



Health insurance

Coverage description

Coverage overview 2026

BASIS

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Mental health, psychology and psychotherapy

Crisis prevention and support helpline

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Starting off well - quick help for new and uncomplicated pain in the musculoskeletal system"

Physical health, physiotherapist and chiropractor

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Intelligent training app and free elastic bands

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Cancer Care – examination and treatment of cancer

Recuperation

Personal health programme for the treatment of diabetes, high blood pressure, cardiovascular disease, obesity and COPD

Personalized health program for menopausal women and andropause men

Discount on pharmacy products

Detailed overview of coverages

BASIS

The detailed provisions appear in the terms.



SundhedsNavigator (Health Navigator) & Health professional advice

Our healthcare team consisting of experienced doctors, nurses, physiotherapists and other healthcare professionals has many years of experience in various areas of specialisation and they offer professional advice on health and disease. You are offered consultation with a nurse, physiotherapist or doctor by telephone for all health problems, including those that do not require actual treatment or which are not covered by the insurance.

The healthcare team can help with counselling on health and wellness, problems with well-being, stress and stress prevention, substance abuse, pain, pregnancy, courses of treatment and management challenges.

Our healthcare team has in-depth knowledge of both public and private healthcare.

Through our unique SundhedsNavigator and co-Ordinator concept, we offer you help to organise and carry out the course of examinations and treatments, as well as provide guidance on the public healthcare system's treatment options, e.g. patient rights, complaint procedures, guidance regarding waiting times, free choice of hospital and examination and treatment guarantees.



Pregnancy counselling

We offer counseling sessions for pregnant women and new parents. Our pregnancy counselors all have a relevant healthcare background, e.g. nurses with experience from neonatal and maternity units.

Telephone counseling sessions are offered on topics such as pregnancy disorders, birth, parenting, abortion, diet, postpartum depression, breastfeeding advice and the child's well-being and development.



Mental health, psychology and psychotherapy

In the case of mental challenges, we can offer counseling for stress, well-being and life change challenges. This can take place by telephone, online or by attending a clinic with a psychologist or psychotherapist.

We settle directly with the therapist. The necessary number of treatments is covered based on a professional assessment. It is also possible to choose a psychologist yourself. Here, treatment is covered for up to 6 months per illness/injury. Up to DKK 1,000 per treatment.



Crisis prevention and support helpline

Advice, guidance and support for stress or well-being-related problems. The support line is managed by an advisory team, with a healthcare background and can help prevent and deal with problems before they grow large. Advice is provided, for example about:

Reduction and prevention of early signs of stress and unhappiness.

Private well-being problems, e.g. personal crises, children, cohabitation, divorce, lifestyle and abuse.

Work-related well-being problems, e.g. burnout, dismissal, bullying and conflicts.



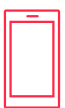
Support line for managers

This is an offer for HR and managers and gives access to telephone advice if you e.g. have employees with stress or well-being problems, private challenges that affect work, bullying or if there has been an accident at work. The management line is handled by our internal mental health team who, based on a professional assessment, refer to an occupational psychologist.



Mental health app for children, youth and parents

We offer access to a mental health app based on cognitive behavioural therapy. The app teaches children between the ages of 8 and 16 and their parents to deal with difficult emotions and topics such as grief, bullying, shyness, divorce, social anxiety, sleep problems, addiction to gaming, and mindfulness for children and adults.



Digital ADHD/ADD counselling

We offer access to a digital learning platform with information and guidance on ADHD/ADD. The platform is prepared by specialist within psychiatry and psychology, and can also be used by relatives.



Course of therapy by telephone

We can refer you to a course of therapy by telephone provided by experienced psychologists and psychotherapists.



Online course of therapy

We can refer to video consultations with experienced psychotherapists and psychologists. As part of the course of therapy, you get access to an online library of exercises and information on mental health.



Online stress management plan

We offer online stress management plans in our treatment provider network. All courses of therapy are tailored to the individual and may include access to materials, online coaching and/or an online or physical programme.



Specialised treatment product for children with mental health problems

We can refer to specially designed treatment programmes for children under 15 years of age and their parents. The programmes are run by psychologists and involve parents to strengthen their ability to help the child. In certain cases, a written handover of relevant information may occur and be shared with e.g. the municipality, pedagogic-psychological counselling, school, psychiatry or caseworker



Trialogue for work-related stress

For work-related stress, we can refer you to a tripartite course of treatment between you, your manager (or HR) and a psychologist. The course of treatment focuses on the labour market situation, for instance, when there is a need for help with maintaining or returning to the workplace.



Cool Kids/Chilled anxiety treatment programme for children

Cool Kids is an anxiety treatment programme for kids aged 7-12 years. The Chilled programme is for kids aged 13-17 years. The programme can be offered as a group session course for children/youths and their parents. In special cases the course can be offered as individual sessions.



