

# Healthcare Scheme

## Document with information about the insurance product



**Company:** Forsikringselskabet Dansk Sundhedsikring A/S, Hørkær 12B, DK 2730 Herlev, Tel. +45 70206121

**Product:** Healthcare scheme, public statement, version 9.0

Forsikringselskabet Dansk Sundhedsikring, VAT no. DK34739307, is registered as an insurance company at the Danish Financial Supervisory Authority.

This document is a short overview of the healthcare scheme's coverage. The full terms and conditions for this and related products can be found and downloaded at Sampension's website ([www.sampension.dk](http://www.sampension.dk)). Here, you can also find information about the products and how to use the healthcare scheme.

### What type of healthcare scheme is this?

Forsikringselskabet Dansk Sundhedsikring's healthcare scheme meets the requirements of collective agreements defined by Sampension's healthcare scheme when the coverage for both work and leisure is purchased. The service includes screening and medical assessment, care coordination and navigation in the health offerings supplied by qualified healthcare professionals.



### What does it cover?

- ✓ Physiotherapy
- ✓ Chiropractic treatment
- ✓ Reflexology
- ✓ Deep tissue massage
- ✓ Acupuncture
- ✓ Dietician
- ✓ Professional healthcare advice on health and illness
- ✓ Guide to the public healthcare system's treatment services
- ✓ Addiction counselling
- ✓ Telephonic psychological consultation
- ✓ Telephonic psychological counselling
- ✓ Trauma counselling
- ✓ Rehabilitation
- ✓ Existing and new health problems
- ✓ Digital ADHD/ADD guidance



### What does it not cover?

- ✗ Examination and treatment at a private hospital/private medical specialist practice
- ✗ Emergency treatment
- ✗ Injuries/disorders that are not related to the musculoskeletal system are not covered by the following treatments:
  - Physiotherapy
  - Chiropractic treatment
  - Reflexology
  - Deep tissue massage
  - Acupuncture



### Are there any restrictions on cover?

- ! The insured party must have a National Registration Office address in Denmark (excluding Greenland and the Faroe Islands), Sweden, Norway or Germany and be covered by the Danish public health insurance benefits and must have a Danish health insurance card.
- ! The healthcare scheme only covers treatment in Denmark.
- ! The healthcare scheme meets the requirements of collective agreements defined by the Sampension healthcare scheme.
- ! The healthcare scheme provides physical treatments as well as telephonic counselling to prevent and remedy health problems. The coverage of physical treatments includes disorders of the musculoskeletal system.
- ! The musculoskeletal system refers to the joints, muscles and tendons of the back, shoulders, neck, knees, elbows and wrists.
- ! Treatment in Forsikringselskabet Dansk Sundhedsikring's network or by a therapist of your choice. A referral from your own doctor is not required. After 15 treatments, further treatment of the problem can only take place after a referral from your doctor.
- ! In network treatment, the therapist determines the course of treatment.
- ! After a professional assessment, the therapist can either refuse treatment if the problem cannot be rectified or stop a treatment course if the treatment is deemed to be ineffective.
- ! Specialist examinations will take place exclusively in the public healthcare sector.



## Where am I covered?

- ✓ The healthcare scheme covers examinations and physical treatments in Denmark.



## What are my obligations?

- You must supply us with the necessary personal and health information if requested.
- You must secure acceptance and proof of coverage before treatment begins.
- You must inform us about any possible cover from other insurance when using this healthcare scheme.
- You must give your consent in relation to us obtaining and disclosing the necessary personal and health information to any relevant healthcare providers.



## When and how do I pay?

- Your healthcare scheme has been agreed between the agreement parties for your pension scheme. The payment is made as part of the monthly pension contributions that your employer - cf. collective agreement provision on pension - pays to Sampension.



## When does the cover start and end?

- The healthcare scheme is valid as long as it appears on your Pension and Insurance Statement provided by Sampension.
- When the healthcare scheme stops, you lose your right to cover. This also applies to claims that are already reported and approved and which require treatment after the termination date. No new claims can be made.



## How do I cancel the policy?

- The healthcare scheme is a mandatory part of your Sampension pension plan and cannot be cancelled on an individual basis.
- The contracting parties behind your pension plan can cancel the healthcare scheme by one month's notice to the end of a month.
- Forsikringselskabet Dansk Sundhedssikring can cancel the healthcare scheme by one month's notice to the end of a month.
- Failure to pay the premium gives Forsikringselskabet Dansk Sundhedssikring the right to terminate the healthcare scheme giving 21 days after we have given notice of termination.