

Terms and Conditions of the Mehiläinen Health Plan Service

Introduction

The Mehiläinen Health Plan (“Service”) includes certain healthcare services at a fixed price offered in-person via remote connection, in addition to which other services can be purchased separately.

The service can be ordered on our website, by phone or at a Mehiläinen clinic. The Service can also be ordered as a gift to another person by submitting the information of another person as the user of the Service, in which case an invoice for fixed-price services will be sent to the customer. If you order the Service both for yourself and as a gift, please make separate orders for each user. Both the customer and the recipient of the gift must be adults.

Content, prices and other conditions of the Service

See Appendix 1

Service provider

Mehiläinen Oy, Business ID 1927556-5 and private practitioners working in Mehiläinen, details of which are provided on request.

Address: Pohjoinen Hesperiankatu 17c, FI-00260 Helsinki

Customer Service +358 (0)10 414 00

Validity, invoicing and termination of the plan

The plan enters into force and the Service is available when the subscriber has placed an order and Mehiläinen has confirmed the order and activated the Service, of which Mehiläinen notifies the subscriber by e-mail.

Mehiläinen has the right not to confirm the order for a justified reason, such as in the case of the customer having payment defaults or if a previous plan has expired less than 24 months before. If the Service is purchased as a gift, the customer will receive an e-mail confirming the order and the terms and conditions of the Service, as well as a gift card that describes the Service, which can be given to the recipient.

The services are available immediately or no later than within fourteen (14) days of the conclusion of the plan.

The first three (3) months' fixed monthly fees will be invoiced in advance, after which the fixed monthly fee will be invoiced in periods of one (1) month after each month. Outpatient fees for general practitioner services will be invoiced in periods of one (1) month after each month.

The plan is valid until further notice. The plan may be terminated to end at the end of the current billing period. The customer is liable for the monthly fees, outpatient fees and other fees possibly incurred by the end of the current invoicing period.

Termination of the plan must be made by calling the Mehiläinen customer service or by mail to the following address: Mehiläinen asiakaspalvelukeskus

/Terveyssojpmustiimi, Yliopistonkatu 14a, 4th floor, FI-20100 Turku or by e-mail: terveyssojpmus@mehilainen.fi.

The termination notification must be received by Mehiläinen by the final day of the invoicing period.

However, if the Service has been purchased as a gift, the plan is fixed-term and the customer cannot terminate the plan prematurely. The entire selected gift period will be invoiced in advance. Appointment-specific outpatient fees for general practitioner services will be invoiced from the recipient of the gift in periods of one (1) month after each month.

The recipient may continue to use the Service after the gift period, in which case the Service will be transferred to the recipient, who will be responsible for the monthly fees from the time of transfer. Mehiläinen will contact the gift recipient before the end of the gift period and, if the gift recipient so wishes, transfer the plan from the customer to the gift recipient. If the recipient does not wish to continue using the Service, the plan expires at the end of the gift period.

If the recipient continues to use the Service, a new plan will be made, in which case the Customer will be invoiced fixed monthly fees for the first three (3) months in advance, after which the monthly invoicing will be applied and a fixed monthly fee will be invoiced after each month. Outpatient fees for general practitioner services will be invoiced in periods of one (1) month after each month.

The payment period for invoices is fourteen (14) days.

The Service Provider has the right to suspend the Service and/or terminate the plan immediately if an invoice is not paid by the due date or the Service is improperly used or the terms and conditions of the plan are violated. The customer has the right to terminate the plan if the Service provider violates the terms and conditions of the plan and does not remedy the violation without undue delay after the breach has been notified to Mehiläinen.

Since this is a new fixed-rate service, the Service provider reserves the right to terminate the plan, as well as the right to suspend the Service and terminate the plan without notice. If the Service Provider suspends the Service and terminates the plan without a reason attributable to the customer or user, the Service Provider will refund the payment for the billing period in question if it has already been paid.

Changes

The Service Provider has the right to make changes to the content, prices and other terms and conditions of the Service, including the terms of use of the OmaMehiläinen service and the terms and conditions of the healthcare services.

