

Medical expenses insurance

Companies and organisations

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The content of the insurance contract shall be determined in accordance with the policy document, the Medical expenses insurance terms and conditions, and the General terms and conditions of insurance. The policy document shall be endorsed with any case-specific information on the insurance, such as the insured parties and the insurance coverage and eventual individual restrictions.

1 Insured parties and recipient of compensation

1.1 Insured parties

The insured parties are the persons shown in the insurance policy.

An insured party must reside in Finland on a permanent basis and hold a valid Kela (health insurance) card as an indication that he or she is covered by Finnish residence-based social security. If an insured party stays outside Finland for an uninterrupted period of more than six months, he or she is not considered to reside in Finland on a permanent basis.

1.2 Recipient of compensation

All compensation is paid to the relevant insured party, unless the policyholder specifically declares that compensation should be paid to the policyholder.

2 Validity and termination of insurance

2.1 Territorial limits

This insurance covers only medical examinations performed and treatment provided in Finland.

2.2 Entry into force

Section 3 of the General terms and conditions discusses the commencement of LocalTapiola's liability and the validity of insurance contracts.

The decision whether to grant an individual insured party any insurance cover is based on a health declaration submitted by the relevant insured party. With regard to an individual insured party, the insurance cover becomes effective on the day when the health declaration is signed, provided that the criteria for the grant of insurance are satisfied.

2.3 Termination of insurance

This insurance terminates:

- at the end of the insurance period during which the insured party reaches the age of 80;
- when the insured party's employment with the policyholder ends; or
- once the maximum amount of the healthcare costs shown in the insurance policy has been attained.

Section 16 of the General terms and conditions discusses the termination of insurance contracts in more detail.

3 Criminal activity, nuclear damage, and war

Medical expenses insurance does not cover any losses caused by:

- criminal activity by the insured party;
- an impact of a weapon or a device based on a nuclear reaction or ionising radiation and injuring masses of people;
- nuclear damage as described in the Nuclear Liability Act, or by damage caused by a material, a device or a weapon based on a nuclear reaction, irrespective of where the damage occurs;

- a war, a rebellion, a riot, an armed conflict or similar, or service in a peacekeeping operation or other military action organised by the United Nations, the European Union or some other entity. Where an insured party embarks on international travel before armed action commences and does not participate in it, this section does not apply until 14 days have elapsed from the commencement of the armed action. If an insured party personally takes part in such armed action or where there is a major war, this section applies immediately. Major war means any war between two or more permanent members of the United Nations Security Council.

4 Indexation of insurance

The sums insured, any deductibles and all premiums are wage coefficient adjusted annually at the beginning of an insurance period. All policies are linked to the wage coefficient (TyEL wage coefficient) referred to in the Employees Pensions Act. The value in the calendar year preceding the commencement of the relevant insurance period is used as the wage coefficient.

5 General information on medical expenses insurance

Medical expenses insurance covers expenses of the medical treatment of illnesses or accidents incurred during the validity of this insurance.

5.1 Insured events covered

5.1.1 Accident

Accident means a sudden and unforeseeable event caused by an external factor which causes a bodily injury to an insured party against his or her will.

Other insured events covered as accidents

The following incidents suffered by an insured party are covered as accidents by this insurance: involuntary drowning, sunstroke, heatstroke, frostbite, gas poisoning, and any poisoning caused by a substance accidentally ingested by an insured party.

Additionally, this insurance covers:

- injuries caused by a significant variation in pressure;
- muscle or tendon strains resulting from a sudden motion or exertion the principal cause of which is not the insured party's illness or physical defect. Compensation is subject to the condition that medical treatment is initiated within 14 days of injury. Compensation will be paid for up to six weeks from the date on which a strain occurs. No MRI or any surgical intervention are covered as medical treatment expenses of a strain caused by a sudden motion or exertion.

5.1.2 Illness

Illness means a condition that requires medical treatment which, on the basis of a report submitted to LocalTapiola, has started independently of the insured party's will and not accidentally.

5.2 Maximum compensation

The maximum amount of the covered healthcare costs is shown in the insurance policy. From that amount, any compensation paid is deducted on an annual basis, and the remaining amount is increased as laid down in Section 4 of the terms and conditions. The insurance policy also shows the daily maximum compensation in respect of the covered daily hospital charges.

5.3 Deductible

Covered medical treatment expenses are subject to the deductible shown in the insurance policy. This deductible is deducted once for each time a claim is filed.

6 Compensation

The purpose of this insurance is to compensate, in accordance with these terms and conditions and the General terms and conditions, for costs of an insured event within the scope of the agreed insurance cover.

6.1 Exclusions

No compensation is payable under medical expenses insurance in respect of any of the following:

- pregnancy or childbirth, abortion or contraception, or treatment of infertility;
- medical treatment due to any abuse of alcohol or a pharmaceutical substance or consumption of drugs;
- medical treatment due to an illness or injury which the insured party causes deliberately;
- injury caused to a tooth or dentures by occlusion, even where an external factor contributes to such injury.

6.2 Healthcare costs

Medical treatment expenses are covered insofar as they are not covered by any act. Medical treatment expenses are covered under the Workers' Compensation Act, the Workers' Compensation Act for Self-employed Farmers, the Motor Liability Insurance Act, the Basic Education Act, the Health Insurance Act and the Patient Insurance Act. Other legislation also contains rules governing primary liability for compensation. Where compensation for medical treatment expenses is provided for in an act, compensation must be first sought on the basis of that act.

