

*Health Insurance*

**DIFFERENCES BETWEEN EMPLOYEE AND  
SPOUSE INSURANCE TERMS**



Relax, we'll help you!

Insurance coverage	Employee	Spouse/partner
Pregnancy coverage	Yes	No
Chronic illnesses	Yes	No
Complications of chronic illnesses	Yes	No
Coverage of disorders occurred before the date of inception of If Health Insurance	Yes	Yes, after a waiting period of 2 years from the inception date. Seniority from previous health insurance is deducted from the waiting period, provided that there is no interruption in coverage between the two policy periods.



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Insurance coverage	Employee	Spouse/partner
Physiotherapy treatment at LEO Pharma's premises in Ballerup	Yes	No
Detoxification from the addiction to and abuse of alcohol, drugs, prescription drugs, and gambling	Yes	No



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