Material changes must be submitted to the subscriber's e-mail address at least one (1) month in advance, if possible. However, the change in the fixed monthly price will take effect from the beginning of the next billing period. The other prices are subject to the price lists in force at the time, so they are not subject to a one-month period of notice. If a price or other change is caused by a law or regulation, the change may be notified with effect from the date of its entry into force without a one-month period of notice. If the changes are material, the customer has the right to terminate the plan at the end of the current billing period in accordance with the above notice term. Using the Services means that the subscriber and the user accept the changes.

The consumer's right of withdrawal in distance selling

Consumers have the right to cancel an agreement concluded by means of distance sales in accordance with the Consumer Protection Act by notifying the Service Provider within 14 days of concluding the agreement, for example, by mail to the following address: Mehiläinen asiakaspalvelukeskus

/Terveyssopimustiimi, Yliopistonkatu 14a, 4th floor, FI-20100 Turku or by e-mail: terveyssopimus@mehilainen.fi. The customer may use the cancellation form provided by the Service Provider, but its use is not mandatory. In order to comply with the deadline, it is sufficient to send the notification before the end of the termination period. There is no need to state the reason for the cancellation.

The customer agrees that if they have ordered the service to start before the expiry of the cancellation period under the Consumer Protection Act, they undertake to pay the Service Provider a reasonable compensation for the performance of the service by the date of the notice of cancellation. If the customer cancels the plan, the Service provider will return to the customer the payments received from them without delay and no later than 14 days after the receipt of the notice of cancellation, as far as they exceed the aforementioned reasonable compensation. The payment will be returned using the payment method used by the customer in the original transaction, unless the customer has not explicitly consented to another arrangement, and in any case in a manner that does not incur costs to the customer.

Other terms

If a payment is overdue, late payment interest according to the Interest Act and collection costs will be charged.

In addition, the following terms and conditions apply to the Service and these terms and conditions of the plan, which can be found on the mehilainen.fi website and are delivered separately upon request:

- The terms and conditions of the OmaMehiläinen service and
- the general terms and conditions of Mehiläinen healthcare services.

The payment obligation in case of cancellation of an appointment is laid down in the general terms and conditions.

The aforementioned terms and conditions define, among other things, the user's liability, information security and data communication issues, and limitations of liability, which also apply to the Service. The processing and compensation of claims for patient damages is carried out wholly in accordance with the Patient Injury Act and, otherwise, liability is limited to direct damages in accordance with the said terms and conditions in such a way that the Service Provider's liability for damages related to the Service is limited to the price paid for the Service for a period of six (6) months.

Mehiläinen Health Plan, appendix 1

Content of the Mehiläinen Health Plan (“Service”)

- Personal general practitioner and health coach (occupational health nurse or registered nurse)
- Annual health examinations performed by the personal health coach and the related treatment plans
- General practitioner-level medical care
- Typical minor procedures performed by a general practitioner at an appointment
- Typical laboratory tests and other basic examinations requested by the general practitioner or health coach (appendix A)
- Annual influenza vaccine
- Tetanus boosters
- Digital Clinic appointments with a general practitioner in the OmaMehiläinen service. Prescription renewal through OmaMehiläinen is also included in the monthly price, see the section Digital Clinic below for more details.
- Annual dental check-up performed by a dentist
- The service may also include changing customer benefits
- The service can provide recommendations for specialist-level treatment and examinations
- Specialist appointments and any examinations requested by a specialist are not included in the monthly price

Service price

A fixed monthly price is paid for the Service and the current rate of the outpatient fee is paid for each general practitioner appointment. The current fixed monthly price can be found on our website.

Separate charges for other services

Services other than those specified above, such as specialist appointments, oral health services (with the exception of annual check-ups) and other laboratory tests, imaging and other examinations and hospital procedures than the ones specified above.

Digital Clinic terms and conditions

- The Digital Clinic is a healthcare service offered in the OmaMehiläinen service, which includes a chat service with a general practitioner or nurse. Certain prescriptions can also be renewed by a general practitioner in the service.
- Registration to the Digital Clinic requires online banking credentials.
- From 7 a.m. to 11 p.m.: General practitioner's appointments remotely. Discussions are not directly targeted at a particular physician. Physicians on duty select patients from a common list.
- From 11 p.m. to 7 a.m.: Nurses' emergency services. Entries are not made in the patient information system, but an assessment of the need for care and guidance to the right care is made. If necessary, the nurse can direct the conversation to the physicians' list to be handled in the morning.
- A reply will always be given within one hour around the clock.
- Prescription renewal: Prescriptions that have been previously written or renewed at Mehiläinen will be renewed by a general practitioner. The general practitioner considers the renewal on a case-by-case basis, based on their judgement, if the prescriptions are suitable for renewal at the Digital Clinic.

