

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
- access to specialists
- day surgery and hospitalisation
- coverage for you healthcare costs – no amount limit
- rehabilitation
- physiotherapist, chiropractor and/or naprapath
- cancer treatment
- second opinion
- crisis support
- treatment guarantee

Healthcare Top

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

With or without referral

The insurance can be taken out with or without referral requirement. A referral requirement means that the insurance only becomes applicable once the treating physician in the primary care system has written a referral for continued treatment. Without a referral requirement, the insurance is valid right away.

Excess for medical treatment

If you choose to add excess, this is 500 or 1000 kr per claim at the first doctor's visit.

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
With referral	300 kr	370 kr
No referral without excess	530 kr	600 kr
No referral with excess 500 kr	400 kr	470 kr
No referral with excess 1000 kr	330 kr	400kr

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



Helpline

If you are in need of care, call Helpline to speak with a registered nurse who will assist in planning the care and help schedule an appointment with a doctor/healthcare provider/hospital.

Network of private specialists and private hospitals

We have an extensive network and work with more than 1,000 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. Thanks to our collaboration with Best Care, we also have access to some of Germany's most qualified experts on cardiovascular diseases and cancer treatment.

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 without a risk assessment.

More information

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

Contact information

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App: DKV Hälsa, available in App Store and Google Play

Processing of personal data

We care about your privacy and integrity. For information on how we process personal data see our privacy policy at www.dkvhalsa.se.