

# Health insurance

Document with information about the insurance product



Company: DNB Livsforsikring AS

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For complete information about what the insurance covers and what limitations apply, please refer to the insurance certificate and [the policy conditions](#). For further information about this and how to use the group health insurance, see [dnb.no/helse](https://dnb.no/helse).

## What does the insurance policy include?

The health insurance covers investigation and treatment that is performed within the Falck Helseformidling AS (partner) network of treatment providers and that has been pre-approved. The extent of the coverage may vary depending on the chosen variant of the product.



### What the insurance covers

#### Basic

- Surgery and hospital treatment
- Rehabilitation after surgery
- Consultation with a private medical specialist
- Diagnostic imaging (x-ray, MR, CT)
- New medical assessment (second opinion)
- Travel and subsistence expenses are covered for medical treatment (according to the Norwegian government's rates for patient travel when the place of treatment is over 100 km away)
- Treatment mediation and advisory services
- Crisis assistance (psychological first aid)
- 24-hour medical phone assistance
- Video consultation with a doctor for simple medical issues
- Online mental self-help programs
- Helselos (the 'health pilot' service) – help and guidance when you are on sick leave or is at risk of being put on sick leave

#### In additional, best also cover

- Treatment by psychologist - up to 10 treatments per 12 months
- Physical therapy – optional number of (up to 6/12/18) treatments with or without deductible

#### Optional additional coverage

- Treatment for substance abuse and gambling addiction



### What the insurance does not cover

- Emergency care and acute treatment
- Preventive healthcare and maintenance treatment
- Consultations with a general practitioner (GP) or general practice specialist
- Investigation/treatment of serious mental disorders
- Investigation or treatment of chronic disorders and long-term or recurring pain
- Vaccinations, including vaccinations against allergies, health examinations, etc. to clarify the risk of illness
- Dental treatment, including treatment of gum diseases and oral surgery
- Glasses and contact lenses, vision test and surgery/treatment to correct vision
- Plastic surgery or other cosmetic treatments and surgery, or the consequences of such
- Investigation or treatment of fertility problems and follow-up of pregnancy
- Investigation, treatment, or operation and medical equipment to treat snoring
- Treatment of impaired hearing, including expenses for hearing aids, implants or modification of equipment
- Investigation and/or treatment of overweight or conditions as a consequence of weight reduction



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### **Are there any limitations to the insurance coverage?**

The insurance may have limitations as a result of:

- All investigation/treatment must be pre-approved by Falck Helseformidling AS (partner)
- Requirement of fitness for work on the date of establishment
- Guaranteed time to treatment
- Insurance sums
- Forms of treatment



### **Where is the insurance valid?**

The insurance covers assessment and treatment in Norway.

If there is no available treatment provider in, the employee may be referred to private specialist healthcare service providers in a Nordic country, with whom Falck Helseformidling AS (partner) has an agreement.



### **What are my obligations?**

The company is obliged to provide DNB Livsforsikring AS (DNB Liv) with correct information when purchasing the insurance and when any subsequent changes may have an impact on the insurance policy. As the insured/employee in need of treatment, you are obliged to follow the procedure for notification and prior approval of treatment.



### **When and how do I pay?**

The insurance must be paid within the deadline stated in the invoice. You will receive the invoice together with the insurance certificate.



### **When does the insurance commence and how long is it valid?**

The insurance commences from the time that the company accepts the offer. If a future start date is agreed, the insurance will commence at 00:00 on that date. The insurance is valid for one year at a time unless otherwise stated in the insurance agreement and is automatically extended for another year unless terminated before the renewal date.



### **How do I terminate the health insurance policy?**

You may terminate the insurance if the need for insurance lapses, if you move the insurance to another company or there are other special reasons, cf. Section 3-6, first paragraph, of the Norwegian Insurance Contracts Act. Termination must be made in writing to DNB Liv with one month's notice.