



Private medical insurance

Private medical insurance PrivatAccess

The right care at the right time

Euro Accident's private medical insurance PrivatAccess gives employees quick access to medical and psychological assessment with a recommendation for appropriate care or treatment, contact with a doctor and if needed planned care and surgery via private healthcare providers. Employees know that they receive help when they need it. Employers know that absence will be no longer than necessary.

- ✓ Open daily 24 hours a day Medical
- ✓ advice and contact with a doctor
- ✓ Psychological assessment
- ✓ Specialist care within 7 working days
- ✓ Dates for surgery or other treatment within 14 working days

Preferred employment benefit

Access to the right care at the right time tends to be at the top of the wish list of employment benefits when choosing an employer. You can pay for the insurance for all your employees or offer it as an optional benefit.

Medical assessment daily 24 hours a day

Employees receive a medical assessment and a recommendation for appropriate care or treatment daily 24

hours a day. If required, a doctor is available digitally via chat or video call. The doctor can also prescribe medication, send for tests and samples or refer to a specialist doctor. In the case of psychological symptoms, the employee can book a telephone appointment for an assessment call with one of our psychologists directly via the app.

Visit a specialist in the Euro Accident Authorised Network

If the assessment means that the employee needs to see a specialist doctor, Euro Accident can usually offer an appointment for an initial consultation within 7 working days and surgery within 14 working days. We always recommend a specialist from authorised network which covers the whole country.

What does PrivatAccess include?	Bronze	Silver	Gold
Specialist care	✓	✓	✓
Surgery and hospital stay	✓	✓	✓
Healthcare advice	✓	✓	✓
Psychologist, psychotherapist	✓	✓	✓
Dietician	✓	✓	✓
Patient fees	✓	✓	✓
Travel and accommodation, over 100km	✓	✓	✓
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 eye infections, ear, nose and throat infections and respiratory tract infections		✓	✓
Consultations with a psychologist, lawyer, economist			✓
Health coach			✓
Management support and advice on HR questions			✓

Good to know

- Insurance is valid for planned private treatment in Sweden. For acute treatment abroad PrivatAccess covers travel or home insurance excess up to max 5000 SEK.
- The insurance is available for employees between 16 and 64 years and is valid up to and including the month of your 67th birthday.
- The liability period is unlimited as long as a valid policy exists, which means compensation can be paid for claims up until 67 years of age.
- The insurance even reimburses costs of patient fees in public health care up to the limit for high cost protection.

Pre-purchase and conditions

General pre-purchase information and comprehensive conditions can be found at euroaccident.se. An insurance policy may have conditions that differ from the general ones and will be provided by your insurance broker.

Income tax

Premiums paid entirely by the employer are partially taxable. See euroaccident.se for up-to-date information.



Together we create Sustainable employees®

Euro Accident is a Swedish life insurance company operating in Scandinavia. Our focus lies on offering top-class insurance policies that contribute to companies having confident and fit employees who can work and feel good at the same time.

euroaccident.se