

NHC GLOBAL CORPORATE



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Who are we?

Nordic Health Care is the global health insurance division of Europæiske Rejseforsikring A/S, the leading Danish travel and expatriate insurance company with more than 80 years experience, 170 employees and a turnover of USD 90 million.

Nordic Health Care has clients all around the world and enjoys the backing of one of the world's largest re-insurance companies, Munich Re (Standard and Poor's rating 'AA-'), with a turnover of more than USD 55 billion and more than 33,000 employees.



Why choose Nordic Health Care?

Employing the right people is crucial for the success of your company. To attract and retain employees the security of a top-range health insurance plan with an international cover is a valuable benefit.

Everybody can become ill or injured, but people working abroad or in countries with limited possibilities of treatment are generally more vulnerable in case of serious illness or injury.

To promote dedication and loyalty among your employees, it is important to provide an insurance plan, which offers peace of mind for the employee and co-insured family members.

Insurance is a matter of trust, and taking a chance on the health of your employees can be a serious threat to the profitability of your company.

Consequently, it is important to choose the right health insurer to secure prompt and responsive services in all situations; emergency assistance, claims reimbursement, queries and general administration.

This is why Nordic Health Care is the right choice for your company.

Our four standard covers

NHC Basic

If your main concern is to financially secure major events or you are just looking for a supplement to a local cover, then you should choose this unique option providing the following basic benefits:

- Worldwide coverage
- Inpatient and outpatient cover for chemotherapy/chemo medicine and cancer radiation
- Standard private hospital room
- Medical evacuation in case of treatment failure
- Patient transport to hospital

NHC Silver

In addition to the Basic option, NHC Silver covers:

- Emergency room treatment
- Hospital cash benefit
- HIV/AIDS treatment

NHC Gold

This option is ideal for clients wishing to get a higher value for the premium. In addition to Silver, this option offers:

- Increased total sum insured
- Rehabilitation benefits
- Maternity benefits
- Hospice and terminal care

NHC Platinum

This is our top-of-the-line option for demanding clients. The cover provides increased sums insured on the following benefits:

- Overall annual sum insured
- Rehabilitation
- Maternity
- Hospice and terminal care

For a more comprehensive explanation of our products, please download our table of benefits and insurance conditions from our website www.nhcglobal.com.

Our products and services

Flexibility and clarity are key issues when choosing an international health insurance. To make it easy for you, we have created 4 standard covers offering you a clear general view of the included benefits and the possibility to select a cover that suits your needs and requirements.

To offer a maximum of flexibility any of our 4 inpatient modules can be combined with any of the 4 outpatient modules.

In addition to the medical covers it is possible to extend the cover by taking out dental covers (Extended or Standard cover), Personal accident, Funeral and Travel protection (covering expenses related to escort, curtailment, repatriation to your country of residence and costs of resuming a scheduled itinerary).

Being a smaller and flexible company, Nordic Health Care values each client and offers the following standards for all corporate clients:

- Flexible solutions designed to meet the requirements of your company.
- Experienced and multilingual staff offering personal and swift service at all levels.
- Consistent and efficient portfolio management by an account manager assigned to you.



In case of a claim

In emergency situations our alarm center can be contacted at all times.

If you are to undergo elective inpatient treatment, you should always contact us beforehand for a pre-authorization. That way you do not have to take money out of your pocket and the bill will be settled directly between us and the place of treatment selected by you.

In other cases, you should forward your bills to us for reimbursement. To speed up the reimbursement process, we ask you to forward the bills and the claims form by e-mail or fax. We transfer your reimbursement directly to your bank account or send you a cheque in the currency of your choice.

Nordic Health Care - The flexible global solution



Key benefits

NHC Global Corporate offers the following basic benefits:

- Worldwide cover (including USA and Canada in case of acute illness/injury).
- Free choice of hospital, doctors and clinics globally.
- High flexibility on the insurance coverage with a choice of 4 inpatient covers, which can be combined with 4 outpatient covers free of choice.
- Tailor-made solutions for large groups.
- All chronic diseases diagnosed after enrollment are covered.
- Possibility of coverage for preexisting conditions against a premium loading.
- Medical history disregarded (MHD) for larger groups.
- No daily limit for inpatient treatment.
- Medical evacuation coverage in case of treatment failure.
- Premium wise employees remain in the age bracket applied when entering our scheme.

Worldwide scope

One of the most important factors for us when serving you as a client is to give you a swift service, wherever you are and whenever you need it the most, which is why we have service partners strategically placed around the world.

We can provide service for you in your own language and reimburse promptly in all major currencies either to you or directly to the hospitals.

We have a comprehensive network of more than 60,000 providers worldwide and global service partners with close ties to hospitals, clinics and other providers. This helps you to receive the best service possible, no matter where you are.



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