

Type of reimbursement (70% reimbursement from the sickness fund)	Maximum amount according to the rules	Miscellaneous: condition, clarification, etc.
Assistive devices, insoles, mouth guards, etc.	Max. 400 €/year	Have a doctor's or occupational physiotherapist's prescription, no earlier than every 2 years with the same assistive device
Physiotherapies with a doctor's prescription (single health care) in 2024 treatment days	Max. EUR 400 per year in 2024 for treatment costs	Have a doctor's prescription. This compensation type has been removed as of 1.1.2025!
Massage, etc. Treatment: Trained masseur, physiotherapist, chiropractor, naprapath or osteopath / treatment days in 2024	Max. EUR 400 per year in 2024 of treatment costs	The treatment provider must be registered with Valvira! NO DOCTOR'S PRESCRIPTION REQUIRED!
Treatment provided by a physiotherapist, trained masseur, chiropath, napra and osteopath / treatment days in 2025	Max. EUR 600 per year in 2025 of treatment costs	The treatment provider must be registered with Valvira! The treatment must fall within the field in question. NO DOCTOR'S PRESCRIPTION REQUIRED! CLARIFICATION FORM MUST BE!
Dental care	<i>Max 400 e/per year in 2024 for treatment costs / Max 800 e/per year in 2025 for treatment costs</i>	! Term period: 1 year insurance relationship! N.B!!
Public healthcare fees (do not include dental care)		Maximum number of hospital days 60/year
Facility and procedure fees	Max. 400 €/year	No loyalty, office, etc. fees
Surgeries, on the private side	Max. 400 €/year	Does not apply to vision correction surgeries!
Medicines (SVL-reimbursable medicine)		Have a doctor's prescription.
Medicines (not reimbursable by SVL)	Max. 400 €/year	Have a doctor's prescription. Medicine in Kela's medicine database.
Doctor's fees (single health care)	<i>Max 400 e/per year in 2024 for treatment costs / Max 800 e/per year in 2025 for</i>	

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Optician's fees (visit date 2024)		be present with the purchase of reimbursable spectacles
Fees charged by the optician (visit date in 2025)	Max. 100 e/year from studies conducted in 2025	no reimbursable eyewear purchase required
Injections, doctor's office	Max. 400 €/year	
Vaccinations (1.1.2025 and beyond)	Max. 100 e/year, purchase must be made in 2025 at the earliest	
Nurse's fees (single health care)	Max. 400 €/year	As of 1.1.2025, a doctor's prescription is not required
Glasses/contact lenses (purchased on or before 31.12.2024)	First compensation maximum. 300 e, later purchases max. 300 e/450 e/ 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.
Glasses/contact lenses (1.1.2025 and later date of purchase)	First compensation maximum. 350 e, later purchases max. 350 e/525 e/ 700 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.
Examinations with a doctor's prescription in the private sector	Max. €800/ year	Have a doctor's prescription.
Examinations without a doctor's prescription in the private sector (1.1.2025 and beyond)	Max. €100/year (this consumes the maximum ceiling of the amount prescribed by a doctor)	<u>However</u> , examinations with or without a doctor's referral are reimbursed no more than one. EUR 800/year
Deductible for private medical expenses insurance	Max. 400 €/year	If the cost would have been reimbursable according to the fund's rules

Benefits are paid up to a maximum of EUR 5000 per calendar year per insured person.

Treatment provided abroad is not reimbursed. The application period for compensation is six (6) months.