

# Healthcare Insurance

For companies and individuals

## Quick access to care the day you need it

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. Instead, we give you quick and easy access to private health services.

## The following is included in Healthcare Basic

- planned medical care, from examination to treatment/operation
- unlimited treatment period – care until you are well
- access to specialists
- treatment guarantee
- coverage for your healthcare costs – no amount limit
- day surgery and hospitalization
- rehabilitation
- second opinion – get examined by a second specialist in case of serious illness
- cancer treatment and crisis support
- dietician
- the insurance can be kept for life

## Healthcare insurance Plus

In addition to everything that is included in Basic, you also get coverage for pharmaceutical expenses and physiotherapist, chiropractor and/or naprapath - up to 24 treatments per calendar year.

## Healthcare insurance Top

In addition to everything that is included in Basic and Plus, you also get coverage for psychological assistance and personal support.

## 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 SEK per claim at the first doctor's visit.

## Advantages for both companies and individuals

For a company, Healthcare Insurance is a way to increase their employees' security. It also reduces loss of production and the company becomes more attractive as an employer. As a private individual, you get the right care at the right time, reducing the time on sickness leave.

## 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.

## 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

## Who can take out the insurance?

- companies and private individuals
- persons residing in a Nordic country and registered with a Nordic social insurance office.
- the healthcare insurance can be taken out for individuals between the ages of 0 and 66 years.

## How do I take out an insurance policy?

The insurance is taken out by submitting an individual application along with a health declaration. For companies with five or more employees, we also offer a group insurance policy.

## The insurance is transferable

You can transfer the insurance to a company or a private policyholder without submitting a new health declaration.

## 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

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