

Table of Benefits	EssentialVård	EssentialVård+
Annual maximum cover	2.000.000	3.000.000
Medical Expenses (patient fees) (high-cost protection)	✓	✓
Prescribed medicine up to the annual public max	✓	✓
HealthNavigator, TreatmentPlanner and TreatmentGuarantee DiseaseManagement		
HealthNavigator	✓	✓
TreatmentPlanner	✓	✓
Treatment Guarantee SP = Doctor specialist / S = Surgery/out- and inpatient	7 days Sp /20 days S ✓	7 days Sp/14 days S ✓
PublicNavigator	✓	✓
Chronic Diseases Management	✓	✓
Physical GP/specialist visits, Examinations and surgery/hospitalization		
GP/Specialist	✓	✓
Medical examinations	✓	✓
Surgery and hospitalization	✓	✓
Pain Diagnosis	✓	✓
Digital Health Service: Doctors, practitioners etc		
Medical specialist, physiotherapist, psychologist or Nurse	✓	✓
Follow up services / Post operative treatment	✓	✓
Follow-up Examinations	✓	✓
Medical rehabilitation after surgery/hospitalization	✓	✓
• Medical rehabilitation in the preferred provider network	✓	✓
• Medical rehabilitation outside the preferred provider network	3 months Private/Public ✓	6 months Private/public ✓

Table of Benefits	EssentialVård	EssentialVård+
Home assistance	7 Days/ Max 7 hours ✓	14 Days/Max 20 hours ✓
Second opinion	No cover	✓
Third opinion	No cover	✓
Temporary aids	No cover	✓
Transport expenses covered if location exceed:	200Km T/R ✓	100Km T/R ✓
Therapist and counselling		
Physiotherapist, naprapathy, chiropractor and osteopath	✓	✓
Acupuncture/zone therapy	No cover	✓
Dietician	5 sessions per year ✓	10 session per year ✓
Psychological care		
Psychologist/psychotherapist	✓	✓
Trauma counselling	✓	✓
Hotline for well-being/ EAP Employee Assistance Program	✓	✓
Optional supplement available		
Treatment of addiction - Available for employer sponsored agreements - Mandatory basis only	Additional Rider Unit premium	Additional Rider Unit premium
Claim initiators /deductibles	Options	Options
Prescription required to report a new claim	Not standard Optional	Not standard Optional
600 Deductible	✓	✓
Waiting periods on pre-existing exclusions (Moratorium)	12 months	12 months
Voluntary groups insurance (Affinity corporate / organization) Age-band	0-16 age 16-39 age 40-54 age 55-67 age	0-16 age 16-39 age 40-54 age 55-67 age
Voluntary Groups /Affinity Flat rate socialized premium	Underwriting required	Underwriting required