

# Fact sheet – Health information: Guidance on health information

## Guidance on health information

### Why we need you to provide health information

If you want to provide security for yourself and your family with a pension scheme, you need to answer some questions about your health. It is very important that you answer all the questions accurately, as the pension scheme may otherwise not cover you.

Life and pension insurance is based on the principle that those who are healthy pay for those who fall ill or die prematurely. We therefore need to know the risk of your dying prematurely or suffering long-term illness in order to offer you a pension scheme on reasonable terms and at the right price. For example, if you have a back or heart condition, you are more likely to be incapacitated or die. If some customers give incorrect, incomplete or inaccurate information about their health, they are ultimately cheating honest customers, themselves and, by extension, their families.

### Please note in particular that:

- you are responsible for providing full, accurate and complete information about your health;
- insurance cover, or changes to insurance cover, requiring the provision of health information will be valid only if the health information can be approved by Velliv.

### We are subject to a duty of confidentiality

Illness is a sensitive subject, and some people find it difficult to talk about their health to strangers. But we are subject to a duty of confidentiality, so you can safely provide us with sensitive information.

### What you need to tell us

When you fill in the health declaration or other forms, it is particularly important that you:

- answer all the questions;
- mention any illnesses you currently suffer from;
- mention any illnesses you have suffered from in the past;
- mention whether there are any medicines you take regularly or for a limited time;
- provide information about all tests, examinations and treatments by doctors, psychologists, chiropractors, physiotherapists, etc.

### What information do we need?

You might perhaps not know whether it is necessary to mention a particular illness or medical appointment. For your own sake, tell us everything you can think of, even if you do not think it will have any bearing on your pension scheme.

You should be particularly careful to mention any back disorders, mental health problems and alcohol consumption. Some people do not attach any importance to back problems or forget to mention if they are users of prescription drugs or alcohol. Others find it difficult to talk about mental health problems or sexually transmitted diseases, for example.

If you are not sure whether you have remembered to mention everything, you can ask your doctor for additional information from your medical record, or you can find it yourself at [www.sundhed.dk](http://www.sundhed.dk). If you have forgotten something, your family may be able to help you.

You may later on remember something you forgot to mention in the first place. In that case, please contact us immediately so that the new information can be assessed.

### Objective assessment

Velliv's Health Department decides on a medical and statistical basis which type of pension scheme you will be offered. As a result, Velliv in most cases will be able to offer you a pension scheme, even if you are not in perfect health.

At Velliv, we use a statistical basis in our assessment of health information, which is prepared by the Health & Insurance Knowledge Centre. It continuously collects information that has an impact on the assessment, thus ensuring that insurers have up-to-date knowledge in the field. This ensures an objective assessment of the information you have provided. You can read more about the Health & Insurance Knowledge Centre at [www.helbredogforsikring.dk](http://www.helbredogforsikring.dk).

### How we use your information

You will get a pension scheme on normal terms if your health is acceptable.

If you have or have had any health problems, we will assess your options to set up a pension scheme. The Health Department may ask you or your doctor for more information, and if appropriate a copy of your medical record. If our Health Department needs more information, we may obtain material from, for example, a specialist, a hospital or others who have treated you. In some cases, we may ask you to have new tests done with your doctor, or we may send you a questionnaire. We ask this only so that we can be absolutely sure about the extent of your illness/disorder.

Once we have all the information we need, you will either be offered a scheme on normal terms, or you will be offered a scheme that takes your situation into account. For example, you may have to pay a higher price, or we may exclude a particular condition. It could also be that we cannot offer to set up insurance for you right now, but that we can offer you a savings scheme instead.

When you sign the health declaration, you also give us permission to obtain information about your health from public authorities, doctors and other insurance companies.

### When misfortune strikes

If you fall ill, have an accident or die prematurely, and you or your family are entitled to benefits, we will automatically receive information about your illness or death. In this situation, with your or your family's permission, we may ask for information from a doctor, specialist or hospital. We will compare the information with the answers you gave when you set up the pension scheme. You will receive your disbursement without undue delay or after an agreed period, if you provided correct information when you set up the pension scheme. However, if you provided incorrect, incomplete or inaccurate information, you could lose your disbursement or have it reduced. You or your family will not receive a disbursement if we would not have offered you a pension scheme if we had had the right information initially. In particularly serious cases, it is a criminal offence to provide incorrect, incomplete or inaccurate information. The illness that is causing you or your family to submit a claim for benefits need not be the same illness that you did not adequately disclose when you set up the pension scheme. However, under the rules, you still risk losing your disbursement or having it reduced.

You or your family will receive full disbursement if your incorrect, incomplete or inaccurate answers would not have affected the terms on which you set up the pension scheme.

### Do you have any questions?

If you have any questions, please contact us at 70 33 30 03.

The above description is not exhaustive in terms of including all details related to health information. This guidance was prepared in August 2020. Subject to change without notice.