

Health Insurance

Danica Pension

Document containing information on the insurance product

Company: Danica Pension, Denmark

FT no. : 62973

Product: Danica Health Insurance

This document gives you a brief description of our health insurance. You find complete information on the product, when the insurance provides cover and under which circumstances we pay out insurance benefits.

What type of insurance is it?

The Health Insurance covers expenses for treatment, etc. prescribed by a doctor if you fall ill or have an accident. The Health Insurance consists of two compulsory modules (basic module and module 1) and one optional module, so that you can customise the cover to best suit your needs. If you have taken out health insurance through your employer, it may have been extended with modules 3 and 4.



What is covered?

Basic module:

- ✓ Consultation and preliminary examination
- ✓ Surgery
- ✓ Medical treatment during hospitalisation
- ✓ Accommodation and meals at private hospital
- ✓ Follow-up examination
- ✓ Outpatient rehabilitation
- ✓ Cover for pre-existing conditions

Module 1:

- ✓ Medicine
- ✓ Physiotherapy, osteopathy and chiropractor treatments
- ✓ Reflexology
- ✓ Acupuncture
- ✓ Psychologist consultations
- ✓ Psychiatric examination and treatment
- ✓ Dietician

Module 2:

- ✓ Temporary assistance in the home
- ✓ Inpatient convalescence and treatment stay
- ✓ Treatment abroad
- ✓ Transportation to and from treatment abroad
- ✓ Transportation and accommodation for an accompanying person in case of treatment abroad
- ✓ Increased amount of maximum annual insurance benefits

Module 3: Covers children aged 0-24 and only if your employer has included module 3

The module comprises the covers under the basic module plus the following:

- ✓ Accommodation and meals for an accompanying person
- ✓ Physiotherapy, osteopathy and chiropractor treatments



What is not covered?

- ✗ Expenses for treatment in connection with an accident if caused by the insured.
- ✗ Examination and treatment by general practitioners and in casualty departments, general and preventive treatments as well as treatments not offered in Denmark.
- ✗ Fertility treatment.
- ✗ Alternative treatments not stated under modules 1, 2, 3 or 4.
- ✗ Chronic dialysis treatment, organ transplant, surgical procedures to correct nearsightedness, farsightedness or astigmatism, cosmetic treatments and surgical procedures, obesity surgery, etc. (the insurance conditions provide a full list of the conditions not covered by the insurance).
- ✗ Injuries resulting from fights, professional sports or alcohol or substance abuse.



Are there any limitations of cover?

- ! Treatments must be prescribed by a doctor and take place in Denmark. If module 2 is included, treatment may take place in other countries.
- ! Treatments and surgical procedures are only covered if they can cure or significantly and permanently improve the condition.
- ! The following applies to module 3: In case of consequences of an illness/condition which the child has been treated for before the insurance came into force, the insurance does not provide cover until after at least six months.
- ! Treatment must take place not more than three months after the insurance has ceased – regardless of the cause.
- ! Depending on the type of treatment, there may be certain limitations as to the number of treatments you are entitled to.

- ✓ Reflexology
- ✓ Acupuncture
- ✓ Psychologist consultations
- ✓ Cover for pre-existing conditions when the insurance has been in force for six months

Module 4 (only for insurance through employer):

- ✓ An Addis test, diagnosis of medicine and/or alcohol addiction
- ✓ Preliminary examination and treatment of medicine, alcohol and drug addiction
- ✓ Medicine
- ✓ Aftercare

! The insurance covers expenses up to an amount of DKK 1,000,000 per calendar year, and DKK 1,500,000 if you also have module 2.



Where am I covered?

- ✓ The insurance covers treatment in Denmark. If you have module 2 and we have approved the course of treatment, we will cover the treatment abroad.
- ✓ If you temporarily live abroad, the insurance will cover for up to one year. Stays abroad exceeding 12 months require a separate agreement for the insurance to cover.



What obligations do I have?

- You must submit health information which we consider satisfactory in order to take out the insurance on normal terms. Alternatively, you may be able to take out the insurance subject to a health exclusion clause, i.e. where the insurance conditions take into account your health condition. Other rules may apply if the insurance has been taken out through an employer.
- If you want to use your health insurance, you need to report your claim to us and inform us if you have a similar insurance cover with another provider.
- You must also notify us if you move abroad, into a nursing home or an institution, and if your Sygeforsikringen "danmark" membership changes.



When and how will I pay?

Once the insurance enters into force, you will receive a payment form to be used for payment of your premium. You can subsequently register the premium for payment via Betalingsservice (direct debit). If you have taken out the insurance through your employer, the premium will automatically be deducted from your salary.



When does the cover commence and cease?

You can take out health insurance until you reach the age of 60, and the health insurance will cease when you reach the age of 67 or if you move into a nursing home or are placed permanently in an institution. The insurance may be taken out or cease at a later date if it is provided through your employer.



How do I terminate the agreement?

You can terminate the health insurance at one month's written notice prior to the next premium payment date. If not terminated, the health insurance will be renewed for one year at a time. If you have health insurance through your employer, other rules apply.