

# TO THE MEMBERS OF THE LOKOMO SICKNESS FUND 1 JANUARY 2022

## The Fund's membership fee is:

- 1.1 per cent of salary for employed members
- 1.7 per cent of pension for retired members
- A fixed monthly fee of EUR 24.00 for external members and members on job alternation leave

(The membership fee shall be paid monthly to the Fund's bank account. For more information, contact the Fund.)

- A fixed monthly fee of EUR 24.00 for temporarily laid-off members during the months in which they do not receive a salary.

The Fund sends the laid-off employees bank transfer forms according to the lists and the members shall pay their membership fee monthly to the Fund's bank account.

- The maximum membership fee is EUR 48.00 per month and EUR 576.00 per year.

The Fund's Board of Directors has, pursuant to section 14, subsection 1, paragraphs 6–8, decided that in 2022 compensations shall be paid as follows:

- **Compensation for aids** EUR 300 at first purchase, after that EUR 150 every three years
- **Compensation for eyeglasses** EUR 450 every three years  
EUR 300 every two years

**Compensation for eyeglasses shall be paid for the first time when the person in question has been a Fund member for one year. The compensation is EUR 300.**

- **Compensation for dental treatment** EUR 350 per year  
Additional compensation for dental prosthesis or similar is EUR 350, a preliminary decision from the Fund's Board of Directors is required.

**Compensation for dental treatment shall be paid for the first time when the person in question has been a Fund member for one year.**

- **Funeral grant** EUR 3000

## Doctor's fees

80 per cent of the doctor's fee are compensated, including administrative costs. The patient shall first pay the fee him-/herself and send the invoice and the receipt to the Fund. (Visits to specialist doctors with a referral from an occupational health-care physician are compensated in full.)

## Examination and treatment

Also 80% of the office fee is covered for examinations and treatment.

- laboratory analyses
- endoscopies through natural orifices (esophagoscopy, gastroscopy, duodenoscopy, colonoscopy, sigmoidoscopy)
- pathological examinations
- imaging examinations
- minor procedures carried out at the doctor's office, such as mole removals

The institutions listed below charge a deductible from their customers and invoice the Sickness Fund directly for compensation.

### Laboratory analyses

- Pihlajalinna Koskiklinikka
- Pihlajalinna Kankaanpää
- Suomen Terveystalo, all units
- Cityterveys - Synlab, all units
- Mehiläinen, all units

### X-rays

- Koskiröntgen ja Koskimagneetti, Koskikeskus
- Suomen Terveystalo, all units
- Cityterveys - Synlab, all units
- Mehiläinen, all units

