

How to use your

Medical Treatment Insurance

The Medical Treatment Insurance gives you access to quick assistance in the private health care system in the event of illness or injury. The insurance begins to work after you have been to your GP (Norw.: *fastlege*) and received a referral to a medical specialist (i.e., a need for assessment or treatment was found), and report this to the insurance company, as a sort of booking.

In other words, it is the doctor that believes you need assessment/treatment by a specialist – and gives you a referral for this.

If you need physical treatment (physiotherapist, chiropractor, manual therapist or naprapath), you do not need a referral first. However, you still have to report to the insurance company in the same way – and sign a letter of attorney here.

Deductible of NOK 250 per treatment.

The booking is made as explained below:



How to use the insurance

- Report the claim by going to www.euroaccident.no «Meld inn sak»
- Complete the claim form
- Upload picture of the referral
- Sign letter of attorney
- We will contact you shortly

Once we have approved the claim, we will forward your case to our medical network. They will contact you shortly to arrange a time that suits you.

Note! The insurance covers planned assessment and treatment – not immediate help. If you need immediate help, please call 113 or the A&E!

If you need physical treatment, you have access to 6 treatments per rolling year.

Helsetelefonen (Medical Help Line)

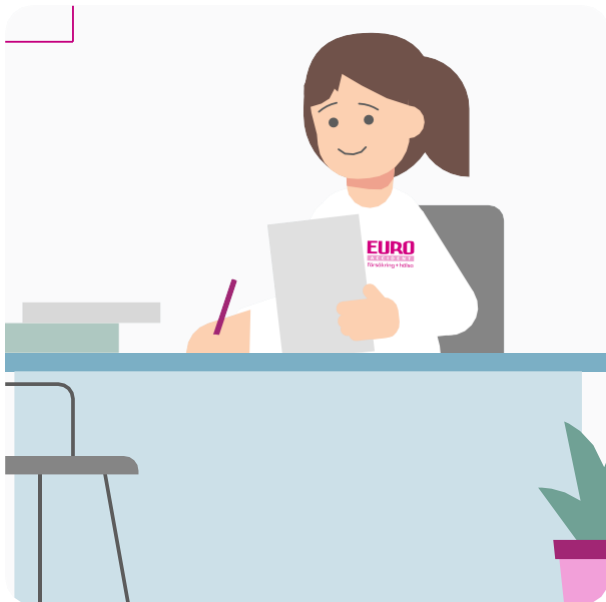
We also cooperate with Helsetelefonen (Tel. +47 21 49 01 21). This is a 24-hour staffed phone service, which everyone in the household can use.

Whenever you call, you can talk to an experienced nurse, who can provide medical advice and guidance. The nurse can transfer you to a doctor (08-22) for further treatment.

The doctor can, e.g., help with:

- Referrals
- Medical certificates
- Prescriptions

Note! In some cases, you will need to see a doctor physically for examination and tests. Not everything can be assessed online or by phone.



What is good, is that you will always get to talk to experienced personnel when you call - and that can be crucial for many.

Furthermore, the insurance covers, e.g., medical specialists such as orthopaedist, pulmonologist, dermatologist, gynaecologist, internal medicine specialist, cardiologist, etc., after referral from a doctor.

It is important to note that routine checks etc. are not covered. Nor are chronic diseases. There should be medical indication that you need assessment/treatment, which is intended to improve the situation.

Together we create Durable Employees®

Our focus is to offer top-class insurance, which contributes to companies having safe and healthy employees. When employees are doing well, the company is doing well. We call it Durable Employees. The finest and most valuable resource a company can have.