6.2.1 Filing for and payment of compensation

Claimants must seek the compensation referred to in the Health Insurance Act from the Social Insurance Institution of Finland (Kela) before filing a claim to LocalTapiola.

The compensation referred to in the Health Insurance Act must be sought from Kela within six months of the date on which expenses are incurred. If entitlement to the compensation referred to in the Health Insurance Act is extinguished, LocalTapiola will subtract from the relevant compensation the proportion which would have been paid under the Health Insurance Act.

Claimants must submit to LocalTapiola the original compensation decision issued by Kela together with copies of the receipts supplied to Kela. As for the receipts in respect of which no compensation was received from Kela, the originals must be submitted to LocalTapiola.

A claimant must, at his or her own expense, submit to LocalTapiola any medical statement which may be needed as well as any other reports available to the claimant necessary to settle the claim.

LocalTapiola pays the relevant compensation within one month of the day on which the claim and the necessary reports are received by LocalTapiola.

In the event of a delayed payment, LocalTapiola pays interest for late payment under the Interest Act.

6.2.2 Medical treatment expenses covered

Medical expenses insurance covers healthcare costs of an insured party's medical treatment and examination incurred during the validity of this insurance.

The expenses of medically treating a covered insured event are covered on the basis of an original invoice or receipt.

All compensation for medical treatment expenses is subject to the condition that the examinations, treatments and medication are ordered by a doctor and that they are considered necessary for the medical examination or treatment of an injury or illness according to generally accepted medical practice. The medical treatment expenses must be reasonable. Should the expenses be clearly above the general price level, they are covered only to the extent corresponding to the general price level.

Covered medical treatment expenses include:

- expenses of medical examinations and procedures provided by a doctor or some other health care professional;
- medication dispensed by a pharmacist under licence granted by the relevant authority;
- daily hospital charges up to the daily maximum compensation shown in the insurance policy for not more than 360 days per any one illness or accident;
- expenses of cosmetic treatment of an accidental injury approved by LocalTapiola in advance;
- medical treatment expenses of accidental dental injuries;
- expenses of phototherapy administered to treat a skin condition;
- expenses of dental care necessary to cure a systemic disease of the body.

Covered medical treatment expenses do not include any:

- healthcare costs of medical examinations performed or treatment provided outside Finland;
- physical therapy or any therapy comparable to physical therapy;
- medical certificates or fees charged for certificates;
- psychotherapy;
- eye tests, acquisition of spectacles or contact lenses, or repair of refractive errors by surgery;
- health checks;
- preventive medical treatments, vaccinations or medication;
- medical treatments or medication solely or principally for the purpose of improving the quality of life or external appearance, such as due to an erectile dysfunction or obesity;

- homeopathic, anthroposophic, pharmaceutical, vitamin, mineral or nutrient preparations;
- dressings, medical equipment or other assistive devices, or prostheses;
- medical treatment of the teeth or the masticatory system other than dental care administered to treat an accidental injury or necessary to cure a systemic disease of the body;
- cosmetic treatment or surgery to medically treat an injury other than an accidental injury;
- reduction mammoplasty or augmentation mammoplasty, or liposuction;
- expenses of travel or accommodation;
- daily charges of spas or rehabilitation facilities;
- other expenses not shown under Section 'Covered medical treatment expenses include'.

6.3 Extended insurance

Where agreement is made to extend the insurance cover for an additional fee and this is indicated in the insurance policy, deviating from Section 6.2.2. ('Covered medical treatment expenses do not include any') the following are also covered as healthcare costs:

- physical therapy or any therapy comparable to physical therapy for up to 10 treatment sessions with regard to any one illness or accident; and
- reasonable expenses of travel to covered medical treatments and examinations.

In case of any dispute under these terms and conditions the original Finnish wording shall prevail.

Insurance is granted by the following mutual insurance companies in LocalTapiola Group (business ID):

LähiTapiola **Etelä** (0139557-7) | LähiTapiola **Etelä-Pohjanmaa** (0178281-7) | LokalTapiola **Sydäkusten** -
 LähiTapiola **Etelärannikko** (0135987-5) | LähiTapiola **Itä** (2246442-0) | LähiTapiola **Kaakkois-Suomi**
 (0225907-5) | LähiTapiola **Kainuu-Koillismaa** (0210339-6) | LähiTapiola **Keski-Suomi** (0208463-1) |
 LähiTapiola **Lappi** (0277001-7) | LähiTapiola **Loimi-Häme** (0134859-4) | LähiTapiola **Länsi-Suomi** (0134099-8) |
 LähiTapiola **Pirkanmaa** (0205843-3) | LokalTapiola **Österbotten** - LähiTapiola **Pohjanmaa** (0180953-0) |
 LähiTapiola **Pohjoinen** (2235550-7) | LähiTapiola **Pääkaupunkiseutu** (2647339-1) | LähiTapiola **Savo**
 (1759597-9) | LähiTapiola **Savo-Karjala** (0218612-8) | LähiTapiola **Uusimaa** (0224469-0) |
 LähiTapiola **Varsinais-Suomi** (0204067-1) | LähiTapiola **Vellamo** (0282283-3) |
 LocalTapiola General Mutual Insurance Company (0211034-2)

The companies' contact details are available at www.lahitapiola.fi.