

Your employer's working capacity insurance covers medical treatment expenses of accidents and illnesses, as shown in the insurance terms and conditions. Contact your employer to check what exactly this insurance covers, and to get the more detailed instructions for how to seek treatment.

How to seek treatment

Seek treatment at a hospital/clinic (your dedicated occupational health care provider) as instructed by your employer. In urgent cases, you may also seek treatment in public health care.

At the hospital/clinic, present your Kela (health insurance) card and provide the name of your employer and your employer's insurer.

LocalTapiola – always there for you when you need us

If you have paid expenses out of pocket, or if you have any questions about this insurance or claims, please contact our Claims Service.

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/a 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
- Please note that the email connection is not secure. Send us a secure message at: <https://secure.lahitapiola.fi>