OmaMehiläinen operates both online and as a mobile application.

Digital Clinic may, for example, provide general and personal instructions, which do not, however, replace the personal appointments, treatment or examinations of a healthcare professional. The physician will assess on a case-by-case basis whether the customer's situation is suitable for treatment at the Digital Clinic or whether the customer should be referred to an appointment.

The Digital Clinic is not intended for use in case of emergency or other emergency situations where we recommend that you contact the nearest emergency services immediately or call the emergency number 112.

Prohibited activities

The customer and the user are responsible for ensuring that the Service is used only for the purpose of the Service, in accordance with the legislation and regulations and in an otherwise appropriate manner. The user is responsible for ensuring, among other things, that the following does not occur:

- Use of incorrect or other person's personal data.
- Violation of anyone's privacy.
- Passing on or sending a virus, malware, or other harmful code to the Service.
- Disclosure or use of infringing, degrading or otherwise obscene or inaccurate information.

- Editing the service.
- Disrupting or obstructing the service.

Each customer and user will be liable for claims against Mehiläinen, Mehiläinen's employees or private practitioners and for any damage caused by the user's actions or negligence.



Appendix A

Examinations included in the monthly price of the Mehiläinen Health Plan service

The tests and examinations below are included in the fixed monthly price of the service if a general practitioner or health coach has issued a referral for the test or examination. If a referral has not been issued, the customer pays for the studies at the current rates.

Examinations and tests for which a specialist has issued a referral are not included in the monthly price of the service, even if they are on this list. This list of tests and examinations may be updated whenever necessary or whenever the current guidelines are changed.

Individual laboratory tests		
Chemistry, haematology, microbiology		
1024	P-ALAT	Alanine aminotransferase
4586	P-Alb	Albumin
832	U-Alb+Gluk	Urine albumin and glucose
4084	cU-Alb-Mi	Albumin, microalbuminuria, collected urine
4511	U -Alb/Kre	Ratio of albumin to creatinine, urine (microalbuminuria)
4587	P-AFOS	Alkaline phosphatase
3834	S-IgE-Ps	Allerg. immunoglobulin E, basic screening
1722	S-IgE-Pse	Allerg. immunoglobulin E, basic screening and differentiation
3835	S -IgE-Ss	Allerg. immunoglobulin E, targeted screening
4224	S-IgE-Sse	Allerg. immunoglobulin E, targeted screening and differentiation
1722K	S -AllComE	Allerg. immunoglobulin E, basic screening and differentiation, components
3836	S-AllIgE	Allergen IgE antibodies
4589	P-Amyl	Amylase, plasma
20705	S-Apot	Apolipoproteins (LipoB, -A1 and ratio of B/A1)
2248	S-LipoB	Apolipoprotein B
4591	P-ASAT	Aspartate aminotransferase
1137	S-B12-Vit	Vitamin B12
1142	S-B12-TC2	Vitamin B12, active (bound transcobalamin)
3442	F-BaktVi1	Bacterial culture 1, faeces (Salm. Shig. yers. Camp.)
21088	F-BaktVIP	Bacterial faeces culture and nucleic acid analysis
3443	F-BaktVi2	Bacterial faeces culture 2 (Clostr. Staph. Candida)
3491	Pu-BaktVi1	Bacterial pus culture 1 (anaerobic + aerobic, deep pus culture)
3492	Pu-BaktVi2	Bacterial pus culture 2 (aerobic surface culture)
1155	U-BaktVi	Bacterial urine culture
4592	P-Bil	Bilirubin
2471	S-BopeAb	Bordetella pertussis antibodies
3552	S-BorrAb	Borrelia antibodies (incl. substudies S-BorAbJt and S-BorAbXL)
4955	S-ChpnAb	Chlamydia pneumoniae antibodies
4807	-ChtrNhO	Chlamydia trachomatis, nucleic acid analysis



