

Raute Corporation's Sickness Fund

BOARD OF DIRECTORS' GENERAL GUIDELINES

1 January 2025

PERMANENTLY ON THE BULLETIN BOARDS

BENEFITS

Medical treatment

Raute Corporation's Sickness Fund is an employer's fund as referred to in the Finnish Health Insurance Act, which means that **all reimbursements and allowances based on the Act are claimed from and reimbursed by the Sickness Fund**, including but not limited to sickness allowance, maternity allowance, paternity allowance and parental allowance, as well as all reimbursements for medical treatment.

In addition, the Fund pays additional benefits as follows (after deduction of any reimbursement under the Health Insurance Act or other act):

- 75% of a doctor's fees
- 100% of medication costs
(medications that are prescribed by a doctor for the treatment of an illness and which are compensable under the Health Insurance Act; the basis for the reimbursement is the price that is also used to calculate the amount of reimbursement based on the act)
- 70% of laboratory tests and pathology tests prescribed by a doctor
- 70% of radiological examinations prescribed by a doctor (a referral for the specialist is required for an MRI scan)
- 70% of a sleep apnea study prescribed by a doctor
- 70% of physiotherapy/chiropractic care prescribed by a doctor (max. 12 times/year)
- 100% of travel expenses (related to the illness or treatment)

In addition, compensation is paid for the following:

- The fee charged by a hospital outpatient clinic and municipal healthcare center
- Daily hospital in-patient fees up to the amount defined in the lowest fee category for up to 90 days for the same illness
- The fee charged by a private hospital, at the Board's discretion (application in advance is advised)
- Fertility treatment prescribed by a doctor max. 500 € / treatment package
- Bandages, aids and treatment devices prescribed by a doctor, up to €100 annually and the same amount for the same aid every two years.

Dental care and eyeglasses

The additional benefits for dental care and the compensation for eyeglasses are conditional upon having been a paying member of the Sickness Fund for two years. The compensation for dental care is €350 annually and for eyeglasses €300 every two years for the purchase of one pair of glasses. A lump sum reimbursement of €300 is paid for laser surgery.

Funeral grant

The amount of the funeral grant is €749.

APPLICATIONS FOR COMPENSATION

Both the compensation under the Health Insurance Act and the additional benefits are reimbursed by the Sickness Fund. When applying for compensation by virtue of the Health Insurance Act, you must fill in and sign a claim form.

You must pay the fees charged by a private dentist first, and then submit the application form to the Sickness Fund.

Kela does not approve the payment of compensation directly to the service provider unless a direct debit agreement has been concluded. There is a compensation cap on dental care, for which reason a direct debit agreement cannot be made with dental clinics.

When visiting any other pharmacy besides those that the Sickness Fund has an agreement with, you must pay the full price for the medication and then apply for a reimbursement from the Sickness Fund. Attach a claim form, which you can get from pharmacies, the Sickness Fund or Kela's website (www.kela.fi/documents/10192/3041302/SV127e.pdf)

There is a separate form for travel expense claims (Reimbursement for travel expenses SV4)

AGREEMENTS

Pharmacies

The Sickness Fund has an invoicing agreement with the following pharmacies:

- Apila apteekki (Laune Prisma)
- Apteekki Karisma
- Apteekki Trio
- Artjärven apteekki
- Asikkalan apteekki
- Heinolan Keskusapteekki
- Hollolan apteekki
- Holman apteekki (Holma Prisma)
- Hämeenkosken apteekki
- Inkeröisten apteekki
- Kajaanin I apteekki
- Kajaanin II Raatihuoneen apteekki
- Kajaanin III Lehtikankaan apteekki
- Kauppakeskus Veturin apteekki
- Kausalan apteekki
- Lahden Keskusapteekki
- Lahden Ykkösaiteekki
- Lähiapteekki Ahtiala
- Lähiapteekki Kiveriö
- Lähiapteekki Syke
- Mukkulan apteekki
- Nastolan apteekki
- Nivalan apteekki
- Orimattilan apteekki
- Palokan apteekki
- Pertunmaan apteekki
- Tervakosken apteekki
- Willan Kehraapteekki Hyvinkää
- Yliopiston Apteekki (all locations).

Based on the agreement, members of the Sickness Fund receive the medications and corresponding products prescribed by a doctor and referred to in the Health Insurance Act at no charge. The pharmacy will verify your Sickness Fund membership through your Kela card.

When visiting any other pharmacy than those listed above, you must pay the total price for your medications and ask the pharmacy for an account of the medications. You must then send the account, the payment receipt and the application form to the Sickness Fund.

Private clinics

The Sickness Fund also has an invoicing agreement with Suomen Terveystalo (throughout Finland), Mehiläinen Oy (formerly Apila Terveys Pekkalan tie Nastola, formerly Plusterveys Nastola) and Synlab (formerly Cityterveys).

The invoicing agreement covers doctors' fees, laboratory tests and radiological procedures. The agreement does not cover physiotherapy. The Sickness Fund does not compensate administration fees.

For radiological examinations, the services of Synlab must be used.

Opticians

You can also get a payment commitment from the Sickness Fund, which means that the optician will invoice the Sickness Fund for the eyeglass acquisition up to a maximum compensation of €300. This practice has been agreed on with Lahden Silmäasema and Optikko Nyman in Nastola. Other opticians will also generally agree to this invoicing practice.

Silmäasema grants discounts to Fund members; check the up-to-date membership benefits on the website:

www.rautensairauskassa.com/ajankohtaista

ALLOWANCES

Allowances by virtue of the Health Insurance Act

During a period of disability, Fund members are entitled to receive their salary according to the collective labor agreement. When the employer's obligation to pay salary ends, allowance as referred to in the Health Insurance Act shall be paid by Kela. The allowance is paid for a maximum of 300 days.

MEMBERSHIP FEE

The Sickness Fund's membership fee is 1.8% of the member's salary subject to withholding tax, however at most €689.40 annually (€57.45/month) at the 2025 level (an index adjustment is made yearly). The employer deducts the membership fee directly from the employee's salary and pays it to the Sickness Fund.

MANAGEMENT

The Sickness Fund's executive power is exercised by the Board. The members elect their representatives to the Board for two years at a time at the General Fund Meeting held in November. The Board consists of five members selected by the members and two representatives of the employers.

Composition of the Board of Directors in 2025:

Harri Hiltunen	Chair	Raute Corporation
Jari Penkari	member	"
Peter Truedsson	"	"
Sari Kääriäinen	"	"
Toni Kärki	"	Lahti Precision
Mia Könnilä	" employer's representative	Raute Corporation
Hannu Reko	" "	Lahti Precision

The Managing Director of the Sickness Fund handles the compensations and payments as well as other day-to-day matters.

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

Postal address	P.O. Box 18, 48601 KOTKA
Phone	+358 40 636 1155
Email	sairauskassa@raute.com

In-house postal address: N1/Sairauskassa

The Sickness Fund's customer service is open in Karhula from 7 am–3 pm, by phone +358 40 636 1155 or by email sairauskassa@raute.com

In Nastola from 8 am–11.30 am/12 am–4 pm at Raute's office, see dates at www.rautensairauskassa.com