Youth counseling (16-27 years)

Many young people feel pressured and struggle with their mental health. Counseling of young people in the form of confidential conversations with healthcare staff about challenges such as stress, anxiety, loneliness, eating problems or low self-esteem or problems in the family, school or with friends.



Trauma counselling

We cover trauma counselling as a result of a serious incident, robbery, assault, kidnapping, fire, explosion, burglary, death or life-threatening illness of a close relative or in the presence of a family member or a colleague's sudden death or serious accident.

There is no requirement for a doctor's referral. There will be contact with a crisis psychologist within 3 hours. The subsequent process depends on the nature of the incident and the psychologist's professional assessment.



Group Trauma counselling (debriefing)

Emergency crisis assistance for groups is covered in the form of 1 session with a psychologist at the workplace if there has been a serious accident at work or another violent incident at the workplace.



Psychiatrist

We cover doctor-referred consultations with a psychiatrist.



Starting of well - quick help for new and uncomplicated pain in the musculoskeletal system"

With quick clarification of the need for treatment, advice and guidance on exercises to manage your own pain, follow-up, care calls and access for an evidence-based training app based on the latest healthcare knowledge by experienced nurses and physiotherapists.



Physical health, physiotherapist and chiropractor - – Blended care (kombined treatment)

We refer to online physiotherapy, physiotherapy and a chiropractor in a clinic or a combination of digital treatment and physical attendance. We also use counseling and treatment methods and self-training. eg. exercise videos and exercise apps.

Appointments are offered with a quality-assured physiotherapist or chiropractor in our network, and we settle directly with the practitioner.

It is also possible to choose a physiotherapist or a chiropractor yourself. If a therapist is chosen without a collective agreement, we cover the amount corresponding to the patient share according to the rate that applies to general physiotherapy. For chiropractic, we cover the patient share according to the rate that applies to general chiropractic.

We assess whether you should submit a doctor's referral or a medical recommendation.



Online claim and free training

When reporting physiotherapy online, we can in a number of cases approve the injury automatically. For treatment in our network, we offer 1 month of free training in the clinic.



Intelligent training app and free elastic bands

We offer access to a training app that offers rehabilitation and pain prevention. The app contains various training programs, and we offer free training bands where applicable.



Online physiotherapy

We offer video consultations with a physiotherapist, independent training, guidance and continuous follow-up with the physiotherapist via video and chat function and 6 months of subsequent access to the training app.



GLA:D – training for hip, knee and back

We cover GLA:D training courses for hip, knee and back for osteoarthritis or recurrent back pain. The treatment can take place in our network or with a therapist of your choice. There is no requirement for a doctor's referral.



Examination and treatment by a medical specialist

Including radiological examinations, carried out by a specialist doctor.



Follow-up examinations

We cover necessary follow-up for up to 24 months after the last day of treatment.



Second and third opinion

We offer consultation with a specialist for life-threatening or serious illness. We offer advice from our doctors if there is uncertainty about diagnosis or form of treatment. This also applies if two doctors disagree about the diagnosis or form of treatment (third opinion).



Rehabilitation and assistive devices

We cover rehabilitation with a physiotherapist and chiropractor if prescribed by your doctor and if we have covered an operation in the musculoskeletal system. We cover reasonable and necessary expenses for temporary aids prescribed by the treating specialist after an operation eligible for coverage.



Home help and Home nurse

If there is a doctor's prescription for the costs of temporary help at home. Eg. help with cleaning, shopping, personal hygiene and dressing and undressing for up to 6 months.



Transport and companion

We cover transport costs in Denmark between your home and the place of treatment in covered treatment by a specialist if, we refer to a place of treatment more than 60 km from your residence.

We cover recumbent patient transport to the treatment center if other transport is not possible and the transport is not covered from another side.

We cover a medical companion if, for health reasons, a companion must be brought along.



Cancer

We cover examination and treatment of cancers that can be treated in private hospitals in Denmark. In the case of cancers which are included in package courses in the public sector, the public offer must always be used to activate Cancer Care.



Cancer Care - examination and treatment of cancer

Cancer Care is special coverage in the form of help with treatment for cancer diagnoses and a personalized cancer program. (Personalized Precision Medicine). The product contains i.a. advanced genetic testing and review of test results by a panel of experts consisting of oncologists, geneticists and pathologists with expertise in precision medicine. Report with personal treatment recommendations, family tests and advice.

In the event that the recommended treatment is not offered in Denmark, costs for consultation, treatment, travel costs and treatment stay abroad are covered.



Personal health program for managing life after cancer

Cancer Care includes personal health programs for late sequelae to manage life after cancer.



