# GWS Insurance Fund

## Compensates as reimbursements:

1a) 75% of the costs of doctor’s fee (both GP and a Specialist) up to the maximum sum of 84 euros per appointment. This does not include costs of dental health care which will be compensated according to rule 8.

b) 75% of the cost of an appointment in a public health care center, examinations and laboratory tests, hospital outpatient charges and surgical operations in a public hospital.

c) The cost of sick leave certificate demanded by one’s employer.

d) 50% of psychologist’s appointment fee, max 5 appointments annually

2a) Hospital fee up to 180 due to same medical condition/illness.

b) Rehabilitation center fee up to 30 days of the first intervention.

c) Cost of the operating room fee in a private hospital, maximum amount of 150 euros per treatment session/appointment.

3) 85 % of the cost of necessary medicinal expenses, clinical nutrients and emollient creams. Medicinal products need to be prescribed by a doctor and confirmed as reimbursable by the Pharmaceuticals Pricing Board (HILA). The reimbursement is calculated according to the Reference Pricing System. Should one purchase a medicinal product more expensive than the equivalent product from the Reference Pricing System even though there has been a more affordable alternative, the remainder cost will not be compensated by the fund.

4a) 75% of the cost of physiotherapy prescribed by a doctor. 10 appointments annually. OR

b) 75% of the cost of massage, naprapath, acupuncture, osteopath or naprapath treatments prescribed by a doctor. 10 appointments annually. AND

c) 50% of the cost of foot treatment prescribed by a doctor. The therapist must be a registered professional.

5) 75 % of the cost of laboratory tests, pathological tests, radiological tests and treatments and cytostatic treatment and dialysis treatment prescribed by a doctor. The maximum amount of reimbursement is 840 euros annually.

6) The copayment of necessary travel cost due to sickness when the rest of the cost is compensated by Kela. One-way copayment is 25 euros 2023.

7a) 75% of the cost of bandages, assistive devices and prostheses every other year up to the maximum compensation of 134 euros when the products are prescribed by a doctor and there is no way to obtain these products for free (for example from local health care center).

b) 75 % of the cost of medical devices, appliances and meters (e.g. blood pressure meters) every other year up to the maximum compensation of 134 euros.

8) 100 % of the cost of the cost of dentist, specialized dental technician and dental hygienist, orthodontics and prosthetic treatment, up to the maximum compensation of 300 euros annually.

9) 300 euros of the cost of spectacles or contact lenses prescribed by an ophthalmologist or an optician. The reimbursement can be paid every third year.

10) Burial assistance of 1000 euros should a member of the fund die.

**Membership fee is 1,4 % of one’s monthly salary. The employer will deduct this from members’ salaries and recount the sum to the Fund automatically.**