



QUICKGUIDE

- Your overview



List of contents

| | |
|--------------------------------|----|
| General | 3 |
| Physical therapy | 5 |
| Psychologist treatment | 7 |
| Specialist treatment | 9 |
| Other care and treatment | 10 |
| Miscellaneous | 11 |

About the health insurance

Who can be covered?

All employees in a registered company in Denmark may be covered. The plan can be mandatory or voluntary, as requested by the company.

Tax division

Only Behandlingsforsikring Fritid (Health Insurance - Leisure) will be taxable for the employees. Any other insurance products are tax-free.

Insurance amount

DKK 1,800,000 on Sundhedsforsikring Arbejdstid (Health Insurance - Working Hours) and DKK 1,800,000 on Behandlingsforsikring Fritid (Healthcare Treatment Insurance - Leisure).

Health information

No health information is requested prior to taking out policies.

Pre-existing conditions

No qualifying period for pre-existing conditions. - however, when entering into the insurance, treatment in progress and planned treatment will not be covered.

Spouse/cohabitant

The spouse/cohabitant of employees may be covered by Health Insurance Private. The invoice will be sent to the private address of the said spouse/cohabitant.

Children

If the employees and their spouse/cohabitant are covered by Mølholm Forsikring, their children under 21 years are covered without surcharge. If the employee has taken out a supplementary policy, "Collective agreement regarding cover of children", the children of the employee and the spouse/cohabitant under 24 years are covered by a insurance.

Seniority

Spouses/cohabitants and children have a qualifying period of six months for pre-existing conditions. Seniority from former healthcare treatment insurance can be transferred. Children covered by "Collective agreement regarding cover of children" will not have a qualifying period for pre-existing conditions.

Healthcare treatment guarantee

Mølholm Forsikring guarantees examination and/or treatment within 10 working days of approval of claim. However, this only applies to Mølholm Forsikring's own network of healthcare centers. Compensation for late treatment represents 10% of the surgical costs per day. However, compensation cannot exceed the maximum surgical price.

Claims procedure and contact

Claims regarding injury/illness must be notified by telephone 6520 2120 or to www.molholmforsikring.dk. If claims regarding injury/illness are made by telephone, the claimant may at the same time be advised about treatment and the treatment procedure by a nurse from the healthcare centre. Office hours for personal contact: Mon - Thu from 08.00 - 16.00 and Fri from 09.00 - 16.00. If acute mental crisis counselling is needed outside office hours, Mølholm Forsikring has signed an agreement with Falck Healthcare who can be contacted by telephone +45 7025 2603.

Choosing practitioner

Mølholm Forsikring cooperates with private clinics and private hospitals throughout the country and our own network of healthcare centres includes more than 50 treatment centres.

The insured may also choose to make use of selected private hospitals - however self-payment may thereby be charged.

Physical therapy

Chiropractor

Necessary physical therapy is granted within our own network of healthcare centres - both in relation to time and number of treatments. The insured may also choose a practitioner outside our network of healthcare centres. Sessions of treatment outside the network are granted for up to 12 months year and may be extended and does not require referral.

Physiotherapy

Necessary therapy is granted within our own network of healthcare centres - both in relation to time and number of treatments.

The insured may also choose a practitioner outside our network of healthcare centres. If the insured chooses a physiotherapist who is not approved by the public health insurance (i.e.without charge no.) or without subsidies from the public health insurance system, the reimbursement per treatment session is will be the patient share. Outside Mølholm Forsikring's network of healthcare centres sessions of treatment may be granted for up to 12 months. Referral is required both inside and outside Mølholm Forsikring's network of healthcare centres.

Reflexology*

A maximum of 10 sessions of treatment can be granted over the duration of 12 months. The therapist must be RAB-registered and a member of Zoneconnection Terapeutforeningen (ZCT) and Forenede Danske Zone-terapeuter (FDZ). Does not require referral.

Ergotherapy*

A maximum of 10 sessions of treatment can be granted per 12 months. The therapist must be RAB-registered. Does not require referral.

