

**Your employer's medical expenses insurance covers medical expenses from the treatment of accidents and illnesses, as set out in the insurance terms and conditions. This insurance covers treatment by a specialist when you have a referral from your treating physician.**

**You are not covered by medical expenses insurance for any expenses that arise from the treatment of an illness or accident outside Finland. If your treatment continues in Finland, the expenses will again be compensable under medical expenses insurance.**

### **How to seek treatment**

As the preferred option, seek treatment at your own occupational health care provider, or at a hospital/clinic that can treat your injury. At the hospital/clinic, present your Kela (health insurance) card and provide the name of your employer and your employer's insurer.

If the hospital/clinic cannot bill LocalTapiola directly, first pay the invoice personally out of pocket, and seek reimbursement for the costs when you make the claim, or report the costs by telephone afterwards.

### **Deductible**

If the medical expenses insurance policy has a deductible, you can find it in the policy document. The deductible is deducted each time you make a claim. You may want to collect together all the treatment expenses that you incur in one year, in which case the deductible shown in the policy document applies once only.

### **LocalTapiola is there for you**

We automatically create a loss report when the hospital/clinic submits their invoice, if the hospital/clinic sends the invoice directly to LocalTapiola.

To make a claim, you need the policy number. From the Social Insurance Institution of Finland (Kela), claim the compensation to which you are entitled under the Health Insurance Act before making a claim to LocalTapiola.

### **How to report costs:**

- Use the costs statement form at <https://asiointi.lahitapiola.fi/kuluilmoitus/> to report any medical treatment expenses you yourself have paid out of pocket.
- To report costs, you need:
  - banking credentials/the Mobile ID
  - the employer's name
  - the policy number, or the business ID.

### **Our contact details:**

- tel. +358 9 453 3222 (Mon–Fri 9.00–15.00)
- [yritysten.henkilovahingot@lahitapiola.fi](mailto:yritysten.henkilovahingot@lahitapiola.fi)
- Please note that the email connection is not secure. Send us a secure message at: <https://secure.lahitapiola.fi>