

Insurance contributions

The amount of Sickness Fund insurance contribution is:

- 1.1% of pay or 1.7% of pension.
- a fixed insurance contribution of €24.00/month for other insurees and insurees on unpaid leave (study leave/job sharing). The insuree must make the contribution themselves monthly to the Sickness Fund's account. For more information, please contact the Sickness Fund.
- The insurance contribution cap is €50.00/month and €600.00/year.

Benefits in a nutshell

- **Doctor's fees:** 80% of administrative fees also reimbursed.
- **A specialist's consultation fees reimbursed fully, an occupational health physician's referral required:** one visit per referral.
- **Ophthalmologist's, gynecologist's and urologist's fees fully reimbursed, no referral required.**
- **Examination and treatment:** compensation 80%, if prescribed by a doctor
 - laboratory tests
 - endoscopy through natural orifices (esophagoscopy, gastroscopy, duodenoscopy, colonoscopy, sigmoidoscopy)
 - pathology examinations
 - imaging (magnetic resonance, x-ray, ultrasound)
 - minor procedures during a doctor's appointment, e.g. mole removal.
- **Public healthcare:** fully reimbursed
 - outpatient clinic fees
 - health center fees
 - serial treatment fees
 - ambulatory surgery treatment fees
 - day ward fees
 - hospital-at-home and homecare fees in connection with hospital care; available for up to four months per calendar year
 - hospital fees for treating the same illness are compensated for according to the lowest payment category for up to 180 days.
- **Medication:** Excess of €5.00/drug for prescriptions of up to three months. Excess of €5.00/drug for lower-tier special reimbursement drugs and €4.50/drug for upper-tier drugs. Initial deductible not reimbursed.
- **Reimbursement of glasses:** €450 every three years, €300 every two years.
An individual may receive the first glasses allowance once they have been with the Fund for one year. The first allowance is €300.
- **Reimbursement of dental care:** €380/year. Additional compensation worth €380/year is available for specialist dental care (prosthetic care, orthodontic treatment).
An individual may receive the first dental care compensation once they have been with the Fund for one year.
- **Massage:** €160/calendar year. The massage therapist must be a trained professional (a right to use the professional title of a massage therapist can be verified via Valvira's JulkiTerhikki service); massage school, chiropractor, naprapath or osteopath.
- **Physical treatment:** compensation 75%, doctor's referral required; eight treatment sessions in a series are eligible for compensation with a single referral.
- **Compensation for assistive equipment** : €300 for the acquisition of the first pieces; compensation may be applied for every three years, doctor's referral required.
- **Podiatry:** compensation 75%, doctor's referral required; three treatment sessions in a series are eligible for compensation with a single referral; treatment provider must be a trained podiatrist.
- **Surgery in private hospital:** please contact the Sickness Fund.
- **Funeral allowance:** €3,000.

YOU CAN ALWAYS FIND UP-TO-DATE INFORMATION AND OUR CONTACT DETAILS ON THE SICKNESS FUND'S WEBSITE: www.lokomonsairauskassa.fi.

You can view the Welcoming Event presentation slides here: <https://lokomonsairauskassa.fi/korvaukset> (in Finnish).

IRIS

A FAST AND SECURE ONLINE CHANNEL FOR SUBMITTING COMPENSATION APPLICATIONS:

Instructions: <https://lokomonsairauskassa.fi/korvausten-hakeminen-sahkoinen-asiointi> (in Finnish)

Portal: <https://lokomo.omasairauskassa.fi/>