

International Health Insurance, Denmark
International Health and Hospital Plan

(All figures in EURO, valid from 1.1.2004)

Benefits	Hospital Plan
Annual max. cover per person per year	1,500,000
Hospital Services	
Semi private/ private room	Paid in full
Intensive care room	Paid in full
Room and board for parent if child hospitalised	Paid in full
Surgery	Paid in full
Pacemaker	Paid in full
Medical treatment, laboratory tests, x-rays	Paid in full
Medicine while in hospital	Paid in full
Psychiatric treatment	Paid in full
Outpatient treatment	
Surgery	Paid in full
Chemotherapy and radiation therapy	Paid in full
Dialysis	Paid in full
<i>Other outpatient treatment is reimbursed under Module 1</i>	
Childbirth	
Normal delivery (Elective caesarean operation will be reimbursed up to a max. of the customary charges for normal delivery)	Paid in full
Complicated delivery requiring hospitalisation	Paid in full
Home delivery: doctor/specialist, midwife	145
Home nursing in connection with home delivery	435
<i>Pre- and post-natal examinations are only reimbursed under Module 1</i>	
Organ transplants (organ transplants reimbursed 100%; in the collective periode of treatment all incl. max.)	270,000
Pre- and post-hospital treatment	
Examinations, tests and check-ups before hospitalisation	Paid in full
Follow-up treatment received after discharge from hospital	Paid in full
Emergency room treatment (in connection with acute illness or accident)	Paid in full
Local transport by ambulance (medically prescribed transport to and from hospital), per year max.	Paid in full 1'500
Rehabilitation (at an authorised rehabilitation center) max. per day for max. 3 months per illness	Paid in full 300
Home nursing (expenses for medically prescribed assistance in privat home by a qualified nurse) max. per day for max. 40 days per year	Paid in full 130
Hospital Cash (if room, board and treatment is received free of charge, per night max. (max. 60 nights/year)	90
Emergency dental treatment (following a serious accident)	Paid in full

Modules

Module 1: Non-Hospitalisation Benefits (All figures in EURO, valid from 1.1.2004)

General practitioners and specialists	
GP consultations, per consultation	75
Eye and ear specialists, per consultation	100
Other specialists, per consultation	100
Psychiatrists, per consultation	120
Therapists	
Dietetic guidance and speech therapy; per consultation, max. 4 consultations per year	45
Physiotherapy and ergotherapy; per consultation; per year max.	70 ; 880
Chiropractor and osteopath; per consultation, per year max.	50 ; 880
Medical check-up (all inclusive, per year)	150
Examinations and other medical assistance	
Laboratory tests, analysis	440
X-ray	440
EKG	440
Scan and endoscopic examinations, per examination	630
Injection and vaccination	44
Acupuncture, performed by a physician	51
Special assistance	290
Surgical intervention	Paid in full

Module 2: Medicine and Appliances

<i>Reimbursement of medicine and other appliances max. per year</i>	900
Hearing aids	50%
Prescribed hearing aids, per appliance max.	300
Max. two appliances are reimbursed per year up to max.	600
Other appliances)*	
Slings and bandages	Paid in full
Arch support	Paid in full
Rent of medical appliances	Paid in full
Medicine)*	
Prescribed medicine (no reimbursement for homeopathic or naturopathic medicines and medicine purchased without physician's prescription)	Paid in full

[])*: Reimbursements of medicine and other appliances are reimbursed up to an annual maximum of Euro 1'800]

Module 3: Medicine Evacuation

Transportation to a qualified place in case of serious illness or injury (incl. a relative accompanying an insured person); return journey to residential address abroad (within 3 months); embalming, zinc coffin, transportation of coffin, urn	Paid in full up to the policy annual max. cover
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Module 4a and 4b: Dental and Optical Cover

	Module 4a	Module 4b
Annual max. cover	5,000	7,500
Routine dental treatment	80%	80%
Examinations, max.	20	40
Tooth cleaning, max.	40	60
Fillings per tooth, max.	60	110
Root treatment per tooth, max.	70	140
Tooth extractions per tooth, max.	40	100
Surgery, max.	73	174
X-ray, max.	40	50
Anaesthesia, max.	15	20
Special assistance, max.	40	80
Special dental treatment	50%	50%
Bridgework, crowns, periodontitis, orthodontics (tooth adjustment), dentures, special dental treatment; per year max.	2,000	3,000
Glasses and contact lenses (frames and sunglasses are not covered)	80%	80%
One pair of glasses per year, max.	160	220
Contact lenses, per year, max.	100	130

Remarks

Pre-existing conditions	normal terms, surcharge or exclusion
Chronic conditions	covered
Worldwide cover	yes
Free choice of hospital, qualified doctor or specialist	yes
Lifetime renewal guarantee	yes
Insurance of children, new born	up to 4 children under 10 years per family (2)
Age limit to apply	80 years
Restrictions on hobbies and sports	no
Claim form necessary	no (only original bill)
Guarantee of payment upon notification of insurance company	yes

Waiting periods

Generally	4 weeks
Emergency or accident	none
Pregnancy and childbirth	12 months
Orthodontics	24 months

Exclusions:

- Obesity surgery
- Induced abortion unless medically prescribed
- Contraception, incl. sterilization
- Health certificates
- Treatment by a psychologist
- Cosmetic surgery and treatment unless medically prescribed and approved by the company
- Any kind of fertility test and treatment, incl. expenses for pregnancy, pre-natal and post-natal treatments of newborn child
- Venereal diseases, AIDS, AIDS-related diseases (covered if provable caused by a blood transfusion)
- Treatment performed by the insured, his/her spouse, parents or children
- Any kind of care which is not part of a medical treatment (incl. stays in nursing homes)
- Treatment by naturopaths and other alternative methods of treatment
- Sickness or injury while actively engaging in war, invasion, rebellion etc.
- Epidemics which have been placed under direction of public authorities
- Abuse of alcohol, drugs and medicine
- Intentional self-inflicted bodily injury
- Treatment of sexual dysfunction
- Treatment of diseases during military serv
- Nuclear reactions or radioactive fallout