

Type of compensation	Reimbursement by the sickness insurance fund	Maximum amount according to the rules	Miscellaneous: condition, clarification, etc.
Assistive devices, insoles, mouth guards, etc.	70%	Max. 400 e/y	Have a doctor's or occupational physiotherapist's prescription. At least every 2 years the same assistive device
Physiotherapies	70%	Max. 400 e/y	Have a doctor's prescription
Dental care <sup>1)</sup>	70%	Max. 400 e/y	Term period: 1 year insurance relationship!
Massage, etc. Treatment: Trained masseur, physiotherapist, chiropractor, naprapath or osteopath	70%	Max. 400 e/y	The treatment provider must be registered with Valvira! NO DOCTOR'S PRESCRIPTION REQUIRED!
Public health care fees <sup>2)</sup>	70%		Maximum number of hospital days 60/year.
Facility and procedure fees	70%	Max. 400 e/y	No loyalty, office, etc. fees.
Surgeries, on the private side	70%	Max. 400 e/y	Does not apply to vision correction surgeries!
Medicines, be SVL-reimbursable medicine	70%		Have a doctor's prescription. The medicine must be reimbursable in accordance with the Health Insurance Act (i.e. reimbursed by Kela)
Medicines that are not reimbursable by SVL 3)	70%	Max. 400 e/y	Have a doctor's prescription. The medicine must be in Kela's pharmaceutical database, in addition to restrictions, see 3)
Doctor's fees	70%	Max. 400 e/y	
Eye examination fees (optician)	70%		If glasses are also replaced at the same time
Injections, doctor's office <sup>3)</sup>	70%	Max. 400 e/y	delimitations, see 3)
Nurse fees	70%	Max. 400 e/y	Have a doctor's prescription.
Spectacles/contact lenses <sup>1)</sup>	70%	Max. 300 - 600 e (depending on the time of purchase and insurance premium periods)	Term: 1 year insurance relationship . Higher claims amounts (not applicable to the 1st purchase) require an uninterrupted premium history. Previous purchase must be within the previous 6 years.
Studies in the private sector <sup>4)</sup>	70%	Max. 800 e/y	Have a doctor's prescription
Deductible for private medical expenses insurance	70%	Max. 400 e/y	If the cost would have been reimbursable according to the rules of the health insurance

1) Term period for dental care and spectacle reimbursements: one (1) year is required insurance relationship and insurance contribution periods! Accept previous insurance periods (previous 6 years).

2) Public health care fees incl. e.g. treatment day, outpatient care, day sickness, serial care, health centre fees, X-ray examinations in oral health care and examinations performed with a referral from a private doctor.

3) Medicines (not sv-remb.) and injections given by a doctor **are not** reimbursed for contraception, vaccination, trace elements, minerals, nutritional, herbal, vitamin, tobacco withdrawal, erectile dysfunction and diet pills.

4) Studies incl. e.g. laboratory, magnetic, radiological, ultrasound, neural pathway, sleep apnea, ECG examinations. Examinations are reimbursed up to a maximum of EUR 800 per year

**Benefits are paid up to a maximum of EUR 4,000 per calendar year per insured person.  
Medical expenses are not included in the above-mentioned amount.**

**Treatment provided abroad is not reimbursed.  
Application period six (6) months.**