



Improvements and Updates Health Insurance Business 2026

Better health for everyone – including you for you

Improvements to Business Health Insurance as of January 1, 2026



Healthcare professionals provide guidance to the **right support, advice, or treatment** and are ready to assist with all types of health concerns — even those not covered by the insurance.



In 2026, we will continue to expand **digital treatment options** and **health services**. Digital solutions are flexible, sustainable, and effective, while also being user-friendly for people of all ages. Combined treatment remains highly popular, and we are now broadening the offering.



The health insurance plan is also being improved in many areas, including more services designed to **help** and **support** employees with **age-related conditions** and **cancer**, as well as additional flexible and sustainable healthcare options.



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Support and Care for Chronic Conditions and Cancer

- ✓ **Asthma Diagnosis** – The insurance will now cover both allergy and asthma diagnostics. Asthma is a common condition, and with this addition we are strengthening our coverage and meeting customer demand.
- ✓ **Improved Coverage for Skin Cancer Treatment** – The insurance will now also cover recurrence (relapse of skin cancer). We are seeing an increase in inquiries related to skin cancer, and according to the Skin Cancer Database, the number of patients has increased by 116% over a 9-year period.
- ✓ **Personal Health Programs for Life During and After Cancer (Late Effects)** – These programs will now be covered, regardless of whether the additional Cancer Care coverage has been purchased.
- ✓ **Expanded Personal Health Programs for Osteoporosis and Multiple Chronic Conditions** – Going forward, we will cover digital, interdisciplinary health programs for diabetes, COPD, high blood pressure, cardiovascular disease, obesity, as well as osteoporosis and multiple chronic conditions (two or more)

Support for Long-Term and Chronic Pain, and Counseling for Concussion

- ✓ **Pain Education for Long-Term/Chronic Musculoskeletal Pain (Optional Add-on F)** – Based on the latest knowledge about long-term and chronic pain, we now offer an educational program designed to help individuals understand their own pain and learn tools to manage it—supporting better well-being in daily life.



Option for Online Chiropractic Programs and Blended Care

- ✓ **Online Chiropractic Care and Blended Care** – With the option of chiropractic video consultations through our quality-assured network, we offer a more flexible solution when in-person treatment and digital consultations are combined to match the employee's needs.

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Parent Program

The Parent Program is an online digital course for parents, that strengthens parenting skills and coping strategies. The program is available to parents og their and follows the recommendations of the Well-being Commission. It focuses on enhancing key parenting skills such as communication, emotional regulation, and problem-solving strategies. Children may also be included in conversations if deemed relevant by the practitioner.

Improved Terms for Emergency Crisis Support

We now offer enhanced coverage in the event of a serious incident/accident/death, as well as witnessing a sudden serious incident/accident/death or similar situations, where coverage is no longer limited to colleagues or family members.

Expanded Geographic Coverage and Support for Expatriate Employees

The geographic coverage area will be expanded to include the Nordic region, the EU, and the UK (specialist care).

Expatriate employees and their dependents will also be covered with access to digital advisory and healthcare solutions while staying abroad.