Acupuncture*

A maximum of 10 sessions of treatment can be granted over the duration of 12 months. The therapist must be

RAB-registered and a member of either Praktiserende Akupunktører or Danske Akupunktører. Does not require referral.

Chiroprody

A maximum of 6 treatment sessions can be granted at a chiroprodist over the duration of 12 months. Treatment sessions can only be provided by state authorised chiroprodists who have an agreement with the public health insurance system.

Massage*

A maximum of 4 treatment sessions can be granted per calendar year. Does not require referral.

Dietitian

The services of a dietician in Mølholm Forsikring's network of healthcare centres will be made available when sever illness is diagnosed, or when a specialist doctor may prescribe supervision from a dietician if the patient's BMI is under 18 or over 30. Moreover, supervision from a dietician may also be prescribed by the patient's own general practitioner. The sessions may also be combined with subscription at Fitness World.

Chronic disorders

The insurance covers treatment of chronic disorders of the locomotive apparatus, if such treatment leads to permanent improvement. If surgery for chronic disorders was not possible at the time when the claim was lodged, a total of 12 treatment sessions (physiotherapy, chiropractor, reflexology or acupuncture) can be granted per calendar year. However, a maximum of 10 of the 12 treatments can be granted for reflexology or acupuncture per calendar year.

This applies to the entire term of the insurance and for chronic disorders of the locomotive apparatus occurred prior to taking out of the insurance.

*Reflexology, ergotherapy, acupuncture and massage treatments are only granted for disorders of the locomotive apparatus





Psychologist treatment

Psychologist

In our own network of psychologists necessary treatment of mental health problems is awarded - both in relation to time and number of treatments.

If a psychologist is chosen outside our network, the necessary treatment is awarded for up to 6 months.

If you are being treated for work related stress the session with a psychologist can be combined with a membership at Fitness World.

Acute crisis counselling / acute psychological crisis counselling

An acute crisis involves one of the following situations: serious accidents, death, violence, threats, mugging and life-threatening illness. In cases where the crisis is so serious that immediate crisis counselling is required, we also cover treatment outside our office hours - in cooperation with Falck Healthcare (24/7). Inside normal office hours, Mølholm Forsikring will contact a psychologist within 1-2 hours.

Psychiatrist

The insurance covers examination until a diagnosis has been made. Treatment for e.g. depression is granted for up to 6 months.

Referral from a general practitioner

Psychologist or psychiatrist treatment requires referral from a general practitioner - except treatment for work-related stress, acute mental crisis counselling and in the event of divorce and adultery.



Specialist doctors

Medical, surgical and hospital treatment

Mølholm Forsikring's insurance provides cover after approval of claim: admission/care, anaesthetics, surgery, resurgery, if necessary, etc.

Moreover, the insurance covers: Pre-operative investigation, scanning, mammography, ultrasound scanning, eccocardiography, X-ray, urography, blood tests, medicine, etc.

Cancer

Examination and treatment of cancer is covered. Except for cancer forms that require treatment of high complexity (including chemotherapy and radiation treatment) or if a doctor refers you to the national integrated cancer pathway. This is a treatment program paid by the Danish Health Authority.

If you have been referred by your own doctor or a specialist doctor to the national integrated cancer pathway, this should be used.

Re-examination

The healthcare insurance covers reasonable outpatient re-examinations after the end of treatment, including MRI scanning, ultrasonic scanning, radiological examination and laboratory tests. The insurance covers the cost for a maximum of 24 months.

The insurance covers any further out-patient re-examinations necessitated by the treatment carried out. Annual check-ups which are of a research nature or are requested by the trade association are not covered. As part of re-examinations, Mølholm Forsikring also covers specially prescribed aids.

Rehabilitation

Rehabilitation after surgery can be granted for a maximum period of 24 months from the date of surgery. Regarding rehabilitation following surgery, after 3 months' physiotherapy treatment, the insured may choose to convert the remaining 9 months of treatment to a subscription to Fitness World.

