



1 INTRODUCTION

This document contains the administrative foundation/the internal insurance conditions according to which all enquiries regarding illness and injuries and reimbursement of expenses by the covered persons shall be handled.

The administrative schemes include:

Illness and repatriation, including

- Baggage cover for advisers
- Catastrophe cover for advisers
- Vaccinations
 - For posted persons prior to posting
 - For employees of the Danish Ministry of Foreign Affairs in connection with business travels
- Transportation of furniture
- Collective full-time accident insurance, including
 - Advice regarding work injuries

The administrative scheme applies to employees of the Ministry of Foreign Affairs of Denmark who are posted abroad and their accompanying families (hereinafter "MFA"), Seconded National Experts (SNE) and Danida advisers and advisers posted abroad under the Danish Peace and Stabilisation Response ("FSB"/PSR).

This document contains the insurance terms and conditions for those persons who are posted abroad by the Ministry of Foreign Affairs of Denmark. Somewhat different terms and conditions apply for Danida advisers and "FSB"/PSR personnel who are posted abroad.

2 PERSONS COVERED

2.1 MFA's employees

All employees posted by MFA on expatriation allowance terms.

Accompanying spouses/partners or cohabitants of the same status. Accompanying children under the age of 21.

During holidays in third countries, the posted employees and their accompanying spouses, partners or cohabitants of the same status and children under the age of 21 are also covered by the insurance.

Spouses, partners or cohabitants of the same status who do not have a permanent residence at the service location are covered by the scheme during temporary stays at the employee's service location but not in third countries. The same applies to children under the age of 21 who still receive contributions for their support from the employee.

Seconded National Experts (SNEs) employed by the Ministry of Foreign Affairs of Denmark and their accompanying spouse/partner and accompanying children under the age of 21.

2.2 Locally employed staff

Locally employed staff, but **only** under "Collective Full-Time Accident Insurance".



2.3 Advisers and "FSB"/PSR

Posted advisees (Danida advisers and "FSB"/PSR) are divided into the following categories:

Advisees are posted either as long-term advisers or as short-term advisers.

Group A: Comprises advisers who are not family-providers.

Group B: Comprises advisers for whom MFA (Danida) undertakes to pay the travel expenses to the service country for spouses, cohabitants, and any children.

Group C: Comprises advisers for whom MFA (Danida) because of short-term employment does not undertake to pay for the travel expenses to the service country for spouses, cohabitants and any children.

Families of short-term advisers are not covered. For long-term advisers, accompanying spouses and children under the age 21 are covered.

3 GEOGRAPHICAL COVER

Worldwide coverage, but with limitations which may affect individual groups of persons. If other schemes apply, for example, the Danish National Health Service or other system in Europe (EEA), that applicable scheme must be applied before MFA's.

4 PERIOD OF COVER

Generally – Posted MFA employees and their accompanying families and SNEs:

The insurance covers 3 days before date of posting and 3 days after the recall date and is in force 24 hours a day – during work as well as leisure time.

Danida advisers and "FSB"/PSR:

The insurance applies during the posting period, by which is meant the period from the time approved by the Ministry of Foreign Affairs of Denmark for the travel from the home country and until cessation of the contract including any subsequent holiday period during which the adviser receives a salary from the Ministry of Foreign Affairs of Denmark. The insurance applies 24 hours a day during work as well as leisure.

The insurance does not cover when you are on leave without salary outside the posting country. However, it covers during unpaid leave in the posting country.

If the adviser, spouse or cohabitant and children have not returned to the home country upon the expiry of the mentioned posting period, the cover will be maintained until the arrival home has taken place, but no more than 72 hours after the period in which a salary is earned.

In the event of any claim event, the posted employees are covered by the scheme as stated during the period of cover regardless of whether the notification has been received by the Supplier.



Locally employed staff:

Locally employed staff is covered during the employment period (but only under the "Collective Full-Time Accident Insurance").

5 ILLNESS AND REPATRIATION

5.1 Reimbursement

Under this scheme, all expenses entitled to be covered in the health insurance area and for repatriation in connection with illness will be reimbursed 100 %.

Employees and their accompanying families posted to the EEA countries are covered by the EEA scheme. Pursuant to Article 13, Section 2(d) in Regulation (EEC) No. 1408/71 of 14 June 1971 on the application of social security schemes to workers (employed and self-employed) and their families moving within the Community, civil servants and persons treated as such are covered by the legislation of the Member State in whose administration they are employed. In connection with this, the employee shall complete a Form E106 at the home municipality. Employees posted after 1 July 2000 are - as a general rule - also covered by the Danish National Health Insurance and retain their yellow health insurance cards.