1738	-CtGcNhO	Chlamydia trachomatis + Neisseria gonorrhoeae, nucleic acid analysis
4594	P-CRP	C-reactive protein
142	S-hCRP	High-sensitivity C-reactive protein test
4101	S-CDT	Carbohydrate-deficient transferrin
1220	S-D-25	25-hydroxyvitamin D
3729	S-EMA	Endomysial antibodies
4390	S-EMAbA	Endomysial antibodies, IgA
1330	B-Eos	Eosinophil count
1366	S-E2	Estradiol
13132	Pt-Sthlm3	Prostate cancer risk (incl. patient information, protein and genetic markers)
8946	B-FarmaD	Pharmacogenetic panel
1395	S-Ferrit	Ferritin
4113	P-FIDD	Fibrin D-dimer test
1414	fS-Folaat	Folate in red blood cells
1422	S-FSH	Follicle stimulating hormone
1432	fS-Pi	Phosphate, inorganic
12510	B-Peth	Phosphatidylethanol
1454	S-AGAAb	Anti-gliadin antibodies
1468	fP-Gluk	Glucose (plasma from a fasting patient)
0917	cP-Gluk	Glucose
1471	P-Gluk	Glucose
14832	Pt-GlukR1 (0 and 2 h)	Glucose tolerance test, samples taken at 0 and 2 hours
4597	P-GT	Glutamyl transferase
3952	F-HepyAg	Helicobacter pylori antigens
6314	F-HepyNhO	Helicobacter pylori nucleic acid analysis
3950	S-HepyAb	Helicobacter pylori antibodies
1552	B-Hb	Haemoglobin
6128	B-HbA1c	Glycated haemoglobin A1c
3346	S-HAVAb	Hepatitis A virus antibodies
1606	S-HBcAb	Hepatitis B virus, c-antigen, antibodies
1605	S-HBsAg	Hepatitis B virus, s-antigen
1608	S-HBsAb	Hepatitis B virus, s-antigen, antibodies
3815	S-HCVAb	Hepatitis C virus antibodies
4814	S-HIVAgAb	HI virus, antigen and antibodies
634	S-HIVAb	HI virus, antibodies + certificate
1628	-CandVi	Yeast culture
10522	Drug test, supervised	Drug sampling, supervised
12501	U-HuumLCt	Comprehensive drug and pharmaceutical substance test, semi-quantitative, urine (screening and verification)
9082	B-HuumL-O	Comprehensive drug and pharmaceutical substance test, blood
10533	U-DS4A	Drug test, 4 analytes



10534	U-DS4B	Drug test, 5 analytes
10536	U-DS5B	Drug test, 5 analytes
10438	U-DS5D	Drug test, 5 analytes
10539	U-DS6A	Drug test, 6 analytes
10542	U-DS7C	Drug test, 7 analytes
10544	U-DS9B	Drug test, 9 analytes
1666	S-IgA	Immunoglobulin A
4746	InfA+BAg	Influenza A+B viruses, antigen
7972	InfIAB+RSV	Influenza A+B, RSV antigens
1999	P-K	Potassium, plasma
4803	F-Calpro	Faecal calprotectin
4514	P-Ca	Calcium, plasma
10068	P-Ca-albk	Calcium corrected for albumin
2031	S-KardAb	Cardiolipin (Lues), antibodies
7821	S-Kelia-M	Coeliac disease, medium package (S-IgA, S-EMAbA, S-tTGAbA and, if necessary, S-tTGAbG)
7979	S-Kelia-Se	Coeliac disease, screening (S-IgA, S-tTGAbA and, if necessary, S-tTGAbG)
0645	S-Kelia-L	Coeliac disease, large package (S-IgA, S-EMAbA, S-tTGAbA, S-DGPAbA, S-DGPAbG and, if necessary, S-tTGAbG)
1881	U-KemSeul	Chemical screening of urine
9566	Pt-CERT	Ceramides, heart attack and diabetes risk
2055	Sy-Kide-O	Synovial fluid crystals
4515	fP-Kol / P-Kol	Cholesterol, fasting or non-fasting sample
3449	S-hCG-O	Chorionic gonadotropin, qualitative, serum
4517	P-CK	Creatine kinase
2142	fP-Krea / P-Krea	Creatine, fasting or non-fasting sample
3075	Ly-HLAB27	Human leukocyte antigen B27
1885	S-tTGAbA	Tissue transglutaminase, IgA antibodies
1886	S-tTGAbG	Tissue transglutaminase, IgG antibodies
1887	S-KysC	Cystatin C
4614	B-Lakt-D	Lactose intolerance, genetic study
2203	B-La	Erythrocyte sedimentation rate
2218	B-Leuk	Leukocyte count
2225	B-Diffi	Leukocyte differential count
6027	fP-Lipidit / P-Lipidit	Lipids (Kol, non-HDL, Kol-HDL, Kol-LDL, Trigly), fasting or non-fasting sample
11505	NAFLD indicators	Liver fibrosis risk indicators (PVK+T, ASAT, ALAT, Alb, medical history)
21799	Pt-FIB-4	Liver fibrosis risk indicators (Trom, ASAT, ALAT)
2360	S-MonAb-O	Mononucleosis antigens (qualitative)
4151	S-MypAbM-O	Mycoplasma pneumoniae, IgM antibodies (qualitative)
2367	S-MpnAb	Mycoplasma pneumoniae, antibodies
3622	P-Na	Sodium, plasma
7917	Ps-NieluAg	Throat infection antigens (S. pyogenes and adenovirus)



