

Moving to Finland



Your social security rights when moving
to Finland



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Important information

Kela (The Social Insurance Institution of Finland) pays social security benefits to permanent residents of Finland. This brochure tells you on a general level what is required to gain social security coverage when moving to Finland. For more detailed information, visit Kela's website at www.kela.fi.

Social security based on residence

You have a right to apply for benefits from Kela if you are covered by the Finnish social security system. To be covered, you must be living in Finland on a permanent basis. Everyone covered under the Finnish social security system is issued a personal sickness insurance card ("Kela card"). Kela provides a range of social security benefits, while municipalities offer social and health services, including health care and income support.

Relevant legislation includes the following: laki asumiseen perustuvan sosiaaliturvalainsäädännön soveltamisesta 31.12.1993/1573, sairausvakuutuslaki 21.12.2004/1224 and työttömyysturvalaki 30.12.2002/1290.

Social security based on employment

Benefits conditional on employment include statutory earnings-related pensions, earnings-related unemployment benefits, and benefits in respect of accidents at work and occupational diseases, which are administered by private insurance companies, unemployment funds and foundations.

Notify Kela of any changes in your circumstances

If you receive benefits from Kela, you must notify Kela of any changes in your circumstances. This includes starting or ending employment, changes in income, family composition or marital status. If you fail to notify a relevant change, you may not receive a certain benefit or may receive too much, in which case you will have to pay back any overpayment.

How to contact Kela

You can contact Kela by visiting one of its local offices or by phone, mail, or e-mail. You can also visit Kela's website at www.kela.fi. When visiting a Kela office, you will need to have some form of identification (e.g., Kela photocard, driving licence or passport).

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Moving temporarily or permanently?

Your right to social security benefits in Finland depends on how long you intend to stay in Finland. For employees and, in certain cases, the members of their families, social security coverage is also affected by the EU provisions and by the social security agreements between Finland and other countries which may differ from the national residence requirements.

Moving temporarily to Finland

If you intend to stay in Finland temporarily, you will usually not be entitled to social security benefits from Kela. For example, students moving to Finland for the sole purpose of studying are in most cases considered to be staying in Finland temporarily. The exception to this are students moving from another Nordic country, who can obtain social security coverage in Finland if they are registered in the Finnish population register as residents.

Moving permanently to Finland

Your social security coverage will begin from the day you move to Finland if your intention is to move permanently. An indication of a permanent move is for example:

- return migration
- employment in Finland for at least 2 years
- marriage or other close familial relationship to a person living permanently in Finland.

In addition, you should have at least a one-year residence permit (if such a permit is required).

If your original intention was to live in Finland temporarily but you decide to stay longer, you will qualify for social security coverage in Finland from the moment your move is considered permanent (e.g., by virtue of marriage or an extension of your contract of employment).

Special groups

Certain persons remain covered by the social security system of their country of origin even if they move to Finland on a permanent basis. This includes such persons as workers posted from another EU/EEA member country or from Switzerland, the family members of workers posted from another Nordic country as well as civil servants and employees of intergovernmental organizations and the members of their families.

EU/EEA countries and Switzerland

When moving between member states of the EU/EEA or Switzerland, social security coverage is affected by EU Regulation No. 1408/71. The purpose of Regulation 1408/71 is to ensure that persons moving between these countries are covered by one national social security system at a time. Further, the Regulation seeks to ensure that persons moving from one country to another do not lose their earned right to social security.

Persons covered by Regulation 1408/71

Regulation 1408/71 mainly covers employees and self-employed people moving between the EU/EEA countries and Switzerland, and only applies to statutory systems of social security. Thus, if you move to Finland from another EU/EEA country or from Switzerland in some other capacity than that of an employee or self-employed person, your right to benefits from Kela is dependent on whether your move is temporary or permanent (see page 2).

Employees are covered under the system of their country of employment

The general condition concerning residence in Finland does not directly apply to persons moving from another EU/EEA country or Switzerland to work in Finland. Even a brief period of employment in Finland will usually entitle you to partial social security coverage. However, workers posted to Finland from another EU/EEA country or from Switzerland remain covered by the social security system of their country of origin.

Social security agreements

Finland has social security agreements with the Nordic countries and with the USA, Canada, Chile, Israel and the Province of Quebec. With the exception of the Nordic countries, the agreements apply mainly to the accrual of pension rights and to access to medical treatment. Finland also has an agreement with Australia concerning medical treatment.

