

# Healthcare insurance for your family!

If your company has a collective healthcare insurance that includes you, we also offer favourable insurance terms for your family.

## Why take out healthcare insurance?

Unfortunately, you cannot insure against illness. What we here at DKV Hälsa can do, however, is to make sure that you do not have to risk long waiting periods in the public health service. You will have quick access to qualified healthcare and treatment.

## The following is included in Healthcare Plus

- medical care, from examination to treatment
- unlimited treatment period – care until you are well
- access to specialists and day surgery
- coverage for your healthcare costs – no amount limit
- hospitalization and rehabilitation
- patient fees and pharmaceutical expenses
- cancer treatment and crisis support
- treatment guarantee and second opinion
- physiotherapist, chiropractor and/or naprapath, up to 24 appointments per year

## Healthcare Top

The Top policy also includes psychological assistance, both as treatment with a psychologist and counselling over the telephone.

## Excess for medical treatment

If you choose to add excess, this is 500 or 1000 kr per claim at the first doctor's visit. Excess does not apply to physical therapy or psychologist.

## This insurance has a qualifying period

This means that previous conditions are only covered by the insurance once the insured party has been free of treatment and symptoms for 24 months.

## How much does it cost?

Price per month	Plus	Top
Without excess	840 kr	960 kr
With excess 500 kr	630 kr	750 kr
With excess 1000 kr	500 kr	620 kr

The premium is paid in SEK and reduced by half for children under the age of 18.

## App

In the app DKV Hälsa the insured can:

- access help around the clock with e-care
- book physical therapy etc. via map or list
- access a personalized profile and the policy coverage
- apply for reimbursement and send in referrals



## Book appointments

If you are in need of care, use the app or call Helpline at 0770-456 780 to speak with a registered nurse who will assist in care planning.

## Network of private specialists and private hospitals

We have an extensive network and work with more than 2,000 specialists. In order to cover all types of medical and surgical treatment, we have agreements with private hospitals in the Nordic countries and in the rest of Europe.

## Who is eligible?

“Family member” refers to children and spouses/partners. The healthcare insurance can be taken out until the age of 66 years as long as you have a certificate of full working capacity (good health for a child). The employee is the policyholder and their family members will be covered by the agreement as long as the employee works at the company, up until they turn 72 years old. If the employee resigns, or if the family member turns 72, they may keep the insurance at applicable individual premiums.

## More information

This pamphlet is a summary. You will find pre-purchase information and full terms and conditions on our website.

## Contact information

Website: [www.dkvhalsa.se](http://www.dkvhalsa.se)  
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## Processing of personal data

For information on how we process personal data see our privacy policy at [www.dkvhalsa.se](http://www.dkvhalsa.se).