9775	U-NukahtCT	Sleeping medications (zaleplon, zolpidem, zopiclone)
6445	-hHPVNhO	Human papillomavirus, nucleic acid analysis, high risk
2455	F-Para-O	Parasites, faeces (qualitative)
6375	F-ParaNhO	Parasites, nucleic acid analysis
4560	fP-PTH	Parathyroid hormone
2474	B-PVK+T	Basic blood count and blood platelets
3695	B-PVK+Tmd	Basic blood count, blood platelets and minimum differential
4760	P-ProBNP	NT-proBNP
2507	S-PRL	Prolactin
10795	S-PSAtot+V	Prostate-specific antigen, total and free
2516	S-Prot	Protein
1775	S-PuumAb	Puumala virus antibodies
7971	Np-RespPer	Respiratory infections, nose and throat sample (5 causes)
2582	E -Retik	Reticulocytes
3550	fS-Rf	Rheumatoid factor
2600	U-Sakka	Sediment
2608	F-SalmVi	Salmonella culture
3509	SienNa+Vi	Fungus culture + native
4744	S-CCPAb	Cyclic citrullinated peptide antibodies
3635	Ps-StrAag	Streptococcus pyogenes A, antigen, throat
2703	Ps-StrVi	Streptococcus pyogenes A, culture, throat
2735	S-Testo	Testosterone, sensitive
143	S-Testo-vl	Testosterone, sensitive, free, calculated
1949	S-TfR	Soluble transferrin receptor
4942	S-TrpaAb	Treponema pallidum, antibodies
4568	fP-Trigly / P-Trigly	Triglycerides, fasting or non-fasting sample
1731	P-TT	Thromboplastin time
2783	P-APTT	Activated partial thromboplastin time
4520	P-INR	Thromboplastin time, INR test
2791	B-Trom	Blood platelets
4278	B-TnT	Troponin T
4464	B-TnT-O	Troponin T (qualitative)
4531	P-TnI	Troponin I
2815	S -MorbAb	Measles morbillivirus, antibodies
2819	S-ANAAb	Antinuclear antibodies
4028	S-TPO-Ab	Thyroid peroxidase, antibodies
2832	S-TSH	Thyroid-stimulating hormone
2836	S-T4-V	Thyroxine, free
3696	B-TVK	Complete blood count
4533	P-Uraat	Urate, plasma
2923	S -VZVAb	Varicella zoster virus, antibodies
2985	S-YersAb	Yersinia, antibodies



