Mental health insurance

Insurance product information document

Company: If P&C Insurance Ltd (publ), branch in Finland **Product: Mental health insurance**

Complete pre-contractual and contractual information on the product is provided in the Policy Document and in the Terms and Conditions.

What is this type of insurance?

With mental health insurance, a company can insure the group of persons for mental well-being deteriorations and for mental disorders. The insured group may include individuals who are employed by the Policyholder or entrepreneurs who work in their company. The insurance is valid 24 hours a day world-wide. However, only treatment given in Finland by the treatment partner specified in the Policy Document is covered.

What is insured?

Mental health insurance: Conversational help

- ✓ Covers the costs of treatment caused by conversational help in a situation where the Insured feels that his or her mental well-being has deteriorated.
- ✓ Conversational help refers to a remote discussion with a health care professional trained in mental health to improve the Insured's mental well-being.

Mental health insurance: Therapy cover

- ✓ Covers treatment expenses caused by psychotherapy if a psychiatrist has diagnosed the Insured with a mental disorder and written a referral for psychotherapy to the Insured. The provider of the psychotherapy covered by the insurance must be a psychotherapist approved by the National Supervisory Authority for Welfare and Health (Valvira).
- ✓ A mental disorder refers to diagnoses belonging to Chapter F of the ICD-10 classification of diseases.
- ✓ In addition, the insurance covers a maximum of two therapy-related visits to a psychiatrist per one therapy period (for example, a visit needed to obtain the therapy referral).

The insurance policy may include, according to the policyholder's choice, both Conversational help and Therapy cover, or only one of them.

What is not insured?

Compensation is not paid for example for:

- ✗ Other psychological or neuropsychological examination, treatment, or rehabilitation
- ✗ Conversational help provided by a psychiatrist
- ✗ Medical certificate or statement fees
- ✗ Conversational help for a person who has no symptoms of deteriorated mental well-being or any other preventive treatment
- ✗ Rehabilitation or stays in rehabilitation centres, spas or sanatoriums or equivalent institutions
- ✗ Indirect expenses
- ✗ Telephone or parking expenses
- ✗ Medication expenses.

Are there any restrictions on cover?

- ! The prerequisite is that the Insured live permanently in Finland and have a valid Kela card (personal health insurance card) as an indication that they are eligible for Finnish residence-based social security. In certain cases, this exclusion can be removed through an additional agreement.
- ! There are maximum number of visits for conversational help and for psychotherapy, which are noted in the Policy Document.
- ! A deductible paid by the Insured can be included in the Therapy cover.

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Where am I covered?

✓ The insurance is valid world-wide. However, only treatment given in Finland by the treatment partner specified in the Policy Document is covered.

What are my obligations?

- ✓ To provide correct information on the insured persons when taking out an insurance policy.
- ✓ During the validity of the insurance, to notify if a new employee enters the insurance (beginning of a new employment) or if an employee exits the insurance (end of employment).
- ✓ To give the requested information when applying for a compensation.
- ✓ To follow the safety regulations given by If.
- ✓ To pay the insurance premium on time.

When and how do I pay?

- ✓ If will send an insurance premium invoice which shall be paid at the latest on the due date in the bank account given in the invoice.
- ✓ When the insurance policy is taken out, also the number of instalments and invoice delivery method are agreed upon.

When does the cover start and end?

- ✓ Mental insurance cover starts when the policyholder and If agree upon the start of the cover and is valid until further notice.
- ✓ The insurance is terminated when the policyholder cancels the insurance.
- ✓ In some situations, also If has the right to cancel the insurance (e.g. negligence to pay a due insurance premium).
- ✓ However, the insurance cover ends no later than from the moment that the Insured's employment with the Policyholder ends or the Insured's entrepreneurship ends or at the end of the insurance period during which the Insured has reached the age of 75.
- ✓ After all discussion or psychotherapy sessions have been used and 12 months have elapsed since the last compensated discussion or therapy session, the Insured will regain access to full amount of discussion sessions. Compensating a new therapy period requires a new referral from the psychiatrist.

How do I cancel the contract?

- ✓ The insurance can be cancelled by notifying our company in writing.
- ✓ In the event of cancellation, the termination date of the insurance is determined as described in the offer and in the insurance policy.