

# Health Insurance Flex 3.0

## Document with information about the insurance product

DANSK | SUNDHEDS  
SIKRING



**Company:** Forsikringsselskabet Dansk Sundhedssikring A/S, Hørkær 12B, DK 2730 Herlev, tel. +45 70206111

**Product:** Healthcare insurance Flex, version 3.0

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's coverage. The full terms and coverages can be viewed and downloaded via Dansk Sundhedssikring's website ([ds-sundhed.dk](https://ds-sundhed.dk)). Here, you can also find information about the products and how to use the insurance. After entering into the agreement, an email will be sent with access to the agreed terms along with information on the use of the health insurance. Each policyholder is also given access to an online portal with user-oriented information, including the specific insurance coverages.

### What type of insurance is this?

This insurance is a health insurance that includes coverages and treatment of the insured's physical and psychological health problems. The insurance uses all types of healthcare providers who can facilitate quick and relevant examination, treatment, operation, including the public healthcare system. The service includes coverage and visitation, and navigation in the health offerings supplied by qualified healthcare professionals..



#### What does it cover?

##### HealthNavigator and health advice

- ✓ Medical advice
- ✓ Professional healthcare advice
- ✓ Navigation and coordination in the public and private
- ✓ healthcare systems
- ✓ Addiction counselling
- ✓ Pregnancy counselling.

##### Radiofrequency treatment

- ✓ Physiotherapist treatment
- ✓ Online/digital physiotherapy
- ✓ Chiropractor treatment
- ✓ Osteopath treatment
- ✓ Online/digital psychology treatment via a quality-assured network of providers
- ✓ Crisis prevention and support helpline
- ✓ Digital ADHD/ADD counselling.

##### Trauma counselling

- ✓ Acute psychological crisis assistance.

##### Specialist physician/hospital

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

##### Emergency medical service

- ✓ Online emergency medical service for the whole household.



#### What is not insured?

- ✗ Chronic conditions diagnosed before the insurance is taken out. Chronic musculoskeletal disorders can be covered with physiotherapy, chiropractic and osteopathy
- ✗ Investigation and treatment of cosmetic problems
- ✗ Emergency treatment
- ✗ Treatment at a private hospital/specialist doctor's clinic
- ✗ Vision and hearing impairment
- ✗ Investigation of dental problems
- ✗ Cardiovascular diseases
- ✗ Chronic skin conditions
- ✗ Medical complications of alcohol abuse
- ✗ Examination for gambling addiction
- ✗ Investigation and treatment of fertility and infertility, scans and examinations in pregnancy and childbirth
- ✗ Psychiatric assessment/treatment.
- ✗ Treatment of phobias, eating disorders, ADHD, autism and the like
- ✗ Couples therapy
- ✗ Expenses for GP
- ✗ Injuries as a result of professional sport
- ✗ Damage following civil disturbances, nuclear energy, radiation, epidemics and pandemics.



## Are there any restrictions on 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 a National Registration Office 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-working day examination guarantee is applicable from the receipt date of the relevant information.
- ! Health insurance covers physical therapy/chiropractic for up to 12 treatments per calendar year and osteopathy for up to 5 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.
- ! Direct referrals are made for treatment in the Dansk Sundhedssikring's network, and no referral from your doctor is required.
- ! Online/digital psychological treatment is offered in a quality-assured network of providers.
- ! Specialist examinations in either the public or private healthcare sector.
- ! 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 emergency psychological counselling is requested, the request must be made within 48 hours of the incident.



## Where am I covered??

- ✓ The insurance covers examination, 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 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?

- Parties with occupational insurance pays through the employer.
- Privately 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 for coverage 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 three months after the transferral.
- For compulsory company schemes, there is no waiting period. For voluntary schemes and private schemes, there is a 6-month waiting period for existing illness/injury/disease.
- The insurance is valid as long as it is paid in due time, the insurance is not actively cancelled, and the 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 insured can request for a continuation as a private client by contacting Dansk Sundhedssikring (for further information please refer to: [ds-sundhed.dk](https://ds-sundhed.dk)).



## How do I cancel the policy?

- 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 Dansk Sundhedssikring. If the insurance is taken out through your employer, different rules apply.
- Forsikringsselskabet Dansk Sundhedssikring can cancel the insurance by one month's notice to the end of a month.
- In case of non-payment of the first invoice, Forsikringsselskabet 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.