The Supplier shall take the above-mentioned into account in connection with assessments of whether treatment of any major illnesses can or should be treated in Denmark.

Benefits from the public health insurance system, including the EEA scheme, shall be used to the maximum. If the employee has taken out private additional insurance, the total expense may be covered to a maximum of 100 %. Any excess cover will be deducted in the reimbursement from MFA's health insurance.

5.2 Scope of cover and limitations

Worldwide scope of cover with respect to the overview mentioned below. The insured employees and family members need not provide individual health information.

For advisers and "FSB"/PSRs (2.3), the insurance does not cover pre-existing conditions, unless an unforeseen significant worsening occurs. Before approval of cover is granted, the Supplier shall assess whether an illness that has arisen may be a pre-existing condition.

The scheme does not cover advisers and "FSB"/PSRs (2.3) where the illness has arisen through gross negligence or intentionally.

5.3 Illness and repatriation

The purpose of the scheme is to ensure posted employees and advisers who are abroad quick and best possible treatment in case of illness. The insurance includes medical treatment, hospital and other medically-prescribed treatments for illness according to the schedule below.

For advisers and "FSB"/PSR (item 2.3), a number of special terms and conditions apply. The Supplier shall therefore distinguish between two sets of terms and conditions.

The table below contains rules for persons posted abroad by the Ministry of Foreign Affairs of Denmark on expatriation allowance terms.



Scope of cover	DKK / Cover
Illness, repatriation, etc.	

Scope of cover	DKK / Cover
Illness, repatriation	<p>Ordinary consultation and treatment by a general practitioner should normally occur locally and does not require prior contact with the Supplier.</p> <p>For diseases which require treatment and involve expenditure which are not routine, the employee/adviser shall agree with the Supplier where and how the treatment is to take place.</p> <p>If there is a need for additional information in order to assess the matter, the Supplier will obtain the required information from the insured, the appropriate practitioners or the Ministry of Foreign Affairs of Denmark.</p>
Treatment expenses (medical treatment and medically-prescribed treatment of illness)	<p>In countries with a very limited number of acceptable health service providers, where the only possibility to obtain proper treatment is often international clinics set up in the host country, reimbursement may be sought for the expense related to mandatory registration in such a clinic for the purpose of treatment.</p> <p>Expenses for general convalescence are not covered.</p> <p>If the matter involves clearly medically-indicated convalescence which exceeds the financial capacity of the insured, a request for a subsidy may be submitted to the Ministry of Foreign Affairs of Denmark (hr@hr.dk). This does not apply for advisers (2.3).</p>
Hospital treatment	<p>Covers travel with the purpose of treatment of illness, if the expenses for local treatment exceed the total expenses for travel and treatment in Denmark or another place where suitable treatment can be obtained. Travel expenses may also be reimbursed on an exception basis if the travel is necessary because proper treatment cannot be obtained at the location. Such travel expenses between the country of residence and Denmark or a third country will be reimbursed 100 percent. It is a requirement that the illness be of such an urgent nature that the treatment cannot be postponed until travel to Denmark takes place on other occasion. Cover is only provided for expenses substantiated by a need for treatment, limited to the period for which the need for treatment is present.</p> <p>Hospital treatment, choice of treatment location and travels must be arranged and approved in advance by the Supplier.</p> <p>Reimbursement of travel for treatment includes reasonable and necessary additional expenses in exchange for documentation, i.e. airline tickets, lodging, meal allowances and necessary local transport as per account rendered.</p>



Scope of cover	DKK / Cover
	<p>Choice of treatment location is based on an overall medical and financial assessment of where the necessary and proper treatment can be obtained.</p> <p>For treatment in Denmark, covered persons will be referred and accepted for examination and treatment at a hospital as follows:</p> <ul style="list-style-type: none"> • Employees <i>with</i> health insurance cards may choose a public hospital under the Danish National Health Insurance pursuant to the rules on free choice of hospital. • For employees <i>without</i> health insurance cards (posted abroad before 1 July 2000), the Supplier will arrange the necessary payment guarantee. Payment is made pursuant to a rate catalogue which is updated annually in January. Invoices are sent to the Supplier.
Pregnancy, birth and prenatal education	<p>Checks and examinations, including pregnancy scans according to the Danish programme.</p> <p>Expenses for medical and midwife examinations in connection with pregnancy, including consultations with a general practitioner, a gynaecologist, ordinary consultations with a midwife and consultations with a midwife concerning home births, a nuchal translucency scan (week 11-13), a mid-pregnancy scan (week 19-21) , chorionic villus sampling (after the mother has reached the age of 35) and amniotic fluid test.</p> <p>Expenses for prenatal classes and breastfeeding courses are also covered by the insurance to the extent this is offered in Denmark under the Danish National Health Service system.</p> <p>Expenses related to fertility treatment and diagnosing infertility are not covered.</p>
Health examinations	<p>For posting to and return from posts in countries outside Europe and North America, expenses for a general health examination at a general practitioner in Denmark before being posted abroad and within one month after returning home from service is covered. The expenses are reimbursed to the extent reimbursement is not received from the Danish National Health Service. This is not covered for advisers (2.3).</p> <p>Expenses for an examination at a hospital specified by MFA will also be reimbursed, if this occurs within three months after returning home.</p> <p>For posting to and return from posts at extreme heights, for example, La Paz, expenses are also reimbursed for an examination at the Clinic of Aviation Medicine at Copenhagen University Hospital.</p>