Test and examination packages that include the tests and examinations within brackets		
7932	Tark1 (non-fasting)	Package 1 (B-PVK+T, P-Lipidit, S-Apot, P-Krea, P-ALAT, P-GT, B-HbA1c)
7933	Tark2 (fasting)	Package 2 (B-PVK+T, fP-Lipidit, fP-Gluk, P-ALAT, P-GT)
8965	Tark2b (non-fasting)	Package 2b (B-PVK+T, P-Lipidit, B-HbA1c, P-ALAT, P-GT)
7934	Tark3 (fasting)	Package 3 (fP-Lipidit, fS-Apot, fP-Gluk, B-HbA1c, fP-Krea, S-KysC, P-ALAT, P-GT, P-Uraat, P-K, P-Na)
8967	Tark4 (fasting)	Package 4 (B-PVK+T, fP-Lipidit, fP-Gluk, fP-Krea, P-ALAT, P-GT)
Pathology		
4054	Ts-PAD-1	Tissue sample, histological analysis, 1–3 samples of the same origin
4054A	Ts-PAD-1x3	Tissue sample, histological analysis, 3 separate samples
4184	Sk-PADlhot	Histological analysis of a dermatitis sample
4044	Pt-Papa-1	Pap test
3053	-Syto	Cytology test (origin must be specified)
4078	U-Syto	Urine cytology test
6144	Ts-PADBrea	Histological analysis of a large-core needle biopsy of the breast
3990	Ts-FNAB	Fine core needle biopsy analysis
Clinical physiology		
1270	Pt-EKG-12	ECG, 12 leads, resting
1279	Pt-EKG-Pa	ECT, long-term monitoring (24 h)
2068	Pt-KIR-tje	Clinical stress test, supervisor, bicycle ergometry
2852	Pt-PEF	Peak expiratory flow
28581	Pt-PEF-PaO	Peak expiratory flow, series + no statement
2858	Pt-PEF-Pa	Peak expiratory flow, series + statement
3914	Pr-RR-Pa	Blood pressure, long-term monitoring
6006	Pt-FVSpIO	Flow volume spirometry + no statement
2680	Pt-FVSpIro	Flow volume spirometry + statement
6007	Pt-FVSpIDO	Flow volume spirometry and bronchodilator + no statement
2682	Pt-FVSpID	Flow volume spirometry and bronchodilator + statement
Neurophysiology		
1301	Pt-ENMG-1	Electroneuromyography, non-extensive
1302	Pt-ENMG-2	Electroneuromyography, normal
4921	Pt-ENMG-3	Electroneuromyography, demanding, including more than one extremity
Skin tests		
XQ800	Pt-Iho-R1	Pt-Ihokoe (prick), non-extensive (various request codes)
XQ8001	Pt-Iho-R3	Pt-Ihokoe (prick), extensive (various request codes)



Other test and examinations	
DFF00	Pure tone audiometry
3L706 / M1037	Sinus ultrasound
Individual imaging examinations	
X-ray examinations	
NA1AA	Cervical spine
NA1BA	Cervical spine, extensive
NA1EA	Cervical spine with flexion
NA3AA	Lumbar spine
NA3BA	Lumbar spine, extensive
NA3CA	Diagonal lumbar spine imaging
NA3EA	Lumbar spine with flexion
DM1AA	Sinus X-ray
DM1QA	Diagonal sinus X-ray
NA2AA	Thoracic spine
NA2BA	Thoracic spine, extensive
GD1AA	Thorax
Ultrasound scan examinations	
NH4AE	Achilles tendon ultrasound examination
PH2AE	Lower extremity venous ultrasound
JN2AE	Lower abdomen ultrasound examination
EP1AE	Neck ultrasound examination
BA1AE	Thyroid gland examination
KF8AE	Scrotal ultrasound examination
NF1AE	Hip joint ultrasound examination
KA1AE	Kidney ultrasound examination
NK1XE	Other ultrasound examination of a muscle or tendon
NK4XE	Other ultrasound examination of a joint
NH1AE	Ankle joint ultrasound examination
NB1AE	Shoulder ultrasound examination
NG3AE	Patella tendon ultrasound examination
QX2XE	Other ultrasound examination of soft tissue (Other soft tissue ultrasound examination)
QX3HE	Superficial resistance examination
NG1AE	Knee joint ultrasound examination
KE1AE	Percutaneous ultrasound examination of the prostate
KE1BE	Rectal ultrasound examination of the prostate
EL3AE	Salivary gland ultrasound examination
JN3AE	Demanding abdominal ultrasound examination



KH1AE	Urinary tract ultrasound examination
JN1AE	Upper abdomen ultrasound examination
<i>Mammary gland examinations</i>	
HA1RA	Mammography, extensive (incl. ultrasound examination)
HA1AE	Ultrasound examination of a mammary gland
HA1AT	Core biopsy of the breast, ultrasound-assisted
HA3AT	Puncture of a cyst of a mammary gland