

# Danica Children's Health Insurance

You have a health insurance via your pension scheme in Danica Pension. You also have the opportunity to take out a health insurance for your children - Danica Children's Health Insurance. This insurance will be established privately.

A children's health insurance is a supplement to the National Health Service and gives your children access to be treated in a private hospital. However, most private hospitals in Denmark do not treat children under the age of two, just as treatments can vary from hospital to hospital. Danica Children's Health Insurance applies to children between age two and 21.

The insurance also covers other kinds of treatment than those performed in a hospital. For example treatment by specialists, physiotherapy and consultations at a psychologist.

Your child is eligible for treatment when the insurance has been effective for three months - also for injury or illness occurred in the first three months.

## Price

Danica Children's Health Insurance costs DKK 893 (2019) per year - regardless number of children.

## Who is covered

- Your biological and adopted children between age two and 21.
- Your spouse's biological and adopted children between age two and 21. The child must live at the same address as you when diagnosed with an illness or consequences of an accident.
- Your partner's biological and adopted children between age two and 21. The child must live at the same address as you when diagnosed with an illness or consequences of an accident. Furthermore, your partner must live with you in a marriage-like relationship and have shared address with you for the past two years before the illness or consequences of an accident are diagnosed, i.e. you are registered at the same address in the National Register.

Children's health insurance covers

- consultation and preliminary examination in private hospital or by specialists
- surgery
- medicine during hospitalization
- stay and accommodation for a companion subject to Danica Pension's evaluation
- follow-up
- out-patient rehabilitation
- treatments by chiropractor, physiotherapist, acupuncturist and psychologist.

You can find more information in the insurance conditions.