Recuperation

We cover recreational stays in Denmark prescribed by a doctor as a direct extension of an operation or hospitalization. We cover up to DKK 65,000.



Personal health programme for the treatment of diabetes, high blood pressure, cardiovascular disease, obesity and COPD

Individually adapted health program for managing lifestyle and chronic disease. The course takes place as digital coaching, with advice and health plans by a dietician.



Personalized health program for menopausal women and andropause men Course of up to 12 months with online screening via a scientific questionnaire, text and video consultations and help to manage difficult disorders that negatively affect the quality of life and get better in everyday life with the help of a treatment team consisting of a doctor, dietitian, physiotherapist and psychologist as well as access to webinars, blogs, articles and videos. The team can e.g. help with advice on and management of physical and psychological symptoms, reduced energy, treatment of menopause symptoms and targeted prevention thereof, hormone and testosterone treatment, hormonal symptoms, sleep, diet and good habits.



Discount on pharmacy products

We offer all our customers a 10% discount on the purchase of pharmacy products at ApoPro's online pharmacy.

Coverage overview 2026

OPTIONAL COVERS

Option A – Acupuncture, reflexology, osteopathy and dietician

- We cover up to 10 treatments per injury/complaint and form of treatment per calendar year
- We can also assist with a dietitian if there is a health-related justification or medical reason for this
- Therapist of your own choice
- No demand for a specific BMI

Option B – Physiotherapy without referral from doctor

- No demand for a doctor's referral

Option C – Addiction therapy

The option covers reasonable treatment costs for abuse of and addiction to:

- Alcohol
- Prescription medicine
- Narcotics
- Diagnosed ludomania
- We cover up to DKK 100,000 during the entire period of insurance.
- 6-month waiting period for co-insured individuals, regardless of seniority

Option CC – Collective coverage of children aged 0-24 years

- Children are automatically and collectively co-insured under the same conditions as the main insured until they reach the age of 24
- Includes the employee's and spouse/partner's biological and/or adopted children, regardless of residence

Option D – Sundhedsordning – Preventive treatment (full time)

The health scheme fulfills all collective agreement requirements defined on the basis of the Pensions Danmark solution.

You get access to treatment of work- and leisure-related health problems and palliative measures:

- Physiotherapy
- Chiropractor
- Massage

Coverage overview 2026

OPTIONAL COVERS

Option E – Private hospital cover

- We cover examination and treatment with a doctor in the private sector

Option F – Treatment of chronic disorders

- Palliative treatment
- Up to 12 treatments per calendar year, but only 4 of these. for massage
- Coverage regardless of whether the disorder occurred before or during the insurance period
 - Physiotherapy
 - Chiropractor
 - Massage
 - Chokwave treatments
 - Podiatrist is also covered for people with psoriatic arthritis (6 treatments per year)
 - Telephone-based psychological help, - also for people with ALS and for relatives of people with dementia/Alzheimer's (one treatment course per calendar year is covered)

Option G – Online emergency medical service

- Necessary health consultations are covered by private emergency medical service for the entire household, i.e. the insured, spouse/cohabitant and the children of the household that are living at home under the age of 24.
- Weekdays 8-22 and weekends 8-18
- Order a video consultation with a doctor
- E-mail consultation 24 hours per day (responding with 1 hour during opening hours)
- App to smartphone
- The doctors can help you with:
 - Illness and disease
 - Prescribe and renew medicine prescription
 - Refer to public hospitals
 - Provide guidance on over-the-counter medicines

Coverage overview 2026

OPTIONAL COVERS

Option H – Extended psychiatric assesment

- This option covers reasonable and necessary expenses for initial examination, assessment and diagnosis of ADHD/ADD and/or autism spectrum disorders (first time investigating a diagnosis)
- The full insurance policy must be applied by the company >25 coworkers
- If investigation and diagnosis are covered, subsequent medication follow-up and adjustment is covered for up to 6 months.
- Maximum 1 investigation process per insured during the insurance period
- Demand for a doctor's referral
- 6-month waiting period for co-insured individuals, regardless of seniority

Option K – Surgery for chronic musculoskeletal disorders

- The full insurance policy must be applied by the company >25 coworkers with Option F
- Covers initial examination and surgery
- Operation of chronic disorders, diagnosed after the insurance policy is applied

Detailed overview of coverages

OPTIONAL COVERS



Option A Acupuncture, osteopathy and dietitian

The option covers treatment by an acupuncturist and osteopath for disorders of the musculoskeletal system. There is no requirement for a doctor's referral, and you can choose which treatment is used. Medically justified treatment by a dietitian is covered. There is no BMI requirement.

