

Health care insurance for companies with at least ten employees

Valid from 1 January 2016

It is important that you read and save this information.

This is general information about our health care insurance for companies with at least ten employees. You can find more information about the insurance policies in your application, in your insurance certificate if you have purchased a policy, and in the insurance terms and conditions available at lansforsakringar.se/halsa. You can also contact us by telephone and we will send the information to you.

Our health care insurance reimburses costs for:

- private health care, surgical procedures and hospital care
- treatment by a psychologist or psychotherapist
- treatment by a physiotherapist, naprapath, or chiropractor
- treatment by a speech therapist or dietician
- travel and accommodation in connection with treatment, if the cost exceeds SEK 500.
- postoperative care – medical rehabilitation
- disability aids for temporary use
- domestic assistance after surgery
- second opinion
- work-oriented rehabilitation, up to three price base amounts
- treatment for addiction and substance abuse, half of the cost.

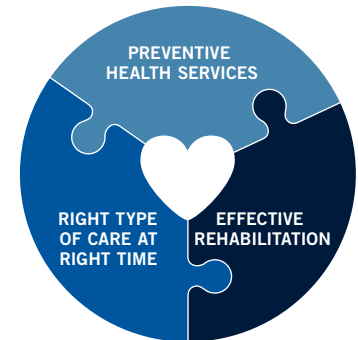
Preventive health services

Preventive health services are also included in the insurance policy. You have access to personal counselling, manager support, health profile and online health programmes. Read more on our website: lansforsakringar.se/halsotjanster.

Supplementary package

Our health care insurance with supplementary package also reimburses costs for the following:

- public health care and medication, up to the national insurance contribution



Three elements for long-term security

- overnight stays at a hospital for emergency care, up to SEK 500 per night
- vaccinations
- medical check-ups every third year
- the deductible of travel insurance for medical care while temporarily living abroad, up to SEK 5,000
- travel and accommodation from the first cost incurred.

Deductible for medical care and consultations from private health care providers

This insurance applies with a deductible for private health care. The deductible is paid at the first consultation and amounts to SEK 750. If your insured event continues for longer than one year, you pay a new deductible in connection with the first consultation at the start of every 12-month period. The company or organisation purchasing the insurance can choose to disapply this deductible by paying a price supplement.

Guarantee

Our insurance policy offers you a first medical opinion from a specialist, physiotherapist, psychologist or other relevant health care specialist within seven working days. Surgery is offered within 20 working days from when we approve the procedure. If we are unable to offer you treatment within these times, we will pay SEK 1,000 per day during the waiting period, up to one price base amount. Compensation is paid for the days that you have to wait after these guaranteed times. The guarantee does not cover work-oriented rehabilitation, treatment for addiction and substance abuse, medical check-ups or vaccinations. Furthermore, the guarantee does not apply if you choose to contact the health care provider to whom you are referred by the health care provision service yourself.



Independent medical examination

We work with independent medical examinations to ensure that the health care that we arrange is based on medical grounds and evidence. The aim is for all health care providers in our network to follow the same guidelines for the forms of treatment that are recommended for various complaints. If a course of action proposed by a treating doctor is not recommended – since another form of treatment is deemed to have better results – then this insurance policy covers the other recommended treatment.

Benefit period

For each insured event, the benefit period lasts for the validity of the insurance policy, but we do not pay any compensation after the policy has ceased.

The benefit period for the following insured events is limited to:

- not longer than 12 months for work-oriented rehabilitation.
- not longer than 24 months for treatment for addiction and substance abuse.

Our insurance policy is easy to use

You can call 24 hours a day, every day of the year when you need:

- to use the personal counselling or manager support services
- medical consultations
- to book an appointment for health care services, weekdays between 8:00 a.m. and 6:00 p.m.
- work-oriented rehabilitation, or treatment for addiction and substance abuse.

Some important limitations

You do not receive compensation for existing illness or disorders that you already had when you took out this insurance policy.

This limitation no longer applies if you have been treatment-free for two years.

The insurance does not reimburse costs for, for example, emergency care, pregnancy check-ups and complications associated with pregnancy, abortions or births, decline in health status due to a form of substance abuse, check-ups and treatment for eating disorders or internal organ transplants. Nor does the policy reimburse costs for dental care, correction of refractive defects in eyes, care or treatment of dementia, obesity or obesity-related conditions.

The insurance does not cover regular treatment and check-ups if you suffer from a chronic medical condition. However, you will receive assistance via your insurance if your doctor believes that a specific operation or a short-course treatment could permanently improve or cure your illness.

The insurance policy does not cover accidental injuries resulting from participation in:

- boxing or other martial arts that involve blows/kicks or equivalent.
- sports, athletic contests or training as a professional sportsperson.

All care and treatment must be approved by Länsförsäkringar in

advance. The insurance applies for care provided in Sweden. Certain types of treatment are only provided by the public health care system and therefore appointments cannot be made by our health care provision service.

The insurance does not cover costs that are reimbursed by other means according to law, convention, statute, collective agreement, other insurance (such as a motor third-party liability or industrial injury insurance policy) or by a municipality, county council or the government.

The insurance policy is not valid in the event of war, warlike political upheaval, nuclear processes or acts of terrorism. A complete description of the limitations is available in the Terms and Conditions for Group Insurance.

Who can be insured?

The insurance policy can be purchased by the persons who are named in the group policy, are completely able to work and are domiciled and registered in Sweden, or who have their primary employment in Sweden but are domiciled in some other Nordic country.

