

# NHC GLOBAL PRIVATE



# NHC GLOBAL PRIVATE

## 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 of 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?

Insurance is a matter of trust, and when it comes to your health it is very important to have a cover, which ensures you peace of mind regardless of where you are.

Everybody can become ill or injured, but people living abroad or in countries with limited possibilities of treatment are generally more vulnerable in case of serious illness or injury, which is why it is important to choose a health insurance company with very high standards.

Nordic Health Care provides prompt and responsive services in all situations: emergency assistance, claims reimbursement, queries and general administration, and the international coverage ensures you access to the best hospitals, clinics and doctors around the world.

This is why Nordic Health Care is the right choice for you.

## 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.

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, which covers expenses related to escort, curtailment, repatriation to your country of residence and costs of resuming a scheduled itinerary.

## 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 cover (including USA and Canada in case of acute illness/injury).
- 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
- General practitioner/specialist consultations and treatment
- Lab tests, x-rays, scans and endoscopies

### NHC Gold

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

- Increased total sum insured
- Rehabilitation benefits
- Maternity benefits
- Hospice and terminal care
- Prescribed medicine
- Physiotherapy, chiropractic treatment and acupuncture
- Home nursing
- Vaccinations and health checks

### NHC Platinum

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

- Overall annual sum insured
- Rehabilitation benefits
- Maternity benefits
- Hospice and terminal care
- Physiotherapy, chiropractic treatment and acupuncture
- Vaccinations and health checks

*For a more comprehensive explanation of our products, please download our table of benefits and insurance conditions from our website [www.nhcglobal.com](http://www.nhcglobal.com).*

## Worldwide scope

Being a smaller and flexible company, Nordic Health Care values each client.

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.



## 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 Private 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 standard covers, which can be combined with various supplementary covers free of choice.
- The Platinum, Gold and Silver covers can be taken out with a choice of deductibles.
- All chronic diseases diagnosed after enrollment are covered.
- Possibility of coverage for preexisting conditions against a premium loading.
- No daily limit for inpatient treatment.
- Medical evacuation coverage in case of treatment failure.
- Premium wise you remain in the age bracket applied when entering our scheme.



Europæiske Rejseforsikring A/S  
Frederiksberg Allé 3,  
DK-1790 Copenhagen V  
Tel. +45 33 27 83 80  
info@nhcglobal.com

[www.nhcglobal.com](http://www.nhcglobal.com)