Up to 10 treatments are covered per form of treatment per illness/injury and a maximum of 10 treatments per form of treatment per calendar year.



Option B Physiotherapy without need for a referral

With this option, treatment by a physiotherapist is covered before subsidy from the public health insurance. This means that a referral from your own doctor for physiotherapy is not required.



Option C Addiction treatment

The supplement covers expenses for doctor-referred treatment for abuse and addiction to alcohol, prescription drugs, drugs and gambling addiction with up to DKK 100,000 during the insurance period.



Option CC Collective child cover 0-24 years

If collective child cover has been selected, children are automatically and collectively co-insured under the same conditions as the main insured until they reach the age of 24. The children included are biological children and/or adopted children and biological children and/or adopted children of spouses/partners, regardless of residence.



Option D Health scheme - Palliative treatment (full-time)

The health scheme fulfills all collective agreement requirements defined based on the Pension Danmark solution. There is access to treatment of work- and leisure-related health problems and palliative measures. This applies to treatments such as physiotherapy, chiropractor, reflexology and massage.



Option E Private hospital cover

With this option, you can choose that the examination and treatment by a specialist should be private.



Option F Treatment of chronic conditions (Physiotherapy, chiropractor, massage, shock wave treatment, podiatrist and telephone psychological help)

The option covers treatment of diagnosed or long-term chronic disorders in the musculoskeletal system with up to 12 physiotherapy, chiropractic or massage treatments per calendar year. However, only 4 of these. for massage.

Palliative treatment is covered regardless of whether the disorder occurred before or during the insurance period. You can choose your own therapist and there is no limit of 6 months with your own chosen physiotherapist or chiropractor.

Shockwave treatment is covered for long-term problems of tennis elbow, Achilles tendonitis, heel spurs and shoulder tendinopathy, where conservative treatment is unsatisfactory, or as an alternative to surgery in the case of non-union (failure to heal bone fractures).

Telephone psychological counseling and supportive conversations for ongoing mental disorders, e.g. long-term stress, depression, attention disorders, persistent anxiety disorders, eating disorders, OCD, phobias, PTSD and complicated grief, as well as help for relatives of seriously mentally ill people. Treatment is covered in our network. There is no requirement for a doctor's referral.

The supplement covers doctor-referred treatment by a podiatrist with up to 6 treatments per calendar year and regardless of whether the disorder occurred before or during the insurance period.

Option G Online medical on-call

The supplement covers consultations at a private doctor's office for the entire household, i.e. the insured, spouse/cohabitant and the household's children living at home up to the age of 24. The emergency room is staffed by experienced doctors between 8am and 10pm on weekdays and 8am and 6pm on weekends and public holidays. The doctor's on-call advises and answers questions about illness and illness symptoms, issues and renews prescriptions, advises on over-the-counter medicines and refers to regional public hospitals.



It is quick and easy to use the medical service using a computer or by downloading the app on your smartphone. You can order a video consultation when it suits you or wait for a doctor to become available. You can write to the doctor via e-mail consultation 24 hours a day. During opening hours, you will receive a response within 1 hour.

**Option H Extended psychiatric assessment**

The option covers assessment and diagnosis of ADHD and subtypes and/or assessment of autism spectrum disorders in children and adults. If we have covered investigation and diagnosis of ADHD and subtypes, we cover subsequent medication follow-up and adjustment for up to 6 months.

A maximum of one investigation process can be covered per insured during the insurance period.

6-month waiting period for co-insured individuals, regardless of seniority

**Option K Surgery for chronic musculoskeletal disorders**

The supplement covers initial examinations and surgery for chronic disorders of the musculoskeletal system, if this can cure or significantly and permanently improve the condition. Surgery for chronic conditions diagnosed during the insurance period beyond 6 months from the time of diagnosis is covered.

Detailed overview of coverages

FAMILY



Spouse/cohabitant cover

If spouse/cohabitant cover is created, the insured spouse/cohabitant is covered by the same health insurance coverage as the main insured, regardless of age, unless otherwise described under the cover.



Voluntary child coverage 0-24 years

If the insurance is created with voluntary child cover, it applies that the employee's biological and/or adopted children, regardless of residence, are covered by the insurance with the same health insurance covers as the main insured, unless otherwise described under the cover. Other children, including spouses or cohabitants' children, are only insured when they live with the employee or when the spouse/cohabitant is himself insured in the scheme.



Voluntary youth coverage 24-27 years

If the insurance is created with voluntary child cover, the insurance covers the employee's and spouse/partner's biological and/or adopted children, regardless of residence, with the same health insurance coverage as the main insured, unless otherwise described under the coverage.

For spouses/partners and children, there is a six-month grace period for existing ailments, but seniority from current health insurance can be transferred if there is an uninterrupted transition.