

**Rauten Sairauskassa
(Raute Sickness Fund)**

**GENERAL INSTRUCTIONS
BY THE BOARD
JANUARY 1, 2022**

**Unofficial translation of the Finnish original.
In case of discrepancy, the Finnish language is prevailing**

BENEFITS

Treatment of sickness

Rauten Sairauskassa (Raute Sickness Fund, later "Sickness Fund") is a sickness fund meant in the Health Insurance Act, which means that **all compensations and daily allowances based on the Health Insurance Act will be applied from and reimbursed by the Sickness Fund**, such as daily allowances for the disability caused by a sickness, maternity, paternity and parental allowances as well as all compensations of medical treatment. In addition, the Sickness Fund reimburses additional benefits of the remainder of the total costs and the compensation based on the Health Insurance Act as follows:

- 75% of the sleep apnea examination
- 75% of the doctor's fees
- 100% of the medicines (medicines prescribed by a professional doctor for the treatment of a sickness that are compensable under the Health Insurance Act; the compensation is calculated by using the reference price, which is also the basis for the Health Insurance Act compensation.)
- 75% of the laboratory test and pathology samples if they are prescribed by a professional doctor
- 75% of radiological examinations
- 100% of travel costs (travels caused by the sickness or required by the treatment)
- 75% of the total physiotherapy costs.

A compensation is reimbursed if the costs are compensable according to the Health Insurance Act, i.e. for instance most over-the-counter drugs, massage or treatment by a chiropractor will not be compensated.

In addition, compensation will be paid for:

- Fee charged by a hospital outpatient clinic or municipal health center
- Hospital bed-day fee up to the amounts defined in the lowest payment category up to 90 days if the necessity for hospital care has been caused by same sickness
- Fee of a private hospital according to the Board's consideration (Please leave an application in advance)
- Bandages, aids and treatment devices prescribed by a doctor up to EUR 100 in a year and for the same aid an equal sum in every two years.

Dental care and eyeglasses

In order to be entitled to receive additional compensation from dental care and eyeglasses the person must have been a member of the Sickness Fund for two years. The compensation for dental care is EUR 350 annually and the compensation on eyeglasses is EUR 300 in every two years. A lump-sum compensation for laser surgery is EUR 300.

Funeral grant

The funeral grant amounts to EUR 749.

APPLICATIONS FOR COMPENSATION

Both the compensations and additional benefits by virtue of the Health Insurance Act will be reimbursed by the Sickness Fund. When applying for compensations by virtue of the Health Insurance Act you must fill in and sign an application.

You must pay the fee charged by a private dentist first and then deliver the application for compensation to the Sickness Fund.

Kela does not approve that the compensation would be paid directly to the service provider in case there is no direct debit agreement. There is a compensation ceiling considering the dental care, for which reason no direct debit agreement can be made with dental clinics.

When visiting any other pharmacy than one of those with which the Sickness Fund has agreed on invoicing, you must pay a full price for the medicines and then apply for the compensation from the Sickness Fund. In that case, please attach a compensation application, which can be found in pharmacies, the Sickness Fund or at Kela's website <https://www.kela.fi/lomakkeet>

Link to the form: <https://www.kela.fi/documents/10192/3861304/SV127.pdf>

There is a separate form to apply for compensation from travels (Matkakorvaushakemus SV4).

Link to the form: <https://www.kela.fi/documents/10192/3861304/SV4.pdf>

Please remember that a member of the Sickness Fund must apply for compensation by virtue of the Health Insurance Act also during a period when he or she would not get any additional benefit (for instance during military service, nursing leave, temporary lay-off, waiting period concerning dental care). **Kela offices do not reimburse any compensation for the members of the Sickness Fund.**

AGREEMENTS

Pharmacies

The Sickness Fund has made invoicing agreements with the following pharmacies:

- Apila apteekki (Prisma Laune)
- Apteekki Trio
- Artjärven apteekki
- Asikkalan apteekki
- Heinolan Keskusapteekki
- Hollolan apteekki
- Holman apteekki (Prisma Holma)
- Hämeenkosken apteekki
- Inkeröisten apteekki
- Kajaanin I apteekki
- Kajaanin II Raatihuoneen apteekki
- Kauppakeskus Veturin apteekki
- Kausalan apteekki
- Lahden Keskusapteekki
- Lähiapteekki Ahtiala
- Lähiapteekki Kiveriö
- Lähiapteekki Syke
- Mukkulan apteekki
- Nastolan apteekki
- Orimattilan apteekki
- Palokan apteekki
- Salpausselän apteekki
- Willan Kehräapteekki Hyvinkää
- Yliopiston Apteekki, all pharmacies.

Based on the agreement the medicines and corresponding products prescribed by a doctor and falling under the Health Insurance Act will be given to the members of the Sickness Fund without any payment. The pharmacy will control the membership of the Sickness Fund from the Kela card.

When visiting any other pharmacy than those listed above you have to pay the total price for the medicines, ask for a calculation from the pharmacy and send it, the payment receipt and the application form to the Sickness Fund.

Private clinics

An invoicing agreement has been made with Suomen Terveystalo (Finland wide), Mehiläinen Oy (previously known Apila Terveys Pekkalan tie Nastola, previously known as PlusTerveys Nastolan Lääkärikeskus) and Synlab (previously known as Cityterveys). The invoicing covers doctor's fees, laboratory examinations as well as radiology examinations. The agreement does not cover physiotherapy. The administration fee will not be compensated by the Sickness Fund.

Opticians

You can get a payment obligation from the Sickness Fund, which means that the optician will invoice the Sickness Fund for the eyeglass acquisition in the amount of the EUR 300 maximum compensation. This procedure has been agreed on with Lahden Silmäasema and Optikko Nyman, Nastola. In general, other opticians also agree on the invoicing practice.

Silmäasema grants a discounts for the members of the Sickness Fund. Check the benefits from website: www.rautensairauskassa.com/ajankohtaista

DAILY ALLOWANCES

Daily allowance by virtue of the Health Insurance Act

A member is entitled to receive a salary according to the collective labor agreement during his/her period of disability. As soon as the employer's obligation to salary payment terminates, the Sickness Fund will reimburse the daily allowance according to the Health Insurance Act. The daily allowance will be paid at most for 300 days.

MEMBERSHIP FEE

The membership fee of the Sickness Fund is 1.8% of the member's salary before tax deduction, however at most EUR 689.40 in a year (EUR 57.45/month) at the level of year 2022 (an index adjustment is made yearly). The employer will deduct the membership fee directly from the salary and disburses the sum to the Sickness Fund.

MANAGEMENT

The executive power of the Sickness Fund is held by the Board, to which the members select their representatives for two years in the General Fund Meeting in November. The Board consists of five members selected by the members and two representatives of the employers.

In 2022, the Board consists of:

Harri Hiltunen	Chairman	Raute Corporation
Jari Penkari	Member	”
Peter Truedsson	”	”
Sari Kääriäinen	”	”
Toni Kärki	”	Lahti Precision
Marko Hjelt	Representative of the employer	Raute Corporation
Hannu Reko	“	Lahti Precision

Fund Manager will handle compensations and reimbursements as well as other day-to-day business.

The Sickness Fund operates in Raute Corporation's premises in Nastola in the so-called brick office-building at Rautetie 2 and at Karhula Sickness Fund P.O.Box 18, 48601 Kotka

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In-house postal address: N1/Sairauskassa

Opening hours at Nastola office: Tuesday 8:00 – 11:30 / 12:00 – 16:00