Scope of cover	DKK / Cover
	<p>The examination must take place within three months after the return.</p> <p>Examinations listed in the "Policy for Health and Safety Demanding Positions" in force are covered.</p>
Preventive examinations	<p>In accordance with common practice in Denmark, the following is covered:</p> <p>Annual blood pressure check-up for persons over the age of 40, and for younger persons with hereditary predisposition.</p> <p>Annual check of fats (cholesterol) in the blood in the event of hereditary predisposition.</p> <p>Screening for colorectal cancer by examining for blood in the stools every second year, applicable to men and women at the ages of 50 to 74.</p> <p>Breast cancer screening with mammography every second year for women between 50 and 69 years of age.</p> <p>Cervical cancer screening (smear - cell sample) every third year for women between 23 and 59 of age and every fifth year for women between 50 and 65.</p> <p>Gynaecological exams and Pap smears after cone biopsy</p> <p>Routine checks to follow up on cancers where the patient has been declared well, e.g. an annual mammography for breast cancer patients, a rectoscopy after colorectal cancer and blood samples from leukaemia patients.</p> <p>Endoscopy to examine urinary bladder polyps.</p> <p>Annual examination by an ophthalmologist, including tonometry, in case of a hereditary predisposition for glaucoma.</p> <p>Annual preventive health examination concerning lifestyle factors - this does not include routine examinations besides height and weight.</p> <p>The examinations listed above normally require a referral from a general practitioner and must take place during stays in Denmark. In countries where medical referrals are not used, a specialist may be contacted directly.</p> <p>Expenses related to other health examinations and common preventive examinations are not covered.</p>



Scope of cover	DKK / Cover
	<p>The above are not covered for advisers (2.3).</p>
<p>Paediatric examinations and vaccinations</p>	<p>Children's examinations and vaccinations pursuant to the Danish programme, but adjusted to local conditions, e.g. other types of vaccinations.</p> <p>Vaccinations prior to posting from Denmark are covered. Revaccinations after posting from Denmark are also covered. This also includes malaria pills/prophylaxis, which are equated with vaccinations.</p> <p>For employees of the Ministry of Foreign Affairs of Denmark in Copenhagen, vaccination expenses directly necessitated by business travel for the Ministry are covered.</p>
<p>Medically-prescribed special medicines and devices</p>	<p>The insurance covers specifically prescribed medication</p> <p>The insurance does not cover expenses for over the counter drugs and restorative drugs which can be used without prescription, such as headache medication, sleeping pills, vitamins, various types of herbal medication, cough syrups, iodine and other wound healing medication and contraceptives.</p> <p>Nor does the insurance cover expenses for common devices, even when such devices are medically prescribed, such as thermometers, hearing aids, wound dressing materials, electro-medical devices, canes, compression stockings, insoles, rent/purchase of crutches, glasses and spectacle lenses and health care items made of glass, rubber, Bakelite, etc.</p> <p>However, compression stockings, insoles and rent/purchase of crutches may be necessary treatment aids in certain situations, e.g. in the case of complicated conditions, different kinds of fractures and certain surgeries. In such cases, a claim for reimbursement may be submitted which will be evaluated by the Supplier's medical team.</p> <p>For re-imburement of expenses for medically-prescribed aids etc., the provisions of the Danish Social Services Act shall apply, so that an employee requesting reimbursement must document that he or she would be entitled to the payment if he or she had been physically living in Denmark. The Supplier shall always be consulted in these cases.</p>
<p>Dental care / oral surgery</p>	<p>Oral surgery performed by an oral surgeon, treatment of periodontitis (but not the implants themselves) and orthodontic correction for children (until the age of 18).</p>



