



## Private Medical Insurance – *PrivatAccess*

With PrivatAccess, your employees receive counseling, treatment and surgery without long waiting times. They get help when they need it and without being away from work longer than necessary. In addition, it is a desired employment benefit.

### **Quick Access to Private Healthcare**

Euro Accident has its own nurses and psychologists who provide professional advice and assist your employees with setting up appointments with specialists in our authorized network. We can offer an appointment with a specialist within 7 working days, and schedule a surgery within 14 days.

### **Physician's Online with E-care**

Through our online portal, euroaccident.se, we provide a secure web-based physician/patient service to consult on non-urgent medical care needs.

A licensed physician performs an online inquiry and can then recommend actions like; continued testing, referral to a specialist and electronic prescriptions. The service is always open, without waiting time or time-booking.

### **Popular Employment Benefits**

A Private Medical Insurance is one of the most appreciated and desired employment benefits. It helps the company to be perceived as an attractive employer. It is also useful to have the opportunity to co-insure their immediate family members.

### **Prevent work absences**

For your employees, it is a great comfort to know that they can easily and quickly get help when needed. This maximizes their productivity, while minimizing work absences.

### **Impact the Bottom Line**

A sick day is estimated to cost at least 10 percent of the monthly salary. Add to that the hidden costs of employees who have limited productivity due to an ongoing physical or mental condition. Private medical insurance is an effective way to get healthier employees, lower costs and reduced risk of production loss.

### **Suggested Resolutions**

Euro Accident is working proactively to improve the company's health status. For larger companies, we can offer an advanced health analysis with concrete action proposals to reduce poor health and create more sustainable employees.

## Five reasons to get PrivatAccess

- Provides quick access to consultant physician care and surgery
- One of the most desired employment benefits
- Prevents and shortens expensive sick leave
- Possibility of a review with action proposals if a trend of poor health persists
- Contributes to safe, healthy, and sustainable employees

What does PrivatAccess cover?	Bronze	Silver	Gold
Consultant physician care	✓	✓	✓
Hospital care and surgery	✓	✓	✓
Healthcare advice	✓	✓	✓
Psychologist or psychotherapist	✓	✓	✓
Dietician	✓	✓	✓
Patient fees	✓	✓	✓
Travel and accommodation	✓	✓	✓
Post surgical aftercare and rehabilitation	✓	✓	✓
Medical devices	✓	✓	✓
Second opinion	✓	✓	✓
Extended medical care services	✓	✓	✓
E-care service		✓	✓
Physiotherapist, naprapath, chiropractor, osteopath, acupuncture		✓	✓
Pharmaceutical expenses		✓	✓
Treatment of infections in the eyes, ears, nose, throat and respiratory tract		✓	✓
Consultation with a psychologist, lawyer, or financial advisor			✓
Health coach			✓
Manager support and advice regarding HR issues			✓

### Good to Know

- The insurance applies to planned private care in Sweden. In case of emergency care abroad, PrivatAccess covers travel or home insurance with a deductible up to 5 000 SEK.
- The insurance can be written for employees who are between 16 and 64 and is valid until the end of the month the employee turns 67.
- The period of liability is unlimited, which means that compensation can be paid for a loss up to 67 years of age.

### Terms and Conditions

Insurance's general pre-purchase information and complete conditions can be found on [euroaccident.se](http://euroaccident.se). An insurance agreement might have terms which can differ from the general agreement, this will be provided by your insurance broker.

### Benefit taxation

Premium paid entirely by the employer is partial benefit taxable. See [euroaccident.se](http://euroaccident.se) for current information.

### Insurance plus Health for Sustainable Employees

Euro Accident's idea is simple: with the right insurance and focus on health, employees feel good. When they feel good, the company performs better. We call our concept Sustainable Employees - the key to success for the company of the future.