If the insured wishes to use a fitness training centre other than Fitness World, the subsidy is DKK 155 per month.

Home nursing and home care

Home nursing and home care are covered by the healthcare insurance if prescribed by the operating specialist doctor. The specialist doctor determines the necessary number of hours of home care per week.

Medication

The cost of medication prescribed by a specialist doctor is covered by the insurance for up to 24 months.

Other care and treatment

Hospice

Approved costs for in-patient treatment at a hospice in Denmark for up to 3 months, at a Maximum cost of DKK 30,000.

Alternatively, there can be approval for terminal care in the home. Moreover, terminal care in the home can be approved for a maximum of DKK 30,000 for a home nurse. Both must be prescribed by a specialist doctor to be covered.

Preventive surgery

Is not covered.

Convalescence

The cost of staying at a Danish convalescent home (rehabilitation/physiotherapy) following surgery at a private hospital is covered for a period of up to 3 months, although maximum coverage is DKK 60,000. Must be prescribed by a specialist doctor and must lead to permanent improvement. Both accommodation and treatments are subsidised. There is no subsidy for anti-stress, massage or breaks like a holiday.

Abuse

Rehabilitation relating to drug, medication or alcohol abuse for up to 3 months is covered by Mølholm Forsikring, although the maximum sum covered is DKK 85,000 over a duration of 12 months at a Danish rehabilitation center with proper personnel. There is no limit on the number of treatments.

Rehabilitation in connection with pathological gambling is also covered for a period of up to 3 months, although the maximum sum covered is DKK 60,000 per treatment session. There is no limit on the number of treatments.

Miscellaneous

Second and third opinion

A second opinion is covered by the insurance if the insured has a difficult decision to make, which means that further examination by a specialist doctor is relevant or the diagnosis or future treatment may be subject to a degree of uncertainty. If Mølholm Forsikring agrees with the insured, a second specialist examination will be covered.

Moreover, the insured can ask for a third opinion. This means: If two specialist doctors differ widely in their opinion as to what treatment the insured party should be offered, the insured party can ask for a third opinion. If Mølholm Forsikring agrees with the insured, a second specialist examination will be covered.

Transportation

The costs of transporting the insured to and from a private hospital/clinic in Denmark is covered in accordance with the lowest Danish state rate (Index every year per 1st of January). The first 25 kilometers (in each direction) will always be at the insured party's own expense.

If the insured's condition necessitates transportation by ambulance, this is covered by the insurance. Transportation costs must be approved by Mølholm Forsikring. Stretcher transportation must be prescribed by a specialist doctor.

Costs of accompanied transportation

Are not covered. Excluded are costs of accompanying persons for children under 12 years.

Costs of medical accompanied transportation

Is not covered.

Aids

The insurance covers costs for aids necessary to treatment, e.g. Crutches after knee surgery.

Reimbursement after admission

Is not covered.

Dangerous sports activities

The insurance covers cases of illness or accident occurring relating to participation in dangerous sports activities. Dangerous sports activities include motor sport (including training), speed boat racing, mountain climbing, kite flying, diving with diving equipment, parachuting or any other dangerous sport, the danger of which can be considered similar to the above-mentioned pursuits. The execution of professional sports activities is also covered, provided that the sport concerned is not the insured's primary occupation. (Documentation of salary income will be required).

Continuation of the insurance

When Mølholm Forsikring receives notice of resignation by an employee, we will submit an offer regarding continuation of the insurance. The employee in question will have 3 months from the date of resignation to continue the insurance as a private scheme.

Time of cover in case of resignation

The insurance covers approved claims for up to 3 months after the employee has resigned. In the event of redundancy, disability pension and retirement, claims are approved for up to 6 months. The claim must be lodged within the insurance period.



Lille Tornbjerg Vej 30 | 5220 Odense SØ
Tel. 6520 2120 | molholmforsikring.dk
CBR no. 25 12 19 02 | EAN-no. 5790001986773