We define the term “completely able to work” as a person who:

- can perform his/her normal work without hindrance and does not receive, or is not eligible to receive, benefits connected to illness or accident.
- does not have specially adapted employment for health reasons, or subsidised employment or equivalent.
- has not been on sick leave for more than 14 consecutive days in the past three months.

The insurance can be purchased from the age of 16 and not later than the age of 63. Fill in our application form to purchase the insurance.

When does the insurance take effect and when does it expire?

The insurance applies from the day on which we receive your complete application, when the health requirements have been met and we can approve the application. The insurance ceases if the group policy is terminated or if your employment or membership is terminated. The insurance is valid not longer than until the insured turns 67.

If the insurance is not paid, it will expire 14 days after we have terminated the policy.

For cases in which a spouse/cohabitee is co-insured, their insurance coverage ceases if the group member's insurance is terminated or if the marriage/cohabiting relationship is terminated.

In certain cases, you are entitled to post-cover and continuation insurance.

Paying for the insurance

For compulsory plan membership, the employer or organisation pays for the insurance. For voluntary plan membership, you pay

for your insurance, and that of any co-insured parties, via salary deductions.

If you change your mind

You may cancel your insurance at any time. The policy will then expire at the end of the month in which you terminate it.

Scope, term of the policy and prices

This document provides general information. The complete terms and conditions are available on our website. You can also call us, and we will send them to you. The scope, term of the policy and price are specified in your insurance certificate.

The policies are governed by Swedish law and any disputes between the parties may be settled in a general court. All communication is to take place in Swedish.

If your details change

It is important that you inform us of any changes to the details you have submitted to us. Incorrect details may affect your eligibility for compensation if anything should happen.

Your personal data

The personal information that Länsförsäkringar obtains about you is handled in accordance with the provisions of the Swedish Personal Data Act. We process this information in order to administer your insurance policy, provide a complete overview of your commitments with the Länsförsäkringar Alliance, sign and fulfil agreements, make legal claims and provide a high level of service. Your personal information may also be used for marketing, statistics, market and customer analyses and for other purposes specified in the insurance terms and conditions. Telephone calls with you may be recorded for the purpose of documenting the information you provide.

Your personal information is primarily intended for use by the Länsförsäkringar Alliance, but we may also disclose it to other companies, associations and organisations with which the Länsförsäkringar Alliance collaborates, both within and outside the EU and EEA, and to authorities if we are obliged by law to disclose such information.

You are entitled to receive information concerning the personal information that we process about you. Please contact us if something is incorrect so that we can make an adjustment.

Contact Länsförsäkringar or your insurance broker.

Contact us if you do not want us to use your personal information for direct marketing.

Complete information about how we manage your personal information is provided in the insurance terms and conditions available on our website lansforsakringar.se. You can also order them from us.

The party responsible for your personal information is Länsförsäkringar Sak Försäkringsaktiebolag (publ), SE-106 50 Stockholm, Sweden.

Who to contact if you have questions

If you have any questions about your insurance policy, contact your group representative. You may also contact the Swedish Consumers Insurance Bureau, www.konsumenternas.se 0200 22 58 00 (Sweden only). Your municipal consumer advice department can also provide advice and information. Such advice is free of charge.

If we do not agree

If you are not satisfied with a decision, or the way in which your case has been handled, we are naturally prepared to re-consider your case. In the first instance, get in touch with your contact person or our complaints officer. If you are still not satisfied, you can contact the Swedish Personal Insurance Board for medical disputes, www.forsakringsnamnder.se +46 8 522 787 20. If the dispute concerns other issues, you can contact the Swedish National Board for Consumer Disputes at www.arn.se +46 8 508 860 00. Re-consideration is free of charge. You may also have your case settled in a court of law. Your legal representation costs can usually be reimbursed if you have legal expenses insurance. In this event, you will only have to pay the deductible.

Insurer

The insurer is Länsförsäkringar Sak Försäkringsaktiebolag (publ), Corp. Reg. No. 502010-9681, SE-106 50, Stockholm, Sweden. The company's registered office is in Stockholm. We are regulated by the Swedish Financial Supervisory Authority.

Contact us

Every company is unique and requires a special solution. Contact us for a meeting, free of charge, at which we can discuss and look at the available options for suitable insurance solutions for you and your employees.

Länsförsäkringar Bergslagen 021-19 01 00 | Länsförsäkringar Blekinge 0454-30 23 00 | Dalarnas Försäkringsbolag 023-930 00 | Länsförsäkringar Gotland 0498-28 18 50
Länsförsäkringar Gävleborg 026-14 75 00 | Länsförsäkringar Gäinge-Kristianstad 044-19 62 00 | Länsförsäkringar Göteborg och Bohuslän 031-63 80 00
Länsförsäkringar Halland 035-15 10 00 | Länsförsäkringar Jämtland 063-19 33 00 | Länsförsäkringar Jönköping 036-19 90 00 | Länsförsäkringar Kalmar län
020-66 11 00 | Länsförsäkring Kronoberg 0470-72 00 00 | Länsförsäkringar Norrbotten 0920-24 25 00 | Länsförsäkringar Skaraborg 0500-77 70 00 | Länsförsäkringar
Skåne 042-633 80 00 | Länsförsäkringar Stockholm 08-562 830 00 | Länsförsäkringar Södermanland 0155-48 40 00 | Länsförsäkringar Uppsala 018-68 55 00
Länsförsäkringar Värmland 054-775 15 00 | Länsförsäkringar Västerbotten 090-10 90 00 | Länsförsäkringar Västernorrland 0611-36 53 00 | Länsförsäkringar Älvsborg
0521-27 30 00 | Länsförsäkringar Östgöta 013-29 00 00