- The Nordic Convention on social security has relevance to students, pensioners and others not active in working life. Their coverage usually depends on which country's population register they are registered in.
- The agreement with the USA covers national pensions and survivor pensions as well as – for employees on a temporary assignment in the other country – sickness insurance, parental insurance and child benefits.
- The agreement with Canada covers national pensions and survivor pensions.
- The agreement with Chile covers national pensions, survivor pensions and medical treatment for pensioners.

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- The agreement with Israel covers national pensions, survivor pensions, child benefits and maternity grants. With respect to posted workers, it also covers sickness insurance and parental benefits.
- The social security arrangement with the Province of Quebec covers medical care and sickness insurance.
- Under the agreement with Australia, persons insured by the Australian health insurance system are entitled to certain medical services during a temporary stay in Finland.

Who are covered by social security agreements?

Social security agreements typically cover at least employees and the members of their families. They may also contain provisions concerning other employee categories. If you are in Finland in some other capacity than that of an employee or a family member, your social security coverage depends on whether you have moved to Finland temporarily or permanently (see page 2).

Employees

The social security coverage of employees usually depends on the length of their employment in Finland. In order to qualify for the full range of benefits available from Kela, you must move to Finland permanently (e.g. have a contract of employment for at least 2 years).

Regardless of your country of origin, coverage for sickness, parental and unemployment benefits begins as soon as you begin employment if you will work for at least 4 consecutive months and your pay and weekly hours of work meet certain minimum requirements.

Minimum requirements for pay and weekly hours of work

You meet the minimum requirements if you work at least 18 hours a week and your pay is consistent with the terms of the relevant collective agreement. Where no collective agreement exists, your pay for full-time work must be at least 961 euros per month (as of 2008).

Employees from another EU/EEA country or from Switzerland

The social security coverage of employees and self-employed persons who move to Finland from another EU/EEA country or from Switzerland is usually dependent on the intended length of their employment.

- If you are going to be working in Finland for less than 4 months, you will normally not be covered under the Finnish social security system. However, if your employer enrolls you in the statutory earnings-related pension

system, you are entitled to the child home care allowance (basic allowance and supplement) and to medical treatment in the public system.

- If you are going to be working in Finland between 4 months and 2 years, you will also be entitled to sickness insurance benefits and the child benefit from the beginning of your employment. You will also accrue rights to national pensions and survivors' pensions. Further, you will be have coverage for unemployment.
- If you have an employment contract for at least 2 years, you will be fully covered under the Finnish social security system. You will be covered for all Kela benefits from the date of moving to Finland or from when it is confirmed that you will be working in Finland for at least 2 years.

If your employment does not fulfill these criteria, you can be covered if your move is considered permanent for other reasons.

Employees from a country with a social security agreement

If you move to Finland for employment purposes from the United States, Canada, Chile or Israel, you will be eligible for social security benefits from Kela if you are considered to be permanently resident in Finland. Employees from the Province of Quebec are entitled to medical treatment while staying in Finland.

Anyone who moves to Finland for the purpose of employment and comes from a country that has a social security agreement with Finland will, however, start to accrue rights towards an earnings-related pension as soon as they begin working, and will be insured against accidents at work. If they work in Finland for at least 4 months, they will also be covered by the sickness insurance and unemployment security systems. However, civil servants and posted workers remain covered under the social security system of their country of origin.

Posted workers

If you are posted by your employer to Finland, you will usually be subject to the same rules that apply to any other employee. You gain coverage under the Finnish system if you move to Finland permanently (i.e., if you will be working in Finland for at least 2 years). You qualify for sickness insurance cover if your intention is to work in Finland for at least 4 months and you meet certain minimum requirements concerning your pay and weekly hours of work (see page 4).

Workers posted from another EU/EEA country or from Switzerland

Workers posted from another EU/EEA country or Switzerland remain covered by the social security system of their country of origin. Therefore, you do not

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qualify for social security coverage in Finland during a temporary posting. You must carry an E101 certificate issued by the relevant authority of your country of origin, which allows you to prove your status as a posted worker. By presenting a European Health Insurance Card granted by your country of origin, you can get medically necessary medical treatment during your stay in Finland.