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## Pharmacies

Akaan Apteekki, Toijala  
Apteekki Duo, Rauma  
Apteekki Express, Rautatieasema, Helsinki  
Apteekki Ideapark, Lempäälä  
Apteekki Ikioma, Lempäälä  
Apteekki Koilliskeskus, Prisma-keskus  
Linnainmaa, Tampere  
Apteekki Saimaa, Lappeenranta  
Atalan apteekki, Tampere  
Aulangon apteekki, Hämeenlinna  
Bonusapteekki, Kauppakeskus DUO, Tampere  
Elona apteekki, Kauppakeskus Elo, Ylöjärvi  
Espoonlahden apteekki, Espoo  
Haapaniemen apteekki, Kuopio  
Haka-apteekki, Prisma, Tampere  
Hakunilan apteekki, Hakunilan ostoskeskus,  
Vantaa  
Helsingin 44. Lauttasaaren Kirkkoapteekki,  
Helsinki  
Hervannan apteekki, Tampere  
Himangan apteekki, Himanka  
Häijään apteekki, Häijää  
Hämeenkyrön apteekki, Hämeenkyrö  
Hämeenlinnan Keskusapteekki, Hämeenlinna  
Ikaalisten apteekki, Ikaalinen  
Itä- Suomen yliopiston apteekki, Kuopio  
Janakkalan Turengin Apteekki, Turenki  
Joensuun Uusi Apteekki, Joensuu  
Juankosken Apteekki ja Säyneisen Sivuapteekki  
Jyväskylän Uusi Apteekki, Jyväskylä  
Järvenpään Lähiapteekki, Järvenpää  
Järvenpään 2. Apteekki, Järvenpää  
Kalajoen Apteekki, Kalajoki  
Kangasalan 1. apteekki, Kangasala  
Kankaanpään 1. Keskusapteekki, Citymarket,  
Kankaanpää  
Kannelmäen Keskusapteekki, Helsinki  
Kaukajärven apteekki, Tampere  
Kaurialan apteekki, Hämeenlinna  
Keuruun 1. Apteekki, Keuruu  
Keuruun 2. Apteekki sekä Haapamäen ja Multian  
sivuapteekit  
Kihniön apteekki, Kihniö  
Kittilän apteekki, Kittilä  
Kivistön apteekki, Vantaa  
Klaukkalan apteekki, Klaukkala  
Koivu apteekki, Prisma, Tampere  
Kokkolan 1. Kallentorin apteekki, Kokkola  
Kokkolan Keskusapteekki, Kokkola  
Koskenmäen apteekki, Nokia  
Koskikaran apteekki, Valkeakoski  
Koskikeskuksen apteekki, Tampere  
Kuninkaankulman apteekki, Tampere  
Kyröskosken sivuapteekki, Kyröskoski  
Kälviän apteekki (Kokkolan 4. apteekki), Kälviä  
Lappeenrannan II Uusi Apteekki sekä  
Taipalsaaren ja Voisalmen sivuapteekit,  
Lappeenranta  
Lauritsalan Apteekki sekä Kaukaan Sivuapteekki,  
Lappeenranta  
Lavian apteekki, Lavia  
Lempäälän 1. keskusapteekki, Lempäälä  
Levin apteekki, Levinraitti  
Lielahden apteekki, Tampere  
Linnainmaan apteekki, Linnainmaan  
Koilliskeskus, Citymarket, Tampere  
Luumäen apteekki, Taavetti  
Luvian apteekki, Luvia  
Matikylän apteekki, Kauppakeskus Iso Omena,  
Espoo  
Myllykosken apteekki, Myllykoski  
Nokian 1. apteekki, Nokia  
Nokian Härki Apteekki, Prisma Nokia  
Oriveden apteekki, Orivesi  
Parkanon apteekki, Parkano  
Paroalhon apteekki, Rauma  
Peltolammin apteekki, Tampere  
Pirkkalan apteekki, Pirkkala  
Pirkkalan Itä-Apteekki, Pirkkala  
Porin Asema-Apteekki, Sampolan sivuapteekki,  
Pori  
Porin Karhu Apteekki, Mikkolan Prisma, Pori  
Porin 12. Toejoen Apteekki, Pori  
Puuwillan apteekki ja Kampuksen sivuapteekki,  
Pori  
Pälkäneen apteekki, Pälkäne  
Rovaniemen 2. Keskus Apteekki, Rovaniemi  
Ruoveden apteekki, Ruovesi  
Salpa apteekki, Kouvola  
Sammon apteekki, Tampere  
Sastamalan 1. apteekki, Sastamala  
Savarin apteekki, Ylivieska  
Seinäjoen Keskus-apteekki, Seinäjoki  
Sellon apteekki, Espoo  
Siuron sivuapteekki, Nokia  
Suoraman apteekki, Kangasala  
Säkylän apteekki, Säkylä  
Tainionkosken apteekki, Imatra  
Tammedi Apteekki / Tampereen 20. Apteekki,  
TAYS, Tampere  
Tammerkosken Apteekki / Tampereen 3.  
Apteekki, Ratinan Kauppakeskus  
Tampereen Ensimmäinen Apteekki, Sokos,  
Tampere  
Tampereen IX Länsi Apteekki, Pispalan Yrtti Oy,  
Tampere  
Tesoman apteekki, Tampere  
Tikkurilan Asema Apteekki, Tikkurila  
Tikkurilan Ykkösapteekki, Tikkurila  
Tullintorin apteekki, Tampere  
Turtolan apteekki, Tampere  
Tuusulan I Apteekki, Tuusula  
Uuraisten apteekki, Uurainen  
Valkeakosken Uusi apteekki, Valkeakoski  
Vantaanportin apteekki, Kauppakeskus Jumbo,  
Vantaa  
Vesilahden apteekki, Vesilahti  
Viialan apteekki, Akaa  
Viinikan apteekki, Tampere  
Viljakkalan apteekki, Viljakkala  
Villilän sivuapteekki, Tampere  
Walkiakosken apteekki, Valkeakoski  
Yliopiston apteekki, kaikki yksiköt  
Ylistaron apteekki, Ylistaro  
Ylivieskan ykkösapteekki, Ylivieska  
Ylöjärven apteekki, Ylöjärvi  
Äänekosken apteekki, Äänekoski

