



To the employees of Rederiet A. P. Møller A/S

Your health insurance

Rederiet A. P. Møller has entered into an agreement with Danica Pension about Danica Sundhedssikring (health insurance) for all employees. On employment, you will automatically be enrolled into Danica Sundhedssikring.

The health insurance is a supplement to the National Health Insurance, which allows you to decide where and when you wish to receive treatment. You can also use Danica Sundhedssikring in cases where, for instance, you have undergone surgery in the public system, but where you subsequently have to wait for rehabilitation.

The insurance scheme provides cover for the vast majority of treatments and operations. However, a maximum amount of cover applies to physiotherapy, reflexology, acupuncture, chiropractic treatment, psychological counselling and rehabilitation.

Treatment of illnesses and accidents where the diagnosis was made prior to enrolment may be covered in accordance with rules described in more detail in the insurance conditions.

Healthcare Manager

Your Danica Pension Healthcare Manager is ready to help you with:

- Questions or doubts regarding your options
- If you would like to get input on how to improve your health and well-being
- If you feel stressed
- If you have musculoskeletal pain
- If you need medical treatment

You can contact your Healthcare Manager in several ways - please choose the one that suits you best:

1. Call + 45 45 12 20 00 on workdays between 8.30 a.m. and 3.00 p.m.
From 3.00 p.m. and Friday from 2.00 p.m. to 5.00 p.m. your call will be handled by Danica Call-Center and not by your Healthcare Manager.
2. If you would like to be contacted, please send us an e-mail with your phone number and preferred time of contact to; healthcaremaersk@danicapension.dk
3. Stress Hotline on + 45 70 22 02 23 workdays between 7.00 a.m. - 24.00 p.m.
4. You will be in direct contact with a healthcare professional who can guide and assist you in the best possible way.

At danicapension.dk/anmeld [File a claim](#).

What does Danica Sundhedssikring cover?

- Preliminary examination/consultation with medical specialist
- Meals and accommodation at the hospital/the clinic during hospitalisation
- We cover expenses for surgery, whether it is an outpatient or an inpatient procedure
- Rehabilitation for up to six months from the first surgery date
- Outpatient surgical treatment at private hospital or specialist clinic
- We cover expenses for medical treatment during hospitalisation
- Follow-up examination for up to one year after the last treatment date
- Physiotherapist and chiropractor*) - two options:
A: reasonable and necessary therapy sessions using Danica's network of therapists; or
B: a total of 12 treatments per calendar year using your own choice of physiotherapist or chiropractor outside Danica's network, regardless of the number of injuries or conditions that may occur. For physiotherapist treatments, a referral from your own doctor is required.
- Reflexologist – eight reflexology treatments per calendar year
- Acupuncture *) – eight acupuncture treatments per calendar year
- Psychologist - two options exist;
A: reasonable and necessary therapy sessions using Danica's network of psychologists; or
B: a total of 12 treatments per calendar year and for the same event using your own choice of authorised psychologist. We cover up to DKK 900 per treatment
- Psychiatric assistance - we cover two psychiatric examination and treatment courses during the period of insurance
- Dietician – 10 consultations with a clinical dietician, if BMI is above 30. We cover a maximum of two treatment courses during the period of insurance. The second treatment course is not covered until one year after the date of the last treatment under the first treatment course. In order to be eligible for the second treatment course, BMI must still be above 30.
- Inpatient convalescent and treatment prescribed by a doctor
- 30 hours of temporary assistance in your own home prescribed by a doctor
- Treatment of addiction to medicine, alcohol and other drugs
- Possibility of treatment abroad. For treatment abroad, we cover expenses for treatment, travel, meals and accommodation of the insured. The maximum amount is set out in the statement of cover.
- For an accompanying person, we cover documented expenses for travel, meals and accommodation. The maximum daily amount is set out in the statement of cover. The necessity of assistance from an accompanying person must be medically justified.

(For chiropractic and acupuncture treatments, the therapist must be RAB certified (Registreret alternativ behandler)

The rules are explained in more detail in the insurance conditions in force from time to time of Danica Sundhedssikring. The maximum amount of cover provided by Danica Sundhedssikring is DKK 1.5 million in any one insurance year after deduction of subsidies from the public authorities for treatment of an illness or injury prescribed by a doctor.

Danica Children's Health Insurance

A children's health insurance is a supplement to the National Health Service and gives your children access to be treated in a private hospital.

Who is covered

- Your biological and adopted children between the age of 0 and 24.
- Your spouse's biological and adopted children between the age of 0 and 24. The child must live at the same address as you when diagnosed with an illness or consequences of an accident
- Your partner's biological and adopted children between age 0 and 24. The child must live at the same address as you when diagnosed with an illness or consequences of an accident. Furthermore, your partner must live with you in a marriage-like relationship and have shared address with you for the past two years before the illness or consequences of an accident are diagnosed, i.e. you are registered at the same address in the National Register.

Children's health insurance covers

- Consultation and preliminary examination in private hospital or by specialists
- Surgical procedure
- Medicine during hospitalisation
- Meals and accommodation expenses for an accompanying person at Danica Pension's discretion
- Follow-up examination
- Out-patient rehabilitation

- Treatments with chiropractor, physiotherapist, acupuncturist, reflexologist and psychologist - (The provision of reasonable and necessary treatments via Falck Healthcare does not apply to children)
- We cover a maximum of 12 chiropractor or physiotherapy treatments per calendar year, regardless of number of injuries that may occur.
- Psychologist - 12 psychologist treatments per event, if you are eligible for national health service subsidies; or eight psychologist treatments per event, if you are not eligible for national health service subsidies - and a maximum of 12 or eight psychologist treatments respectively per calendar year and for the same event.

Children who live with employees residing in Sweden, Norway or Germany and are covered by the children's health insurance according to the rules under 'Who is covered'.

The children's health insurance covers the following treatments

We cover treatment in your country of residence in the following areas:

Physiotherapist
Chiropractor
Reflexologist
Acupuncturist

Payment

The maximum amount of cover corresponds to the amount of cover for the same treatment in Denmark. You must pay for the treatment yourself and subsequently send the bills to Danica Pension for reimbursement.

You can find more information in the insurance conditions.

Enrolment of spouse/cohabiting partner

If you and your spouse/cohabiting partner are residents in Denmark, Sweden, Norway or Germany, you may enrol your spouse/cohabiting partner in Danica Sundhedssikring to ensure that he/she is also covered. Your spouse/cohabiting partner will be covered for the term of your employment.

You pay for the insurance yourself. The annual contribution is DKK 942.30 per year (2021).

The insurance scheme is a private scheme and therefore cannot be paid for via your salary like the rest of your pension scheme. Instead, you will receive a giro form or pay via PBS (direct debit).

Residents in Sweden, Norway or Germany

If you and your spouse/cohabiting partner reside in Sweden, Norway or Germany, the following treatments can be obtained in country of residence. Other types of treatment can only be obtained in Denmark.

Treatments in country of residence

Physiotherapist
Chiropractor (RAB)
Reflexologist
Acupuncturist (RAB)

If you are resident in countries other than Denmark, Sweden, Norway and Germany, legislation unfortunately prevents you from enrolling in Danica Sundhedssikring.

Payment

The maximum amount of cover corresponds to the amount of cover for the same treatment in Denmark. You must pay for the treatment yourself and subsequently send the bills to Danica Pension for reimbursement.

On enrolment, your spouse/cohabiting partner must complete a registration form and a health statement.

You can contact Danica Pension on phone +45 70 11 25 25 or e-mail kontakt@danicapension.dk for further questions.

Kind regards
Danica Pension