Health Insurance – Occupational 11.1

Document with information about the insurance product

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

Product: Health insurance – Occupational, version 11.1

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 (Basic)?

HealthNavigator and health counselling

- ✓ Medical advice
- ✓ Professional healthcare advice
- ✓ Navigation and coordination in the public and private healthcare systems
- ✓ Pregnancy counselling
- ✓ Telephonic consultancy on management, stress, and well-being
- ✓ Online programmes regarding mental life challenges
- ✓ Targeted offers for men and women's physical and mental health and well-being.

Frequency treatment

- ✓ Treatment by physiotherapist
- ✓ GLA:D training
- ✓ Treatment by chiropractor
- ✓ Treatment by psychologist
- ✓ Psychotherapy
- ✓ Mental health hotline
- ✓ Online stress management course
- ✓ Three-party conversations
- ✓ Cool Kids/Chilled programmes
- ✓ Children's product for children with mental health issues
- ✓ Digital ADHD/ADD counselling
- ✓ Youth counselling
- ✓ Parental programme
- ✓ Personal health programme.

Immediate counselling

- ✓ Immediate psychological counselling.

Specialist physician/hospital

- ✓ Examination process initiated within 10 working days
- ✓ Treatment initiated within 10 working days
- ✓ Specialist treatment, including preliminary examination and surgery
- ✓ Second opinion
- ✓ Personalized medicine and cancer treatment abroad.

After surgery and/or treatment

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

What does the insurance cover (Optional covers)?

Optional covers are specified in the individual policy

- A: Reflexology, acupuncture, osteopathy, and dietician
- B: Physiotherapy (without referral from a doctor)
- C: Addiction treatment in private practice
- D: Healthcare scheme (massage, physiotherapy, chiropractor, telephonic psychological therapy)
- E: Private hospital coverage
- F: Chronic conditions (massage, physiotherapy, chiropractic, pain management education, shockwave therapy, telephone counselling, and podiatry)
- G: Online medical hotline
- H: Extended psychiatric examination for ADHD and autism
- K: Surgery for chronic conditions of the musculoskeletal system
- CC: Collective child coverage.

What does the insurance not cover?

- ✗ Chronic conditions diagnosed before the insurance is taken out
- ✗ Immediate treatment
- ✗ Cosmetic surgeries and treatments
- ✗ Injuries as a result of professional sport
- ✗ Contraception and fertility treatment
- ✗ Sexually transmitted diseases
- ✗ Chronic skin diseases
- ✗ Obesity surgery or treatment
- ✗ Congenital disorders
- ✗ Couples therapy
- ✗ Impaired vision and hearing
- ✗ Cardiovascular diseases
- ✗ Health complications due to alcohol abuse
- ✗ Preventive examinations and treatments
- ✗ Examination and treatment for phobias, eating disorders, ADHD, and autism
- ✗ Expenses for general practitioner
- ✗ 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 10-day treatment guarantee is applicable from the receipt date of the relevant information.
- 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.
- The insurance does not cover chronic illnesses that occurred and/or were diagnosed before the insurance came into force (however, this is covered in accordance with the special provisions for option F).
- Treatment of chronic conditions is covered for up to 6 months from the time of diagnosis, provided they are diagnosed during the period of insurance.
- Chronic diseases are defined by Dansk Sundhedssikring as diseases considered permanent and thus not curable.
- Any examination and treatment must be medically justified through a medical referral or medical approval.
- Only treatment approved and used in the public health system is covered.
- The insurance covers reasonable and necessary expenses for examination and treatment.
- 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, treatment, and operation in Denmark at a hospital or clinic referred to by Dansk Sundhedssikring, and in the Nordic countries, the EU, and England when agreed with Dansk Sundhedssikring.
- ✓ Other rules apply to the Cancer Care cover.

What are my obligations?

- 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?

- The primary insured pays through the employer, either as part of the pension contribution or in addition to the pension contribution.
- Co-insured are invoiced via letter/email sent to the primary insured's address/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 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.
- If a transferral from another healthcare insurance company is not made immediately and without delay, certain coverages may be subject to a waiting period.
- The insurance is valid as long as it is paid in due time, it is not actively cancelled, 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 primary insured and any co-insured can request for a continuation as a private client by contacting Dansk Sundhedssikring (for further information, please refer to: ds-sundhed.dk).

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 periode. If the insurance is not terminated, it will be renewed for one year at a time.
- 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.