The initial deductible is not compensated. Pharmacies charge their customers a **EUR 5** deductible/drug. In the lower special refund category, the deductible is **EUR 5** per drug and in the higher special refund category **EUR 4,50** per drug.

### **Physiotherapy**

**75 per cent of physiotherapy are compensated.** The treatment shall be prescribed by an occupational health-care physician. Compensation is paid for a **maximum of eight treatment sessions**. The treatment facilities charge their customers deductible of 25 per cent.

When visiting the mentioned facilities the member shall **ALWAYS BRING ALONG HIS/HER SOCIAL INSURANCE (KELA) CARD AND THE FUND'S MEMBER CARD** to prove that he/she is a member of the Lokomo Sickness Fund. The institutions listed on website (<https://lokomonsairauskassa.fi/sopimuspaikat>) charge a deductible from their customers and invoice the Sickness Fund directly for compensation. The compensation forms on the reverse side of examination and treatment documents must be filled in.

### **Foot care**

75% of foot care is compensated. The need for care must have been determined at the doctor's office; occupational health physician's referral is required. The covered series of treatments is three (3) treatment sessions per referral. The provider of the foot care must be a trained podiatrist. For now, there are no invoicing agreements, the costs must be paid by the patient first, and then compensation must be sought from the Sickness Fund.

### **Massage**

EUR 160 per year. A doctor's referral is not needed. Massage therapist must be legalized. Massage therapist school is also allowed. Cover can be used also for chiropractic, osteopathic or naprapathic treatment. The customer shall pay the invoice him-/herself where after he/she can request compensation from the Fund.

### **Hospital treatment**

- The Fund issues cost assumption declarations for all hospitals calculated according to the lowest fee category of university hospitals.
- Treatment in an outpatient department is compensated entirely.
- Treatment in a health center is compensated entirely.

Compensation for treatment in the private patient ward of a hospital shall always be applied for in advance from the Fund. The Tampere Medical Centre (Koskiklinikka), Mehiläinen Tampere and corresponding private medical centers are considered equal to private patient departments of hospitals, as far as surgery is concerned. COMPENSATION SHALL ALWAYS BE APPLIED FOR IN ADVANCE FROM THE FUND'S BOARD OF DIRECTORS.

THE APPLICATION SHALL CONTAIN INFORMATION ABOUT THE NATURE OF THE TREATMENT, THE ESTIMATED COSTS AND THE AVAILABILITY OF TREATMENT IN COMMUNAL FACILITIES. 80 per cent of the treatment expenses of a private hospital are compensated, up to an amount of EUR 1,500.00.

