

# Denmark

## Disability Benefits

Provided through  
AP Pension



A Generali Company

**Redion Employee Benefits partners with AP Pension** to offer Disability insurance products in Denmark. AP Pension was founded in 1919 and has been a member of the Generali Employee Benefits Network since 1999. AP Pension has over 500 employees and is 100% customer-owned, providing group benefit and pension products to approximately 440,000 customers in Denmark. AP Pension offers Group Benefits products including Accident, Disability and Life.

### Causes of Disability

Low Back Pain, Ischemic Heart Disease and Chronic Obstructive Pulmonary Disease (COPD) are among Denmark's leading causes of disability.<sup>1</sup> Other causes include Lung Cancer, Stroke, Major Depressive Disorder and Falls. Risk Factors<sup>2</sup> for these diseases and related illnesses include:

- Smoking
- Poor Diet
- High Blood Pressure
- High Body Mass Index
- Physical Inactivity
- Heavy Alcohol Use
- Stress, anxiety, mental health challenges

It is estimated that over 30% of the overall disease burden in Denmark can be linked to behavioral risk factors including smoking, inactivity and excess alcohol use.<sup>3</sup> Many causes of disability can be managed through education, lifestyle changes and early intervention. For disorders that progress to disability and eventual absence from work, AP Pension offers Disability benefits and associated support services.

### Disability Products

AP Pension offers Short Term Disability (STD) and Long Term Disability (LTD) for the local market. Following is a description of standard product features:

**Definition of Disability:** An insured member is considered eligible for Disability benefits if they are unable to earn more than 50% of their salary from their own occupation for up to 15 months. After 15 months, the individual is considered to be disabled and eligible for benefits if they continue to be unable to earn more than 50% of their salary from any occupation.

**Benefits structure:** STD benefits are typically calculated as a percentage of annual salary up to an annual maximum payment of the annual salary. LTD benefits are typically calculated as a percentage of annual salary up to an annual maximum payment of the annual salary.

**Waiting Period, Elimination Period, Duration of cover:** Claimants must first satisfy a 3 month Waiting Period before coverage begins under the STD/LTD policy. If approved, benefit payments begin on the 1st of the month following the completion of the Waiting Period. There is no standard limit on the Duration of Disability coverage. Ongoing eligibility is determined on a case by case basis.

**Claims process:** Deadlines for reporting claims can vary and are established with the employer in the policy documentation. Options are available to allow members to submit claims up to 3-10 years after the disabling illness or injury (the most frequently used deadline is 3 years). However, if the member is no longer insured with AP pension, they would have only 6 months after the termination date to report a claim that occurred during the time they were insured.

### Disability Support

AP Pension provides access to a comprehensive range of prevention/intervention services, as well as diagnosis-specific support programmes to support member health before, during and after periods of disability:

**Prevention & early intervention:** The AP Care team offers support and advice to assist employees strug-

<sup>1</sup>[http://www.healthdata.org/sites/default/files/files/country\\_profiles/GBD/hme\\_gbd\\_country\\_report\\_denmark.pdf](http://www.healthdata.org/sites/default/files/files/country_profiles/GBD/hme_gbd_country_report_denmark.pdf); <sup>2</sup>[http://www.healthdata.org/sites/default/files/files/country\\_profiles/GBD/hme\\_gbd\\_country\\_report\\_denmark.pdf](http://www.healthdata.org/sites/default/files/files/country_profiles/GBD/hme_gbd_country_report_denmark.pdf); <sup>3</sup>[https://www.euro.who.int/\\_\\_data/assets/pdf\\_file/0009/35597/Health-Profile-Denmark](https://www.euro.who.int/__data/assets/pdf_file/0009/35597/Health-Profile-Denmark).

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gling with mental or physical health issues and help guide them to appropriate resources through the AP Care online platform.

In addition, AP Pension offers a series of health risk questionnaires and assessment tools for employers through their Strategic Help platform. These tools can help identify and address health habits that could lead to illness, i.e. eating and exercise habits, issues related to work/life balance, general health and hygiene. AP Pension also provides direction to healthcare services for necessary medical tests (blood pressure, blood sugar, cholesterol screening).

AP Pension offers further support for employers through HR coaching designed to help HR managers better assist members experiencing periods of illness, injury and/or disability.

By engaging with employers and employees on a proactive basis, AP Pension can help to identify health issues in the early stages, and make recommendations regarding appropriate care and services.

**Rehabilitation support:** AP Pension assists claimants in identifying appropriate resources to help support them throughout their rehabilitation process, including direction to accredited counsellors, physical therapists and other healthcare providers. Plans are developed around the particular condition and personal situation, with case information managed through the Strategic Help Platform.

**Return-to-work support:** Working closely with employers, claimants and Rehabilitation professionals, the AP Care team helps to develop a tailored treatment and Return-to-Work programme that is both realistic and achievable.

**Leveraging technology:** AP Pension's Strategic Help Platform provides an online secure environment for claims submission and tracking, and management of claimant interactions. This helps maintain up to date case information and ongoing, real-time access to claims data.

\*When moving contracts, past liabilities and associated reserves remain with the prior insurer.