

GOOD TO KNOW ABOUT HEALTH INFORMATION

If you would like to secure yourself and your family with an insurance, you need to answer a number of questions about your health. In some cases, you need a certificate from e.g. a doctor, a hospital or others who have information regarding your health.



Which type of information do we need?

Normally, you need to fill in a health declaration with a number of questions about your health. We ask you these questions because we must assess your statistical risk of reduced occupational capacity or reduced life expectancy. We assess your risk according to the guidelines prepared by Videncenter for Helbred & Forsikring (the Danish Centre of Health and Insurance). Their guidelines are based on solid health insurance experience and statistics.

It is your responsibility that the health declaration is filled in correctly. For that reason, it is important to remember the following:

- Please answer all questions
- Please inform about all present and former diseases – rather too much information than too little
- Please inform about permanent or temporary use of medicine
- Please inform about all examinations and treatments with doctors, chiropractors, physiotherapists or the like.

Once you fill in the health declaration

It is important that you fill in the health declaration correctly. If you do not answer our questions about your health correctly, or if perhaps you withhold information about any illnesses, your insurance will not cover when you need it - even though you may have made due payments for many years.

What happens to your health information?

Once you have filled in and sent the health declaration, our Insurance Acceptance Department (PFA department for assessment of health information) will assess your health information. If it is necessary, the Insurance Acceptance Department may request more information about you, for instance from your doctor, psychologist or a specialist. It may be necessary to undergo a new examination by your doctor. It is also our Insurance Acceptance Department you must call in the event that you recall information at a later point in time, which you did not include in the declaration.

Once you fill in the health declaration, you also give your consent that we may receive information from

public authorities, doctors and other insurance companies that have information about your health. We are under the duty of professional secrecy and, for that reason, we are not allowed to pass on information to for instance your employer.

Our decision

While we assess your health information you cannot be sure that you have the insurance cover you requested. Once the Insurance Acceptance Department has assessed your health information, you will receive one of the following three answers, depending on your plan:

1. An insurance on normal conditions
2. A quotation on insurance on special conditions or with reduced insurance cover
3. We cannot offer you insurance; however we may be able to offer you a savings plan.

As a starting point, we forward your information to Videncenter for Helbred og Forsikring (the Danish Centre of Health & Insurance) if you do not receive insurance cover on normal conditions. We do so, so that the centre can update their statistical foundation on an ongoing basis. In that case, you will receive a letter stating that you have been registered at Videncenter for Helbred & Forsikring (the Danish Centre of Health & Insurance).

You can read more about Videncenter for Helbred & Forsikring (the Danish Centre of Health & Insurance) at www.helbredogforsikring.dk.

If you need to use your insurance

If you or any of your dependants need your insurance, we can ask for information from e.g. doctor, psychologist, specialist or hospital with your or your dependants' authorisation. We will compare this information with the health information which you have previously submitted to us. We do so to make sure that you provided us with accurate information when you established the insurance.

If you have any questions

If you have any questions, please call PFA's Advisory Services Centre at (+45) 70 12 50 00.

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