THE GENERAL DIRECTIVES OF

HIETALAHDEN TELAKAN SAIRAUSKASSA

Valid as of November 12th 2026, until further notice

CONTACT INFORMATION

Postal address:

Hietalahden telakan Sairauskassa
PL 666
20101 TURKU

Street address:

Meyer Turku Oy (P32D)
Telakkakatu 1
20240 TURKU

E-service - IRIS:
https://hietalahti.omasairauskassa.fi/

Website: www.hietalahdentelakansairauskassa.fi

Open:

Monday-Thursday 9.00-12.00 and 13.00-15.00

Friday 9.00-12.00

Telephone +358 50 433 5523
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E-mail: laiva@sairauskassalaiva.fi

THE FUND BOARD:

Actual members
Markku Kyröläinen, chair
p. 044 769 7932
markku.kyrolainen@helsinkishipyard.fi

Olli Ahonen, vice chair
Heidi Hanski
Reijo Sallinen
Paula Väisänen

Deputy members
Kari Notko

Pasi Pöntinen
Luc Dhalmann
Kimmo Ilmonius
Mika Sivén

These general directives are meant to briefly inform about sickness fund - Hietalahden telakan Sairauskassa and fund's most common practices and compensations.

Specific directives are found in the official rules of Hietalahden telakan Sairauskassa. 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 are all hourly-paid persons employed by the employers mentioned in section 4 of the sickness fund's rules and who receive their main source of income from the employer. Income is considered to be the main source of income when the person's working hours are at least 60 hours per calendar month.

The insurance begins when the employment begins and ends when the employment ends or when the main source of income no longer comes from the employer (e.g. fixed-term rehabilitation benefits).
However, persons whose employment is less than 4 months are not insured.

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.

COMPENSATIONS DURING UNPAID LEAVE

Compensations are paid when you are on unpaid sick leave and parental allowances.

Compensations are NOT available during layoff, child home care allowances, study leave or job alternation leave.
See sickness fund's rules; section 14**.**

HOWEVER, COMPENSATIONS FOR DENTAL CARE AND RELATED X-RAY EXAMINATIONS, ARE PAID NORMALLY DURING LAYOFF.
THIS DECISION IS IN VALIDITY FROM 1.1.2020 TO 31.12.2026.

The compensation must be applied for within six months from the date of payment.
Compensation must be applied for either through the e-service Iris or by post.

THE SICKNESS FUND'S 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 (**NB:** Not to be applied to oral/dental care or examinations)	100 %
Medicines (Kela-reimbursable, including the initial deductible of 71,92 €, Ask also for the Calculation (SV 27 ATK) in the pharmacy)	100 %
Lymphatic draining, desensitization, cryotherapy and phototherapy treatments (doctor's referral to be included in the claim)	100 %
Foot care specialist's treatment prescribed by a doctor (the referral must be included in the claim; the service provider must be registered by LVV)	100 %
Doctor's fees in private health care (**Note:** Surgeries at private health care, always only at the discretion of the sickness funds' board, get more information from the sickness fund)	85 %
Psychotherapy (rehabilitative psychotherapy compensated by Kela)	85 %
LVV-registered psychotherapist's or psychologist's visits max.10 times per calendar year, when prescribed by the occupational health care doctor or a psychiatrist	85 %
Psychologist's examination (doctor's referral to be included in the claim)	85 %
Radiological, pathological and laboratory examinations (doctor's referral to be included in the claim)	85 %
Endoscopic examinations through a natural opening in the body (such as mouth, nose, urethra or anus)	85 %
Physiotherapy, massage, naprapathic or chiropractic treatments and physiotherapeutic examination prescribed by a doctor max.15 visits per calendar year (doctor's referral to be included in the claim)	85 %
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	100 €
Orthopaedic insoles and other orthopaedic braces prescribed by a doctor up to (doctor's referral to be included in the claim) Compensation can be applied for again after 5 years have passed since the previous brace was bought.	200 €
Funeral allowance after the death of a member	700 €

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 CONTINUOS INSURANCE

Costs for dental care	250 € per calendar year

AFTER ONE YEAR OF CONTINUOS INSURANCE

Costs for eyeglasses/contact lenses **The compensation is available again, when new glasses/lenses have been purchased after at least two years have passed since the previous purchase.**	250 €

THE SICKNESS FUND DOES NOT COMPENSATE

- administrative fees, invoicing fees, penalty interest etc.
- parking fees
- journeys made by other means of transport than an ambulance
- osteopathic treatment
- non-Kela-reimbursable medicine, over-the-counter medicine, vitamins, herbal products etc
- vaccinations
- medical certificates acquired for a driver's license or military service
- optician's fees
- detoxification
- cosmetic procedures
- the share of costs covered by employer (e.g., ePassi)
- artificial insemination costs
- artificial kidney, cancer or gender-affirming treatments or examinations in private health care
- vitamin or trace element examinations or health package check-ups
- pregnancy 3D or 4D examinations

DISCOUNTS FOR THE INSURED BY SICKNESS FUND

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

The electronic membership card can be found in the fund's electronic service, IRIS.
Register to IRIS at: https://hietalahti.omasairauskassa.fi
You can request a plastic membership card by e-mail laiva@sairauskassalaiva.fi
Also, provide your postal address to which the card will be send.

CORONARIA HAMMASLÄÄKÄRIT OY JA CORONARIA HAMMASKLINIKAT

HAMMAS HOHDE HAMMASKLINIKAT

HAMMASHOIVA-KLINIKAT

HAMMASMEHILÄINEN

LÄÄKÄRIKESKUS AAVA

MEHILÄINEN

PIHLAJALINNA LÄÄKÄRIKESKUKSET

SAIRAALA EIRA

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