

Health Insurance Flex 4.0

Document with information about the insurance product



Company: Forsikringsselskabet Dansk Sundhedssikring A/S, Hørkær 12B, DK 2730 Herlev

Product: Healthcare Insurance Flex, version 4.0

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 insurance coverage. The full terms and coverages can be viewed and downloaded via Dansk Sundhedssikring's website (ds-sundhed.dk), where easily accessible descriptions of the product content and the use of the insurance can also be found. After entering into the agreement, an e-mail will be sent with access to the agreed terms and information on the use of the health insurance. Each policyholder will also be given access to a digital portal with user-oriented information, including the specific insurance coverages.

What type of insurance is this?

This insurance is a health insurance that includes examination and treatment of physical and psychological health problems arising in the policyholder. The insurance may refer to both private and public healthcare providers and ensures access to quick and relevant examination, treatment, and surgery, including within the public healthcare system. The benefits also include counselling, referral, and assistance in navigating the healthcare services. All services are provided by qualified healthcare professionals.



What does the insurance cover?

HealthNavigator and health advice

- ✓ Medical advice
- ✓ Professional healthcare advice
- ✓ Navigation and coordination in the public and private healthcare systems
- ✓ Addiction counselling
- ✓ Pregnancy counselling
- ✓ Youth counselling
- ✓ Online programmes regarding mental life challenges
- ✓ Digital ADHD/ADD counselling.

Frequency treatment

- ✓ Physiotherapist treatment
- ✓ Online/digital physiotherapy
- ✓ Chiropractor treatment
- ✓ Osteopath treatment
- ✓ Online/digital psychological therapy via a quality-assured network of providers
- ✓ Crisis prevention and support helpline.

Immediate counselling

- ✓ Immediate psychological counselling.

Specialist doctor/hospital

- ✓ Medical examination started within 10 working days
- ✓ Medical second opinion.

Emergency medical service

- ✓ Online emergency medical service for the whole household.



What does the insurance not cover?

- ✗ Chronic conditions diagnosed before the insurance is taken out (chronic musculoskeletal disorders can be covered with physiotherapy, chiropractic and osteopathy)
- ✗ Examination and treatment of cosmetic problems
- ✗ Emergency treatment
- ✗ Treatment at a private hospital/specialist clinic
- ✗ Vision and hearing impairment
- ✗ Examination of dental problems
- ✗ Cardiovascular diseases
- ✗ Chronic skin conditions
- ✗ Medical complications due to alcohol abuse
- ✗ Examination of gambling addiction
- ✗ Examination and treatment of fertility and infertility and scans and examinations in pregnancy and childbirth
- ✗ Psychiatric assessment/treatment
- ✗ Treatment and assessment of ADHD, ADD, ASD and subtypes, eating disorders, demens, dementia, Tourette's syndrome and gender dysphoria
- ✗ Couples therapy
- ✗ Expenses for general practitioner
- ✗ Injuries as a result of professional sport
- ✗ Damage as a result of civil unrest, nuclear energy, and radioactive radiation or other radioactivity
- ✗ Epidemics and pandemics.



Are there any restrictions on the 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 an officially registered 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 10-workday examination guarantee is applicable from the receipt date of the relevant information.
- ! The health insurance covers up to 12 physical therapy/chiopractic treatments per calendar year and up to 5 osteopathy 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.
- ! Treatment by a psychologist is covered when provided online or by telephone within Dansk Sundhedssikring's network.
- ! All examinations and treatments must be approved by Dansk Sundhedssikring before starting.
- ! The insurance covers illnesses and conditions that can be expected to be cured or substantially and permanently improved.
- ! If immediate psychological counselling is requested, the request must be made within 48 hours of the incident.



Where am I covered?

- ✓ The insurance covers examination and 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 Forsikringsselskabet Dansk Sundhedssikring before initiating treatment. The insurance only covers approved treatment.
- You must inform us about any possible cover from other insurance when using that 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 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 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 until 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 policyholder may terminate the insurance in writing with one month's notice, effective from the end of the current month. Termination at the renewal date is free of charge. Termination at any other time is subject to an administration fee.
- Dansk Sundhedssikring may terminate the insurance in writing with one month's notice to the renewal date.
- In case of non-payment of the first invoice, Forsikringsselskabet Dansk Sundhedssikring can terminate the insurance without further notice.
- In case of late payment a reminder will be sent. If the charge is not paid on time, the right to compensation ceases, and the insurance is cancelled.