician
- B: Physiotherapy (without GP's referral)
- C: Addiction therapy
- E: Private hospital coverage.



What does it not cover?

- ✗ Chronic conditions diagnosed before the insurance was taken out
- ✗ Emergency treatment
- ✗ Cosmetic surgery and treatments
- ✗ Injuries as a result of professional sport
- ✗ All forms of contraception and fertility treatment
- ✗ Sexually transmitted diseases
- ✗ Chronic skin conditions
- ✗ Surgery for obesity and obesity treatment
- ✗ Congenital disorders
- ✗ Treatment of sleep apnoea
- ✗ Couples therapy
- ✗ Vision and hearing impairment
- ✗ Cardiovascular diseases
- ✗ Medical complications of alcohol abuse
- ✗ Preventive examinations and treatments
- ✗ Examination and treatment of phobias, eating disorders, ADHD, autism
- ✗ Consultations with a neuropsychologist
- ✗ Talk therapy with a psychiatrist
- ✗ Expenses for GP
- ✗ Damage due to civil unrest, nuclear energy and radioactive 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?

- 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?

- The primary insured pays through the employer.
- Co-insured are invoiced via letter/email sent to the primary insured's address/email.
- The insurance is paid in advance and is valid for a period of 12 months.
- 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.