

Health Insurance

Danica Pension

Document containing information on the insurance product

Company: Danica Pension, Denmark
Product: Danica Health Insurance

FT no. : 62973

This document gives you a brief description of our health insurance. The insurance terms and conditions provide complete information on coverage and conditions of the insurance product.

What type of insurance is it?

The Health Insurance covers expenses for treatment, etc. prescribed by a doctor if you become ill or have an accident. The Health Insurance consists of two compulsory modules (basic module and module 1) and an optional module, so that you can customise the cover to best suit your needs. If you have the 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
- ✓ Increase of maximum annual insurance benefit

Module 3: Covers children aged 0-24 (on in case module 3 has been included by your employer)

The module comprises the coverage of the basic module plus the following:

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



What is not covered?

- ✗ Chronic conditions diagnosed before the insurance was taken out.
- ✗ Expenses for treatment in connection with an accident if caused by the insured.
- ✗ Examination and treatment by general practitioners, in emergency rooms, general and preventive treatments as well as treatments not offered in Denmark.
- ✗ Fertility treatment.
- ✗ Alternative treatments not mentioned 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.
- ✗ Injuries caused by 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.
- ! Chronic conditions diagnosed during the insurance period are covered for a maximum of 6 months.
- ! Treatment must take place no more than three months after termination of the insurance – regardless of the cause.
- ! Depending on the type of treatment, there may be certain limitations to the number of treatments you are entitled to.
- ! The insurance covers expenses up to an amount of DKK 1,000,000 per calendar year, and DKK 1,500,000 in case you also have module 2.

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

Module 4 (only if insured through employer):

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



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 are my obligations?

- You have to submit details about your health that we must assess to be satisfactory in order to get standard insurance coverage. Alternatively, you may be able to get the insurance with reservations, that is, where the state of your health is taken into account. 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 or 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. The insurance may be taken out or cease later if it is provided through your employer.



How do I cancel the policy?

You can cancel the health insurance in writing giving us one month's notice ahead of the next premium payment date. If not cancelled, the health insurance will be renewed for one year at a time. Other rules apply if you have the insurance through your employer.