

From the moment you first contact your insurance company, the healthcare team can offer advice and support for managing physical challenges – regardless of whether they are covered by the insurance or not.



Physical health, physiotherapist and chiropractor

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.



Physiotherapy with digital benefits

We offer video consultations as part of your physiotherapy treatment, including sessions with a physiotherapist, independent training, guidance and continuous follow-up with the physiotherapist via video and chat function and access to the training app.



Online claim

When reporting physiotherapy and chiropractic online, we can in a number of cases approve the injury automatically.



Examination and treatment by a medical specialist

Including radiological examinations, carried out by a specialist doctor.

*When we ask you about your symptoms,
It's only so we can help you the best way possible*



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.



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.



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.



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.



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.



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.



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 - Men's and Women's Health.

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.



The psysical toolbox

We offer various health-promoting initiatives in the form of online courses. They include research-based knowledge about pain.

Knowledge about the three most common pain conditions – osteoarthritis, low back and neck pain.

Tools to support an employee with pain.

Concrete tools that can help you and your employees create a healthier workplace.

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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 F Treatment of chronic conditions

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.



How to report a claim

You can call us every weekday between 8 am and 3 pm and weekends/holidays between 9 am and 11 am. . You call the main number at **70206121** and enter the line via the menu or report your case on My DSS via www.ds-sundhed.dk.

In case of need for urgent psychological crisis help, you can contact us by phone 24 hours a day on **70206121**. If you call outside our opening hours, you will be transferred to our emergency hotline via the main number. You must always inform the person on duty that you are insured with Danish Health Insurance.