This does not, however, apply to **sporting accidents**: In case of an accident that has occurred during a sporting event of a club or team for which a license/insurance is compulsory or recommended, the compensation can, at the discretion of the Board, be reduced to half of the full amount. In this case 40 per cent of the treatment expenses of a private hospital are compensated, up to an amount of EUR 750.00.

For more information, contact the Fund.

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### Dental care

- Pihlajalinna Hammasklinikka (ent. Tampereen Hammashoito Oy) sekä
- Pihlajalinna Hammaspiste (ent. Hammaspiste), Suvantokatu 10 puh. +35810312145, ajanvaraus <https://www.pihlajalinna.fi/toimipisteet/Tampere>.
- PlusTerveys Oy / kaikki toimipisteet ympäri Suomen, <https://www.plusterveys.fi/>
- Postin Hammasklinikka, Rautatienkatu 21 A, 4 krs.puh. +358306343639, <https://www.attendo.fi/hammaslaakari/tampere>
- Hammas Mehiläinen, kaikki toimipisteet, puh. +358102738000, <https://hammasmehilainen.fi/>
- Lempäälän Hammaslääkäriasema, Tampereentie 4, Lempäälä, <http://lhla.fi/>
- Hammaslääkäriasema Helmiäinen, Hämeenkatu 19, Tampere, puh. +35837771700, <https://www.helmiainen.fi/ajanvaraus/>

The above-mentioned services can charge the Fund fees up to the above-mentioned amount, the rest shall be paid by the customer. **ALL FUND MEMBERS WHO VISIT PLACES ABOVE SHALL APPLY FOR A COST ASSUMPTION DECLARATION FROM THE FUND BEFORE THEIR TREATMENT. Dental treatment in other facilities shall be paid entirely by the customers themselves, where after compensation can be requested from the Fund (also the Social Insurance Institution share).**

### Eyeglasses

Compensation for eyeglasses shall be paid for the first time when the person in question has been a Fund member for one year, and after that at intervals of two or three years.

- Näkökenttä Kuninkaankatu 32 puh. +3583214 3530
- Optikko Tulonen Kuninkaankatu 17 puh. +358102372290
- Silmäasema, kaikki liikkeet, <https://www.silmaasema.fi/>
- Instrumentarium, kaikki liikkeet, <http://www.instru.fi/>
- Synsam Finland Oy, kaikki liikkeet, <https://www.synsam.fi/>
- Nissen Hämeenkatu 21 puh.+35820332919
- Keops – Optiikka Keskustori 1 puh. +35820332982
- Asematunnelin Silmäasema Asematunneli puh. +35832123894 (antaa alennuksen myös perheenjäsenille)
- Specsavers Optikko, Keskusta, Hämeenkatu 19, puh. +35833568900, nettiajanvaraus näöntarkastukseen myös osoitteesta [www.specsavers.com](http://www.specsavers.com).
- Teleoptiikka Oy, Satakunnankatu 24, puh. +35832231737
- Tampereen Näkökeskus (Rautatienkatu 27, asema-aukio) p. +35832149006 ja Ylöjärven Näkökeskus (Mastontie 2, Soppeenmäki) p. +35833485530, [www.tampereennakokeskus.fi](http://www.tampereennakokeskus.fi), näkemiseen liittyvät palvelut ja tuotteet, myös silmälääkäritutkimukset
- Silmäasema Parkano, Parkanontie 51, Parkano, puh. +35834481411

**The Fund issues cost assumption declarations for eyeglasses.** The above-mentioned optician's shops can charge the Fund costs up to the above-mentioned amount, the rest shall be paid by the customer. **When buying from another shop, the customer shall pay the invoice him-/herself where after he/she can request compensation from the Fund. A compensation of the same size as the eyeglass compensation can be paid against receipt for expenses resulting from refractive surgery.**

UP-TO-DATE INFORMATION CAN ALSO BE FOUND ON THE FUND'S WEBSITE:

[www.lokomonsairauskassa.fi](http://www.lokomonsairauskassa.fi)