

# How to use your Health insurance



At Gjensidige we believe that everyday security is not just a matter of staying healthy. It is also the reassurance of knowing that you can receive treatment quickly if you fall ill or are injured. Here, you find information on how you quickly and easily receive treatment if you fall ill or are injured. Furthermore you find information on the types of treatment available to you, thanks to your health insurance.

## Your short-cut to rapid treatment

Your health insurance is your shortcut to examination and treatment, if you fall ill or are injured.

After we receive your claim report, we will process it within 1-2 working days. If we cover the reported illness or claim, we will offer you examination or treatment at a clinic or private hospital in our extensive treatment network. If you fall ill or are injured and require examination or treatment, you can easily report this by filling out a claim report at [gjensidige.dk](http://gjensidige.dk).

At tel. no. +45 7010 9009, one of our many competent nurses and claim processors can also complete the claim report for you. It takes one to two business days to process your claim report.

## When to use the health insurance?

Your health insurance covers examination and treatment of injuries, illness and other conditions by a medical specialist or therapist.

An injury or illness must be the reason for a significant negative health impact to entitle treatment. Among other things, this means that your health insurance does not cover cosmetic surgery.

Please be aware that the insurance only cover planned examinations and treatments. Acute disorders are NOT covered. In case of an urgent need you must always contact the public healthcare system (ER).

## Physical treatment

Our nationwide network of treatment locations specialising in physical conditions covers a wide range of competences within various types of treatment.

In close dialogue with our partners, we ensure that you can always be treated close to your home. Please note that the types of treatment marked with an asterisk below will always require a doctor's referral.

You can be referred to:

Examination and operation by a medical specialist\*

Physiotherapy*	Dietician*	Ergotherapy
Massage	Chiropody	Acupuncture
Reflexology	Chiropractic treatment	

\* requires a doctor's referral

Remember that you will have access to the necessary number of physiotherapy and chiropractic treatment sessions if you are treated within our treatment network. The treatments are divided into portions, and it is always your therapist who determines the length of your treatment period and the number of treatments. If you wish to receive treatment outside our network, the treatment period is limited to seven months.

## Psychological therapy

Your health insurance also gives you access to psychological therapy. Psychological therapy is always with an authorized psychologist (MSc Psych) or psychiatrist (MD) in our own psychological therapy network - for example including psychotherapy.

Remember than in our psychologist network you also have access to an unlimited number of sessions, and that you are always assigned to a psychologist or psychiatrist with expertise to meet your particular needs.

When you contact us with a need for psychological therapy, you must usually have a doctor's referral for your need for treatment. Emergency psychological counselling and treatment for work-related stress are exceptions, however. We also always assess how quickly you require help. This is in order to offer you the treatment that best matches your actual requirements.

**Standard requirement** (requires a doctor's referral)

The case is considered within 1-2 working days and, after approval, within 10 working days you will receive treatment by a selected therapist.

**Urgent requirement** (requires a doctor's referral)

The case is considered and approved immediately, and as soon as possible you will be referred for treatment in our psychologist network.

**Emergency requirement** (no need of a doctor's referral)

The case is considered directly, and you will be treated for the first time in the course of a few hours.

**Your children under the age of 24 are automatically covered**

Your health insurance not only provides quick access to examination and treatment for yourself. Also all your children under 24 years are automatically covered.

It is an additional cover that is selected for your health insurance called "Collective agreement regarding cover of children". You don't have to do anything.

Please note that the coverage expires on the day the child turns 24 years old.

**Treatment  
is booked at  
tel. no.  
(+45) 7010 9009**

# What to do

## – if you get injured or fall ill?

At Din side on our website it is simple and easy to complete a claim form.

For your claim report, you must answer a number of questions concerning your physical/mental condition. We use this to assess the extent of your injury/illness and to find the right treatment method for you. Our questions include e.g. your height, weight, history of illness and required treatment.

If we cover your injury/illness, you will be examined or treated within ten working days by one of our many professional partners.

If you need emergency trauma counselling outside our normal opening hours, please contact us at tel.: (+45) 7010 9009. Initially, you get hold of our voicemail. Remember to state that you are a Gjensidige customer.

### Before you contact us

Before you contact us, you must in some cases obtain a doctor's referral confirming your need for treatment. You can get this from your own doctor. If you have any questions concerning your coverage, a claim report or similar, do not hesitate to contact us at tel. no. (+45) 7010 9009.

Remember that our current insurance terms are always available at: [gjensidige.dk](http://gjensidige.dk)

**1**

**If necessary, you should obtain a referral concerning your injury, illness or condition from your own doctor**

**2**

**Contact us on tel. no. (+45) 7010 9009 - or complete a claim report at Din side**

**3**

**Within 1-2 working days you will receive answer on Din side**

### Opening Hours

Monday	09.00 am - 04.00 pm
Tuesday	09.00 am - 04.00 pm
Wednesday	09.00 am - 04.00 pm
Thursday	09.00 am - 04.00 pm
Friday	09.00 am - 03.00 pm