

Q&A Most asked questions

Membership:

- 1. I have previously had short work contracts in a shareholder company and now I got a longer contract. Can I apply for membership?
- Yes you can. The six month application period to become a member of the fund starts from the signing of a new employment contract. Please note that you can only be a member if the membership lasts for six months and your working hours are at least 20 hours a week. If the conditions for membership are met, the membership starts at beginning of the month following the application. Waiting period for dental care and glasses reimbursements only starts to run from the time the memberships starts.

Partners:

- 1. Can I choose the service provider myself?
- Yes, you can choose the service provider yourself
- 2. How do I get discount when visiting a partner?
- Enerkemi has a contract with some of the medical centers. These partners charge only 25 % deductible for medical services that are included in the invoicing agreement. A Kela card with the fund's identifier (46001) must be shown at the checkout after the visit. These partners also offer some discounts when a member is identified.

Information on partners and discounts can be found on our homepage under Partners.

Applying for compensation and compensation decision

- 1. How can I use the online service Iris?
- You can log in the service from this link <u>Omasairauskassa</u>. After logging in you can choose English version from the upper right corner. By going to "Own information" on the left, you can select English as your language.

If you are a new Iris user must first agree to the electronic processing of your own data. Go to enerkemi.omasairauskassa.fi and log in to the service with Suomi.fi IDs. You will not be able to make a claim until you have received a notification in your email that you have joined the servie. You will receive the email within 1-2 working days.

- 2. What attachments are needed for the application?
- The attachment required for application vary depending on the type of benefit. You can find the information on our website under Compensations. The main principle is that the attachment must show customer's name, the service received, the date and the costs.
- 3. Where can I see the decision?
- If you use the online service Iris, you can see the compensations paid to you in Iris under Decisions. Otherwise, you will receive the decision by mail.

Reimbursable costs

- 1. Will I receive compensation for the procedure?
- The fund's compensation responsibility applies to treatment accordance with generally accepted, good treatment practice. The condition for receiving compensation for procedures is that an advance decision has been applied for by sending the medical reports to the fund.
- 2. How the fund compensates the glasses?
- Compensation for glasses may be provided after the applicant has been a member of the fund for one year. You can choose your optician yourself.

You can get compensation for 75% of the cost of glasses but no more than 550 euros per calendar year. The same maximum amount also includes the costs of contact lenses, opticians and vision correction surgery.

- 3. Does the fund cover vaccines?
- The fund covers the costs related to the treatment of illness. Vaccines are preventive treatment and are not reimbursed by the fund.
- 4. I received a notification that my compensation quota is full (kiintiö täynnä in Finnish). What does it mean?
- Some of the fund compensations have annual maximum compensations which are called quotas (kiintiöt). The maximum compensation amounts can be found on the fund's website. After the quota is met, excess part remains to be paid by the member himself.