



**DO YOU HAVE AN EMPLOYMENT
RELATIONSHIP WITH ŠKODA
TRANSTECH OY OR RECRUITMENT
SERVICE SIHTI OY (YOU WORK IN
ŠKODA TRANSTECH OY'S FINNISH
UNIT)?
DID YOU KNOW THAT YOU
COULD ALSO JOIN THE
OTANMÄKI HEALTH INSURANCE
FUND WITHIN TWELVE (12)
MONTHS OF THE START OF
YOUR EMPLOYMENT?!**

Why should I join the Otanmäki Health Insurance Fund?

When you are a member of a sickness fund, you will receive reimbursements in accordance with the rules, which complement e.g. occupational health care and Kela reimbursements. You will receive a membership card and negotiated discounts/benefits. We are democratic, and our goal is not to make a profit!

How to join?

Fill in the application to join and submit it to the health insurance fund. You can get membership forms from our website or from the Health Insurance Fund.

How do I resign from a sickness fund?

The insurance relationship ends when the employment relationship ends. You can also resign from the health insurance fund if you wish. 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 period of employment. 2 (6)

***Ask for more information tel. 040 680
5480 (Mondays and Wednesdays from 9
a.m. to 3 p.m.)***

How much does it cost?

The health insurance fund's insurance contribution is

- 1.4% of your salary *)
- 1.4% of your partial pension if you work part-time (invoiced by the health insurance fund)
- €35.80 per month for unpaid absence or part-time work (invoiced by the health insurance fund)
- a maximum of EUR 668.77 per year

The euro amounts are adjusted annually with a wage coefficient

*) if your employer is a Škoda Transtech- > the health insurance fund contribution will be deducted directly from your salary

*) if your employer is a Recruitment Service Sihti Oy -> you must submit the payslips to the health insurance fund for the invoicing of the insurance contribution

What does the sickness fund reimburse immediately?

The sickness fund will reimburse 70% of the costs incurred immediately after the start of the insurance relationship :

- 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 per year)
- fees charged by public health care (not including dental care)
- physiotherapy/massage, etc. treatment/no doctor's prescription is required (max 600 e/year)
- doctor's fees (max 800 e /year)
- support insoles, occlusal splints, etc. prescribed by a doctor or occupational physiotherapist (max 400 e/year)
- examinations prescribed by a doctor (max 800 e/year)
- examinations/ no doctor's prescription is required (max 100 e/year)
- vaccinations (max €100 per year)

Comprehensive list of our compensations:
www.otanmaensairauskassa.fi

What does the sickness fund reimburse only after the conditional period?

The sickness fund will reimburse 70% of the costs incurred after the one-year insurance relationship and the one-year contribution period:

- dental care (max 800 e/year)
 - glasses/contact lenses/eye surgery prescribed by a doctor or optician. max 350 – 700 euros
 - >first spectacle allowance max 350 euros,
 - >next spectacle allowance after two (2) years at the earliest, reimbursement max 350 euros
 - >or the next spectacle allowance after three (3) years at the earliest, compensation max 525 euros*)
 - >or the next spectacle allowance after four (4) years at the earliest, compensation max 700 euros*)
- *)N.B! Higher compensation amounts require a continuous insurance premium period!

PS. Have you been a member of our fund before? You may be entitled to the above-mentioned compensation without a conditional period. Contact us, let's find out.

How do I apply for compensation?

You can submit your application

-> to the sickness fund's locked mailboxes at the Otanmäki factory or

-> by e-mail:

[otanmaen.sairauskassa\(at\)outlook.com](mailto:otanmaen.sairauskassa(at)outlook.com)

-> by post:

Kokkolantie 1791,88200 Otanmäki

->directly to the office:next to the occupational health centre, downstairs of the factory.

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

Invoicing and cooperation agreements

In addition, the Health Insurance Fund has signed **invoicing and cooperation agreements** with pharmacies and private healthcare operators (see our website). When you present your health insurance fund **membership card**, you will only receive your 30% deductible by paying the deductible for your treatment/medication at the invoicing agreement locations, as well as negotiated benefits/discounts also at the co-operation agreement locations.

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