Scope of cover	DKK / Cover
	<p>Contrary to this, the insurance does not pay for other dental treatment, such as dental scaling, filling, tooth extraction, pivot teeth, dental bridges, implants and crowns.</p> <p>For posted children under the age of 18 who are unable to visit the Danish school dental care during holidays in Denmark, the expense for one annual dental examination and any treatment of caries may be covered to a maximum amount of DKK 1,440.</p> <p>For posted adults with pre-existing gingivitis and/or periodontitis, a supplement of DKK 815 may be granted up to three times a year for preventive periodontal/periodontitis treatment. The request for reimbursement must include X-rays.</p>
<p>Treatment by a physiotherapist, chiropractor, authorised acupuncturist, authorised kinesiologist, podiatrist, psychologist, psychotherapist, psychiatrist and speech pathologist</p>	<p>10 sessions of maximum 1 hour each during a period of 12 successive months and subject to a prescription by a GP. Under special circumstances, additional sessions beyond the 10 may be reimbursed subject to prior agreement with the Supplier.</p> <p>The expense for a speech pathologist assessment is covered.</p> <p>Other expenses than the above-mentioned services can be reimbursed in accordance with the subsidy rules of the Danish National Health Service.</p>
<p>Sport injuries</p>	<p>Advisers (2.3) do not have cover for dangerous sports.</p>
<p>Funeral assistance</p>	<p>Paid according to the subsidy rules of the Danish National Health Service</p>
<p>Repatriation of mortal remains</p>	<p>Covers expenses related to repatriation of the dead body when a covered person passes away while posted abroad.</p>
<p>Curtailement due to serious illness and death in immediate family</p>	<p>The insurance covers return trip to Denmark for an employee posted abroad or the employee's spouse, partner or cohabitant with the same status, due to serious illness and death in the immediate family (spouse, children, parents). One return trip will normally only be granted twice during the course of an illness. The trips may be arranged so that they can be used during the course of an illness or used by the employee and the employee's spouse, partner or cohabitant with the same status in connection with a death and funeral in the immediate family.</p> <p>In the case of a death, a return trip to Denmark can also be reimbursed for the posted children in connection with the funeral.</p>



Scope of cover	DKK / Cover
	<p>In case of documented terminal illness of a spouse, partner or cohabitant with the same status or children, two trips for each family member, including the employee, will be granted during the course of the illness. In addition, the travel expenses for the family in connection with the funeral are covered.</p> <p>Other rules apply for advisers (2.3).</p>

Reimbursement of illness related costs may only be paid out according to the above-mentioned rules. Payment can only take place when appropriately documented by original or scanned invoices and receipts or similar documentation, which must be worded in one of the main languages and translated to Danish or English.

In case it has not been clearly stated, the insured must add the name of the medication, supplemented by information on the nature of the disease which is being treated.

An employee may not submit a request for reimbursement until the total expenses exceed DKK 2,500. However, reimbursement may always be requested at the end of a trimester.

In case an employee defrays expenses significantly above the ordinary, for example, in connection with hospitalisation and long-term treatment, and where the Supplier for practical reasons cannot provide a guarantee of payment or pay a deposit directly to the hospital, doctor, etc., an advanced payment may be granted to the employee until settlement can take place.

Any unusually high fee paid by an employee for an international transfer of an advanced payment from the Supplier may be included in the total expenses in the final settlement.

In cases of expected large expenses due to illness, the Supplier's pre-approval must be obtained. The Supplier's decision may be brought before the Ministry of Foreign Affairs of Denmark.



5.4 Baggage cover (only Danida advisers and "FSB"/PSR)

Baggage	
Scope	Covers travel between home country or the country from which the posting begins and service location, leave of absence travel and business travel paid for by the Ministry of Foreign Affairs of Denmark and when the insured event occurs during the period of employment. Cover from airline shall be sought to be obtained first.
Damage to personal effects and baggage (for example, fire, theft, mix-up)	125,000 Theft from vehicles is covered only if the article is concealed and/or covered and placed in a closed and locked vehicle.
First loss	A deduction may not be taken in a claim settlement for any under-insurance.

5.5 Catastrophe cover (only Danida advisers and "FSB"/PSR)

Catastrophe cover	
Scope	<p>If a Catastrophe Situation arises in which the posted person including family loses personal effects (household effects, motor vehicle, etc.) as a result of the catastrophe situation in the service country, compensation may be obtained for the lost effects according to a claim settlement and requisite documentation, provided that there is no other insurance which covers, for example, household effects or vehicle insurance</p> <p>However, the following are not covered:</p> <ul style="list-style-type: none"> • Forgotten, lost or misplaced effects • Currency, securities and the like in excess of DKK 6,000 (only for burglary, robbery and pillaging) • Furniture • Theft from open and/or unloaded: vehicle, mobile home, trailer or hotel room • In the event of fraud and gross negligence
Catastrophe cover	DKK 530,000
Motor vehicle	DKK 150,000