

# Hälsa BAS

# Hälsa PLUS

# Hälsa PREMIUM



## Insurance Product information document

**Product:** Healthcare insurance

**Insurance provider:** Forsikringsselskabet Dansk Sundhedssikring A/S, CVR.nr. 34 73 93 07, företräds i Sverige av DSS Hälsa AB, org.nr.: 556751-0424

This is only a short summary of what the insurance covers, does not cover and any limitations on cover. In case of illness or injury, it is always the complete terms and conditions together with insurance policy and group agreement that determine what can be covered.

### What type of insurance is it about?

The healthcare insurance is a personal insurance which is designed to cover planned care and guidance about treatments in case of illness or injury that is covered by the insurance. In order to take out the health insurance you must be completely healthy, fully fit to work and younger than 70 years.



### What is included in the insurance?

The insurance is available as three (3) selectable levels: Hälsa BAS, Hälsa PLUS and Hälsa PREMIUM

#### Hälsa BAS

- ✓ Care planning and healthcare advice
- ✓ Care navigation
- ✓ Care guarantee 7 days care visits
- ✓ Care guarantee 20 days surgery
- ✓ Private medical care and surgery
- ✓ Psychologist/psychotherapist, 10 visits
- ✓ Call support
- ✓ Patient fees
- ✓ Travel and accommodation costs
- ✓ Aftercare and medical rehabilitation

#### Hälsa PLUS

In addition to the above, it also includes:

- ✓ Physiotherapist/Naprapath/Chiropractic/Osteopath as needed
- ✓ Psychologist/psychotherapist as needed
- ✓ Care guarantee 14 days surgery
- ✓ Dietician 10 treatments
- ✓ Chronic diseases, 6 months after diagnosis
- ✓ Home care after surgery
- ✓ Travel and accommodation expenses (enhanced scope)
- ✓ Acupuncture
- ✓ Reflexology
- ✓ Aftercare and medical rehabilitation (enhanced scope)
- ✓ Temporary aids
- ✓ Second and Third opinion
- ✓ Crisis support

#### Hälsa PREMIUM

In addition to the above, it also includes:

- ✓ Annual health examination
- ✓ Addiction treatment
- ✓ Addiction prevention help

#### Additional insurance

For Hälsa BAS och Hälsa PLUS

- ✓ Addiction treatment
- ✓ Health examination



### What is not included in the insurance?

- ✗ Chronic diseases (Applies to Health BAS)
- ✗ Treatment for cancer (Applies to Health BAS)
- ✗ Emergency care
- ✗ Chronic diseases that existed before the insurance
- ✗ Congenital disorders
- ✗ Cosmetic treatments
- ✗ Skin conditions such as benign birthmarks and eczema
- ✗ ADHD, Asperger's syndrome, autism, Tourette's syndrome, eating disorders, serious mental illness, phobias
- ✗ Sleeping problems
- ✗ Dental care
- ✗ Addiction treatment (does not apply to PREMIUM)
- ✗ Preventive care such as vaccination
- ✗ Sexually transmitted diseases

The insurance terms contain other specific exclusions that may be important to you. We therefore encourage you to read through them to get a complete picture.



### Are there any restrictions on what the insurance covers?

- ! Illness and accidents during war
- ! Diseases covered by the Infection Control Act
- ! Unjustified examination or treatment
- ! Damages after participation in criminal acts
- ! Injuries during professional sports

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### Where am I covered?

- The insurance covers examination and treatment in Sweden.



### What are my obligations?

- You must provide us with correct and complete information, otherwise you risk being completely or partially without insurance cover or that we are free from liability in the event of injury in accordance with the provisions of the Insurance Contract Act and Swedish law in general.
- If you become ill or have an accident, it is important that you report it to us as soon as possible. There is statute of limitations that determine how long after the event you can receive compensation



### When and how do I pay?

- The premium for the insurance must be paid within 30 days after we have sent you the invoice.
- You can pay per month, half year or full year. Payment can be made by invoice or direct debit.



### When does the cover start and end?

- Unless otherwise agreed and the insurance is a compulsory group insurance, it applies from the day after the group agreement was entered into or, if you join the group later, from the day after your entry.
- If the insurance is taken out as a voluntary group insurance, the insurance takes effect in accordance with what has been agreed in the group agreement if the joining requirement have been met. If you join the group later, the insurance will take effect the day after the joining, unless otherwise stated in the group agreement. If you join by not refusing the agreement, the insurance will take effect when the time for refusal expires.
- The insurance ends when the group agreement ends, if you leave the group or if you reach the final age according to the insurance terms. The insurance can provide a follow-up after and it may be possible to take out continuation insurance. Read more about it in the insurance terms and conditions.



### How do I cancel the contract?

- You have the right to cancel your insurance at any time.
- Cancellations are made to us. If you are covered by a compulsory group insurance, you must also inform your group representative that you do not want to be covered by the insurance.