

# Healthcare Scheme 11.0

Document with information about the insurance product



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

**Product:** Healthcare Scheme, version 11.0

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](https://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 healthcare scheme is this?

The health scheme meets the requirements set out in the collective agreements defined in the PensionDanmark health scheme when cover for both work and leisure time has been taken out. The service includes assessment and triage, care coordination throughout the course of treatment, and advice and coordination regarding available health services, provided by authorised healthcare professionals.



### What does the insurance cover?

- ✓ Physiotherapy
- ✓ Chiropractic
- ✓ Deep tissue massage
- ✓ Telephonic counselling in relation to substance abuse problems
- ✓ Telephonic guidance on options and rights in the public healthcare system
- ✓ Pregnancy counselling
- ✓ Mental health app
- ✓ Telephonic psychological consultation
- ✓ Stress and well-being programme
- ✓ Youth counselling
- ✓ Immediate counselling
- ✓ Existing and new health problems
- ✓ Digital ADHD/ADD guidance.



### What does the insurance not cover?

- ✗ Examination and treatment at a private hospital or with a specialist in private practice
- ✗ Physiotherapy, chiropractic, and deep tissue massage in relation to injuries and disorders that are not related to the musculoskeletal system.



### Are there any restrictions on the cover?

- ! Your company must have taken out a health insurance with Forsikringsselskabet Dansk Sundhedssikring A/S.
- ! The insured parties must have an officially registered address in Denmark (excluding Greenland and the Faroe Islands), Sweden, Norway, or Germany, be covered by the Danish public health insurance benefits, and have a Danish health insurance card.
- ! Forsikringsselskabet Dansk Sundhedssikring's healthcare scheme meets the requirements of the collective agreements defined by the PensionDanmark healthcare scheme.
- ! The healthcare scheme comprises physical treatments as well as telephonic counselling in order to prevent and remedy 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 can take place 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 however, further treatment of the same 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 terminate a course of treatment 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 the 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 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?

- The healthcare scheme is paid through the employer, either as part of the pension contribution or in addition to the pension contribution.
- Co-insured are invoiced via letter or email sent to the primary insured's address or email address.
- The insurance is paid in advance and is 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 is valid 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 terminated, and the primary insured is still employed in the company which has signed the insurance agreement.
- Upon termination of employment in the company which has signed the insurance agreement, the coverage is terminated from the day where you resign from the company.



## How do I cancel the policy?

- The insurance can be terminated in writing by the policyholder or Dansk Sundhedssikring by one month's notice to expire at the end of the insurance period. If the insurance is not terminated, it will be renewed for one year at a time.
- In the event of non-payment of the first charge, 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.