

1. MAXIMUM COMPENSATION AMOUNTS FOR 2026

6a)	assistive equipment prescribed by a doctor, compensation may be applied for every three years	€300.00
7a)	eyeglasses every two years	€300.00
7b)	eyeglasses every three years	€450.00
8a)	compensation for dental care/calendar year	€380.00
9)	massage/calendar year	€160.00
16)	funeral allowance	€3,000.00

RETIRED AND OTHER INSUREES

6a)	compensation for dental care/calendar year	€280.00
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2. INSURANCE CONTRIBUTIONS IN 2026

Sickness Fund insurance contribution to be withheld is	1.1% of pay
Insurance contribution cap	€50.00/month €600.00/year
Insurance contribution of other insurees and insurees on unpaid leave	€24.00/month
Insurance contribution of retired insurees	1.7% of pension

3. BENEFIT SUPPLEMENTS FROM THE OPERATING FUND IN 2026

Public-sector client fees are fully compensated for according to the maximum amounts specified in the Decree on Client Fees in Social Welfare and Health Care (912/1992):

- outpatient clinic fees
- health center fees
- serial treatment fees
- ambulatory surgery treatment fees
- day ward fees
- hospital-at-home and homecare fees in connection with hospital care; available for up to four months per calendar year
- hospital fees for treating the same illness are compensated for according to the lowest payment category for up to 180 days.

4. COMPENSATION CAP FOR PROCEDURAL FEES IN 2026

On a case-by-case basis, compensation may be paid out for treatment provided by a private hospital.

A COMPENSATION APPLICATION MUST ALWAYS BE SUBMITTED TO THE SICKNESS FUND BOARD IN ADVANCE.

Private clinics include Pihlajalinna, Mehiläinen and Suomen Terveystalo. A COMPENSATION APPLICATION MUST DETAIL THE PROCEDURE, COST ESTIMATE AND COMPARABLE HEALTH CARE OPTIONS AVAILABLE IN THE PUBLIC SECTOR. Compensation of 80% can be provided for the service fee of a private hospital (procedural fee), up to a maximum of €1,500.00. Additional information and support with submitting an application is available from the Sickness Fund.

Sports events are excluded: If an injury has occurred during sports at a club/in a team/on a level where a license/insurance is mandatory or recommended, the board may decide to reduce the compensation to half of the full amount. In that case, the compensation will be 40%, but no more than €750.00.