

# Employee Benefit Fund



Membership in the employee benefit fund (EBF) brings financial security in case of illness and helps you take care of your well-being.

## Funding

Additional benefits granted by the employee benefit fund are funded by membership payments whereas salaries of the personnel, rent and other office expenses are covered by administrative expenses paid by the employers and Kela.

## When do you need EBF services?

When you have health concerns and you need special health care, you can visit a private clinic also in the evening and at the weekends. EBF will reimburse the expenses according to the fund rules.

When examinations are not included in occupational health care, the cost will be reimbursed by EBF:

- if you need to visit a specialist and need examinations, the doctor will make a referral, the cost is reimbursed by EBF according to rules.
- you have visited an occupational health doctor and received a referral for physiotherapy, EBF will pay reimbursement for the treatment according to rules.

EBF reimburses medication prescribed by a physician and confirmed as Kela reimbursable after the 50 € initial deductible per year.

Please note that EBF also pays reimbursement for dental care and eye glasses.

You will find further information on benefits and invoicing contracts, etc. on the fund's website [www.vakuutuskassa.com](http://www.vakuutuskassa.com)

## Responsibilities

<b>Occupational health care</b>	<ul style="list-style-type: none"><li>• Preventive occupational health care, etc. health inspections</li><li>• General practitioner level medical treatment</li><li>• Work-related accidents and illnesses</li></ul>
<b>Employee benefit fund</b>	<ul style="list-style-type: none"><li>• Reimbursements for special health care and medication</li><li>• Kela sickness allowance and parental allowances, Kela reimbursements for medical expenses</li></ul>
<b>Kela</b>	<ul style="list-style-type: none"><li>• Child-care leave</li><li>• Home care allowance</li><li>• Rehabilitation allowance</li></ul>