

# Group Healthcare Insurance

A healthcare insurance policy gives you and your employees quick access to qualified healthcare and treatment. Invest in your employees' health, reduce the amount of sickness absence and become a more attractive employer.

## Insure the whole group

Are there five or more people in your workplace? In that case, the employer can take out a healthcare insurance policy for all the employees with no health declaration. People who are currently ill, but well enough to work, also get access to care.

## 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
- pharmaceutical expenses
- cancer treatment and crisis support
- dietician
- treatment guarantee and second opinion
- physiotherapist, chiropractor and/or naprapath, up to 24 appointments per year

## Healthcare insurance 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.

## With or without qualifying period

The insurance can be taken out with or without qualifying period. The qualifying period means that previous conditions are only covered by the insurance once you have been free of treatment and symptoms for 24 months.

## How much does it cost (SEK)?

Price per month per employee	Plus	Top
With referral	365 kr	445 kr
No referral without excess	635 kr	715 kr
No referral with excess 500 kr	485 kr	565 kr
No referral with excess 1000 kr	385 kr	465 kr

With a 24-month qualifying period, both Top and Plus costs 140 kr less per month and employee.

## 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.



## App

In the app DKV Hälsa the insured can:

- access help around the clock with Vård Online
- apply for reimbursement and send in referrals
- view your digital insurance card

## 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.

## Conditions to take out the policy?

- company with at least 5 employees.
- mandatory affiliation for named group definition.
- insured parties must be of full earning capacity.
- insured parties shall reside in a Nordic country and be registered with a Nordic social insurance office.
- insured parties may be between 16 and 66 years old.

## What happens if someone leaves the company?

If one of your employees change workplace or retires, those who have been insured at least 6 months may keep the insurance and do not have to provide a health declaration. With individual terms, the insurance can be kept for life.

## 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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## Processing of personal data

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