

# Terms and conditions of the Mehiläinen health plan for a light entrepreneur

## Introduction

Mehiläinen health plan for a light entrepreneur (“Service”) includes certain healthcare services at a fixed price offered through the Digital Clinic and a Puhti laboratory test package, in addition to which other services can be purchased separately according to the use.

The Service can be ordered through the OmaMehiläinen app. The customer must be an adult.

## 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: Arkadiankatu 6, 00100 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 a bad credit record.

For the first six (6) months, the plan will be for a fixed term, after which the plan will continue for an indefinite period. The monthly fee is charged on a monthly basis. However, if the Service starts in the middle of a calendar month, the first billing period and the fee will cover both the monthly payment for the first month in proportion to the number of days and the monthly payments for the following six months. Monthly fees are automatically charged to the card added to OmaMehiläinen.

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

The termination must be made in the OmaMehiläinen app. The "Unsubscribe" button can be found in the "Monthly-paid healthcare services" section of the app. Select a valid subscription and you will find a "Cancel subscription" button at the bottom of the page. The notice of termination must be given by the end of the billing period.

The Service provider has the right to suspend the Service and/or terminate the plan immediately if the payment cannot be debited from the customer's card 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 shall 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 notified 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 in distance sales in accordance with the Consumer Protection Act by submitting the cancellation notice in the OmaMehiläinen application. 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.

### **Other terms and conditions**

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 entirely in accordance with the Patient Injury Act and otherwise liability is limited to direct damages in accordance with the said terms and 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 for a light entrepreneur, Appendix 1

### Content of the Mehiläinen health plan for a light entrepreneur (“Service”)

- 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.
- Puhti laboratory package
- The service may offer changing benefits
- The service can provide recommendations for specialist-level treatment and examinations and other services

### Service price

A fixed monthly price is paid for the Service. The current fixed monthly price is announced on the website and in OmaMehiläinen.

### Separate charges for other services

Services other than those specified above, such as a specialist appointment, oral health services, laboratory, imaging and other examinations and hospital procedures.

### Digital Clinic terms and conditions

- The Digital Clinic is a healthcare service offered in the OmaMehiläinen service providing a chat-based connection to a general practitioner or nurse. Also certain prescriptions can be renewed by the general practitioner.
- Registration to the Digital Clinic requires 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.
- Due to the nature of the services and the way they are provided, no specific time for contact or access to services can be guaranteed. The customer or user does not have the right to a price reduction, compensation or other claims on the grounds of error, delay or otherwise, even if the availability is significantly delayed

- Renewing a prescription: 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 subscriber and user shall be liable for claims against Mehiläinen, Mehiläinen's employees, private practitioners or subcontractors and for any damage caused by the subscriber's or user's actions or omissions.