



Do you work at
Skoda Transtech Oy
in the Finnish unit
and are in an
employment
relationship?
-Skoda Transtech Oy
or Recruitment
Service Sihti Oy?

**YOU CAN ALSO JOIN THE
OTANMÄKI HEALTH
INSURANCE FUND!**

Check out this brochure and the Health Insurance Fund's website:

www.otanmaensairauskassa.fi

You can join our health insurance fund
☞ **within twelve (12) months of the commencement of your employment, or**
☞ **by 30.6.2025 if you work at Rekrytointipalvelu Sihti Oy and your employment relationship was valid on 1.7.2024**

👉 MAKE an application to join, it's worth it!

You will receive a membership card and negotiated discounts/benefits.

The insurance relationship ends when the employment relationship ends. You can also resign from the health insurance fund if you wish (resignation notice to be filled in). Please note, however, that if you resign from the sickness fund without terminating your employment, you will NOT be able to rejoin the sickness fund during the same employment relationship.

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Why should I join the Otanmäki Health Insurance Fund?

When you are a member of a sickness fund, you can receive reimbursements in accordance with the rules, which complement e.g. occupational health care and Kela reimbursements. The operation of the health insurance fund is democratic. Our goal is not to make a profit!

Insurance premiums in accordance with the rules of the sickness fund

The health insurance fund's insurance contribution is

- 1.4% of the salary (collected by the employer)
- 1.4% of your partial pension if you work part-time (invoiced by the health insurance fund)
- €35.80*/month for the period of unpaid absence (invoiced by the sickness fund)

In the health insurance fund's insurance contribution has an annual ceiling of EUR 668.77*, So you know the maximum you have to pay to the sickness fund in a year.
*) the amounts are adjusted annually with a wage coefficient

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Reimbursements in accordance with the rules of the sickness fund

Costs incurred immediately after the start of the insurance relationship will be reimbursed by 70% of e.g.

☞ medicines prescribed by a doctor that are reimbursable under the SVL

☞ medicines prescribed by a doctor that are not reimbursable under the SVL (max 400 e/year)

☞ fees charged by public health care (not including dental care)

☞ physiotherapy/massage, etc. treatment/no doctor's prescription is required (max €600 per year)

☞ from doctor's fees (max 800 e /year)

☞ examinations prescribed by a doctor (max 800 e/year)

☞ examinations that do not require a doctor's prescription (max. €100 per year)

☞ vaccinations (max €100 per year)

**A comprehensive list of sickness fund reimbursements can be found on our website
www.otanmaensairauskassa.fi**

Reimbursements in accordance with the rules of the sickness fund

***After the terms and conditions: costs incurred after the one-year insurance relationship and the premium period replaced by 70% of:**

☞ dental care max 800 e/year

☞ glasses/contact lenses prescribed by a doctor or optician up to EUR 350 – 700 (up to EUR 350 for the first pair of spectacles to be replaced, compensation for the next purchase after two (2) years at the earliest, the amount of compensation for subsequent purchases, depending on the time that has passed since the previous claim and the continuous insurance premium period).

***If you have been insured by our fund during the previous 6 years, you may be entitled to dental and/or eyeglass reimbursements before!
In this case, contact the health insurance fund.**

Applying for reimbursement from a sickness fund

You can submit your application to the sickness fund's locked mailboxes at the Otanmäki factory, or delivers e.g. by post to the health insurance fund (Kokkolantie 1791,88200 Otanmäki).

Your claim will be processed confidentially and promptly by the health insurance fund. Reimbursements will be paid to the bank account you have provided.

In addition, the sickness fund has concluded cooperation and invoicing agreements with pharmacies and private healthcare service providers. When you present the health insurance fund's membership card. places, in some places you only pay Your 30% deductible and you can get discounts/benefits. See more about the contract locations on our website.

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