

Health insurance to the staff of Teknologisk Institut

Teknologisk Institut has set up a health insurance scheme (*Danica Sundhedssikring*) with Danica Pension.

Your spouse/cohabitant can also take out the health insurance.

The health insurance supplements the Danish Health Care Service and enables you to decide for yourself where and when you want treatment.

The health insurance also provides cover if, for instance, you have been treated in the public health care system, but require retraining at private hospital or clinic because of long waiting lists in the public sector.

Insurance cover

The health insurance covers your actual expenses after deduction of public reimbursements for treatment which has been medically prescribed because of illness or an accident.

The insurance pays all expenses eligible for cover up to a maximum of DKK 1.500.000 per insurance year after deduction of public reimbursements for treatment which has been medically prescribed because of illness or an accident. Most types of treatment and operation are covered by the insurance. Treatment of illnesses and accidents diagnosed before you joined the insurance can be covered pursuant to specific rules described in the insurance conditions.

Insurance modules

Basic module

- Consultation and preliminary examination
- Surgery at a private hospital or a specialist medical practitioner's clinic
- Accommodation and meals during hospitalisation
- Outpatient follow-up consultation after surgery
- Outpatient retaining prescribed by doctor for up to 6 months after surgery



Module 1

- Prescribed medicine for treatment of illness and accident covered by the insurance for up to 6 months
- 5 chiropractor treatments and 1 x-ray examination per year
- 8 physiotherapist treatments per year
- 8 acupuncture treatments per year
- 8 zone therapy treatments per year
- 12 psychologist consultations according to the rules of the Danish Health Care Service or 8 psychologist consultations per insurance event, however not more than 8 consultations within one year and for the same insurance event
- 10 consultations at a clinical dietitian

Module 2

- Treatment of certain pre-existing medical conditions
- Temporary home care
- Rest cures or stays at a health resort
- Treatment abroad
- Transport from and to Denmark
- Companion's transport
- Increase of sum insured to DKK 1.5 million for the entire insurance

For more information, see the insurance conditions applying to the health insurance.

Tax rules

Insurance benefits are tax exempt.

Approved places of treatment

The health insurance covers treatment at a number of private hospitals and clinics, including:

- Privathospitalet Hamlet - Frederiksberg
- Privathospitalet Skørping - Skørping
- Erichsens Privathospital A/S - Charlottenlund
- Gildhøj Speciallægeklinik - Brøndby
- Søllerød Privathospital - Virum
- Privathospitalet Danmark - Charlottenlund
- Privathospitalet Mølholm - Vejle
- Privathospitalet Dalgas - Herning
- H.C. Andersen Klinikken - Odense
- HjerteCenter Varde - Varde
- Parkens Privathospital



You can find more information about each hospital or clinic at www.danicapension.dk

How to file a claim

If you need treatment, you should complete a claims form and send it to Danica Pension. Treatment can start when Danica Pension has approved your claim.

In case of an accident or sudden illness requiring immediate treatment, you will always be brought to an emergency or casualty ward in a public hospital. However, you should contact Danica Pension as soon as possible if you want to make use of the insurance.

You can download the claims form from our website at www.danicapension.dk. You will also find more details of our claims handling procedures on this site.

If you need to contact us in connection with filing a claim, you can call us around the clock on tel. +45 70 25 02 03.

Yours faithfully,

Danica Pension