

**THE GENERAL DIRECTIVES OF  
THE SICKNESS FUND LAIVA**

**Valid as of May 16<sup>th</sup> 2025, until further notice**

## CONTACT INFORMATION

### Postal address:

Sairauskassa Laiva  
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20240 TURKU

### Open:

Monday-Thursday 9.00-12.00 and 13.00-15.00

Friday 9.00-12.00

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**E-service:** <https://laiva.omasairauskassa.fi/>

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## THE FUND BOARD

### Actual members

Seilo Jyrki, chair  
Lehtonen Mara, vice chair  
Ervasti Jusa-Martti  
Latvaniemi Sari  
Tamminen Pasi  
Vänni Pasi

### Deputy members

Lehtiö Janne  
Laaksonen Arto  
Juusti Miika  
Kangasmäki Sini  
Kakko Juhani  
Salonen Tuija

These general directives are meant to briefly inform about the Sickness Fund Laiva and fund's most common practices and compensations.

Specific directives are found in the official rules of the Sickness Fund Laiva. Contact the sickness fund for more detailed information.

**Note: Please notice that this is an unofficial translation.**

**The valid official guidelines and rules in Finnish are followed in the interpretation and decision-making.**

## **THE INSURANCE**

The insured persons of the fund are all those in an hourly wage employment, with the exception of those with employment contracts of less than 6 months and whose working hours are less than 60 hours per calendar month.

The fund's insurance and the right to compensation starts at the beginning of the month following the signing of the employment contract.

Exceptions are dental care (6-month waiting period) and glasses (12-month waiting period).

## **THE INSURANCE FEE**

The insurance fee is 1,50 per cent of the gross wage.

The insurance fee is deducted directly from the wage by the employer and settled with the sickness fund. The insurance fee is not tax-deductible.

## **KELA CARD**

You will receive a new Kela card with the sickness fund's number (37504) within two weeks from the start of the insurance.

The card is mailed directly to your home.

Dispose the old Kela card.

You will get the discounts the sickness fund has settled with some service providers (the list is at the end of this summary) by presenting your Kela card.

## **TEMPORARY LAY-OFF OR OTHER UNPAID LEAVE**

The compensations are paid during periods of an unpaid sickness leaves and parental allowances. The compensations are not paid during periods of lay-offs, child home care allowances, study or job alternation leaves.

## THE SICKNESS FUND COMPENSATIONS AND CONDITIONS BRIEFLY

**Please notice that this is a summary.**

**The valid official guidelines and rules in Finnish are followed in the interpretation and decision-making.**

### FROM THE BEGINNING OF THE INSURANCE

Public health care e.g. Health Centre fees, day surgery and daily hospital fees, outpatient and emergency clinic fees and serial therapy ( <b>Note:</b> Not to be applied to oral/dental care)	100 %
Medicines (Kela-reimbursable, including the initial deductible of 70 €, Ask also for the Calculation (SV 27 ATK) in the pharmacy)	100 %
Doctor's fees in private health care ( <b>Note:</b> Surgeries at private health care, always only at the discretion of the sickness funds' board, get more information from the sickness fund)	75 %
Radiological, pathological, laboratory and DIVA-examinations (doctor's referral to be included in the claim)	75 %
Endoscopic examinations through a natural opening in the body (such as mouth, nose, urethra or anus)	75 %
Valvira-registered psychologist's examination (doctor's referral to be included in the claim)	75 %
Psychotherapy, rehabilitative psychotherapy compensated by Kela	75 %
Valvira-registered psychotherapists' or psychologist's visits max.10 times per calendar year, when prescribed by the occupational health care doctor or a psychiatrist	75 %
Lymphatic draining, desensitization, cryotherapy and phototherapy treatments (doctor's referral to be included in the claim)	75 %
Physiotherapy, osteopathic, naprapathic or chiropractic treatments prescribed by a doctor max.10 visits per calendar year (doctor's referral to be included in the claim)	50 %
Ambulance fees	100 %
Procedure and institutional fees charged by a private health care	max. 50 €/visit
Reimbursement of 75 % of the deductible portion of a voluntary health insurance, but per granted insurance compensation	max. 100 €
Funeral allowance after the death of a member	1 500 €

**Please notice that if the treatment or the examination is Kela-reimbursable, the Kela-reimbursement will be subtracted from the Fund's reimbursement.**

### **AFTER 6 MONTHS OF INSURANCE**

Costs for dental care

350 € per  
calendar year

### **AFTER ONE YEAR OF INSURANCE**

Costs for eyeglasses/contact lenses (prescribed by an ophthalmologist/optician)

250 €

**The compensation is available again, when new glasses/lenses have been purchased after at least two years have passed since the previous purchase.**

The maximum compensation for laser eye surgery is 700 €.

**NB:** Laser eye surgery compensation does not require that the insurance has been valid a year.

**The compensation must be applied for within six months from the date of payment.**

### **THE SICKNESS FUND DOES NOT COMPENSATE**

- administrative fees, invoicing extras, penalty interests etc.
- journeys made by other means of transport than an ambulance
- vaccinations
- detoxification
- masseur
- braces, orthosis, insoles, medical aids etc.
- medical certificates acquired for a driver's licence or an insurance company
- the share of costs covered by employer (e.g., ePassi)
- artificial insemination costs
- artificial kidney or cancer treatments or examinations in private health care
- preventive vitamin or trace substance examinations
- pregnancy 3D or 4D examinations

**DISCOUNTS FOR THE INSURED BY SICKNESS FUND LAIVA**

The sickness fund Laiva has settled discounts with the following service providers.  
Discounts are given by presenting your Kela card.

**CORONARIA NAANTALI, RAISIO AND TURKU****HAMMAS HOHDE HAMMASKLINIKAT****HAMMASMEHILÄINEN****IHOTALO****KUNTOUTUS- JA HYVINVOINTIKESKUS VARIAATIO OY****LÄÄKÄRIKESKUS AAVA OY****MEHILÄINEN****PIHLAJALINNA LÄÄKÄRIKESKUKSET****RAISION FYSIOTERAPIA KY****RECUROR OY**

Discounts in Recuror are for the insured and for their family members

**SILMÄASEMA**

Discounts in Silmäasema are for the insured and for their family members

**SYNLAB****SYNSAM**

Discounts in Synsam are for the insured and their family members

**TERVEYSTALO**