

# Employee information on Private Medical Insurance

- Including physiotherapy treatment and chiropractic treatment
- Including online reporting of claims or by telephone

Our Private Medical Insurance is designed for active people who want to spend their time on things other than waiting lists.

#### **No need to wait for treatment**

Danske Fiskeres Forsikring G/S offers a Private Medical Insurance with Codan, for all members and employees that holds a workers compensation and accidental insurance at Danske Fiskeres Forsikring G/S.

You are covered for both sickness and accident from the very first day, provided that the disease or condition occurred after the inception of the policy. Once you have been covered by the insurance for six months, diseases which arose before the inception date of the policy will also be covered.

#### **What is covered by the insurance?**

The insurance covers treatment of diseases which can either be cured or permanently relieved. For a detailed description of what the insurance covers, please see the insurance conditions.

#### **The insurance covers, e.g. expenses in connection with:**

- Examination and treatment by a medical specialist or at a private hospital.
- Necessary outpatient aftercare by a physician following hospitalisation or surgery covered by the insurance.
- Necessary physician-prescribed aftercare provided by a licensed physiotherapist, chiropractor, ergotherapist or speech therapist for up to six months after hospitalisation or surgery covered by the insurance – from the time when the physician states that rehabilitation can commence.
- Psychological treatment before or after surgery covered by the insurance, provided that the psychological problem is related to the disease for which you receive surgery.
- Transport in Denmark to and from the treatment centre, provided that your physician assesses that you are too ill to drive or use public transportation.



### Your insurance also covers the following supplementary services:

- Use of prescription medication for up to six months following hospitalisation or surgery covered by the insurance, provided that such medication is prescribed in connection with the treatment.
- Physician-prescribed rest cures and home care assistance/domiciliary nursing for a period of up to 30 days following hospitalisation or surgery covered by the insurance.
- Up to ten physician-prescribed acupuncture treatments and/or zone therapy treatments a year.
- Up to ten physician-prescribed consultations a year with a licensed dietician (BMI >35).
- Expenses for transport in Denmark, board and lodging incurred in connection with hospitalization when escorting an insured child under the age of 18.

### Physiotherapy and chiropractic treatment

We also cover necessary expenses for treatment by a physiotherapist or chiropractor – even if the need for treatment is not surgery related. The insurance furthermore covers one annual radiological examination carried out by a chiropractor. Physiotherapy must be prescribed by a physician.

Chiropractors must be licensed under Danish law. If the chiropractor is based abroad, he/she must have similar qualifications. The insurance covers the patient's share of expenses, and it is therefore a condition that the treatment provider has an agreement with the Danish National Health Service, and that the treatment provided is publicly subsidised.

### Addiction treatment

You have access to treatment for alcohol or drug abuse, provided that a medical certificate has been issued stating that you are in need of treatment, and provided that the treatment centre believes that there is a realistic chance of recovery. The insurance covers a maximum of two treatment programmes during the period of insurance.

### What is not covered by the insurance?

The insurance does not cover diseases which, based on practical experience, have very complicated treatment processes and consequently would result in very high insurance premiums. This is the case with, e.g. HIV-related diseases, organ transplants or dialysis treatment in case of chronic kidney failure. Infertility treatment, pregnancy, birth, cosmetic treatment or dental diseases are not covered by the insurance either.

### What about taxes?

Your private medical insurance is made up of a work-related cover and a private-related cover. If your scheme is paid by your employer, the insurance premium for work-related cover is tax exempt, while the premium for private-related cover is not tax exempt.

### If you need medical treatment

If you need medical treatment, it is demand that you contact Danske Fiskeres Forsikring G/S Phone +45 33 21 83 11 Monday to Thursday from 9 am to 4 pm and Fridays from 9 am to 3 pm., confirming your current policy and informs you your policy number. You must first see your own physician. If your physician establishes that you need further examination or treatment, you can report the claim via codan.dk or over the phone. Cover is conditional upon the treatment being likely to result in a substantial and permanent improvement of the condition. This means that chronic ailments are not covered by the insurance. Cover is furthermore conditional upon you contacting us before your treatment commences.

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## How to report a claim

- 1 Call Danske Fiskeres Forsikring G/S and then consultation with your own physician.
  - 2 You can report claims 24 hours a day via codan.dk. Attach the referral or recommendation from your physician. Or call us on phone +45 33 55 38 34 weekdays between 8 am and 4 pm.
  - 3 Codan will approve the examination/treatment and direct you to an examination or treatment centre within our network of specialists and private hospitals.
  - 4 Codan will cover the cost of your examination and treatment.
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