The process of discretionary contribution – physical illness preventing working KONE

MEMBER

1. Is unable to work or his/her ability to work is at risk

2. Books an appointment with a specialist because of the illness

7. Checks his/her own insurance

12. Makes sure that the public sector has received the referral and checks the situation of the waiting list

13. Asks the health care provider for a cost estimate

14. Fills in an application form which includes a description of the illness and the need of treatment

18. Books an appointment with the health care provider after getting an approval from the fund

22. Commits to rehabilitate him/herself according to instructions

SPECIALIST

3.. Examines the possibilities of rehabilitation

4. Refers to further examinations if required

5. Finds a need of an operation

6. Assesses the urgency of the operation and writes a referral to the public sector

OCCUPATIONAL HEALTH DOCTOR

8. Makes an estimation of the member's ability to work and the need of treatment

9. Writes statement B for the application of the discretionary contribution

EMPLOYER

10. Budget responsible manager considers whether he/she wants to invest in the operation

11. Fills in the manager's recommendation which includes a description of the working conditions and the positive effects of the operation in regard to work

EMPLOYEE BENEFIT FUND

15. Receives and checks the application papers

16. Informs the member of the progress of the application

17. Informs the member about the fund's decision

19. Writes a payment commitment to the operation

21. Sends an invoice to the employer for the costs of the operation after the fund's reimbursements have been deducted

HEALTH CARE PROVIDER

20. Invoices the fund as per the payment commitment