Workers posted from a country with a social security agreement

Workers posted to Finland from a country that has a social security agreement with Finland cannot get benefits specified in the agreement from Finland but are covered by the social security system of their country of origin. Kela can pay you benefits not specified in the agreement if you are posted to Finland for at least 2 years. Workers posted from the Province of Quebec are entitled to medical treatment while staying in Finland. They must carry a certificate issued by their country of origin showing that they are a posted worker.

Students

Persons moving to Finland solely for the purpose of studying cannot normally be covered under the Finnish residence-based social security system. However, you may be covered if there are other reasons for your residence in Finland or if your circumstances change while you are in Finland with the result that you meet the requirements for a permanent residence in Finland. One example of such a change is marriage to a person who lives permanently in Finland.

Students moving to Finland from another Nordic country

If you are moving from another Nordic country, notify the local register office (maistraatti) of your move. If the office registers you as resident in Finland, you are eligible for coverage under the Finnish social security system, as well. To gain coverage, you must file an application with Kela. Please note that you cannot usually receive student financial aid from Finland.

Family members

If you move to Finland as the member of the family of a worker or a student, you must, as a rule, reside in Finland on a permanent basis in order to be covered under the Finnish social security system. If you are accompanying another family member, the nature of your move to Finland – temporary or permanent – is judged by the same criteria that apply to the other family member.

Family members moving from another EU/EEA country or Switzerland

The family members of persons working in Finland are, according to the EU Regulation, entitled to medical treatment and – under certain circumstances – child benefit and child home care allowance in Finland even if they live in Finland temporarily or not at all.

Family members moving from another Nordic country

Family members moving to Finland from another Nordic country can gain social security coverage in Finland if they are resident in Finland according to the population register. However, this does not apply to the family members of posted workers and civil servants, who are covered by the social security system of the same country as the posted worker or civil servant.

Family members moving from a country with a social security agreement

If you are a member of the family of a worker posted to Finland from a country that has a social security agreement with Finland, you will normally be eligible for any benefits specified in the agreement from your country of origin. For benefits not within the scope of the agreement, you must reside in Finland on a permanent basis in order to obtain coverage under the Finnish system.

The benefits available from Kela

Kela pays a wide range of benefits, including

- national pensions, survivors' pensions, special assistance for immigrants and pension assistance for the long-term unemployed
- maternity, paternity and parental allowances
- sickness allowances and reimbursements of medical expenses
- basic unemployment allowances, labour market subsidies, training subsidies, training allowances and job alternation compensations
- maternity grants, adoption grants, child benefits and child care subsidies
- disability allowances (separate allowances for persons under the age of 16 and those aged 16 or over), pensioners' care allowances
- rehabilitation services, preventive care, rehabilitation allowances
- general housing allowances
- financial aid for students and school transport subsidies, and
- conscript's allowances.

You will normally qualify for Kela benefits from the date when you are enrolled in the Finnish social security system. Certain benefits are available only for persons who have lived in Finland for a certain period of time.

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For example, you must have lived in Finland for at least 180 days immediately before the calculated due date of your baby to qualify for maternity, paternity or parental allowance. If you move to Finland from another EU/EEA country or from Switzerland, you will normally be able to count any periods of insurance completed there towards the Finnish residence requirements.

To qualify for unemployment benefits, you must have worked for at least 43 weeks during the past 28 months. Pensions and disability benefits are conditional on a residence of 3 years and the special assistance for immigrants on a residence of 5 years. In certain situations, periods of employment you have completed in another EU/EEA country or in Switzerland can be counted towards this requirement.

How to claim

If you are taking up permanent residence in Finland, you must apply for coverage under the Finnish social security system by filing the form Y77 with any Kela office. You will be issued a written decision about whether you have been enrolled in the Finnish social security system. If the decision is positive, you will be sent a personal sickness insurance card (Kela card).

Foreign nationals moving to Finland for more than 12 months must register with the local register office. Those staying in Finland for less than 12 months can leave a voluntary notice of registration with a Kela office, a tax office or a local register office. For more information, see www.maistraatti.fi.

How to appeal a decision

Decisions concerning the eligibility for or the amount of benefits available from Kela can be appealed to the Social Security Appeal Board. You have a further right of appeal to the Insurance Court. The decision issued to you by Kela contains more detailed instructions about how to appeal.

Exchange of information

All Kela staff members are subject to an obligation of confidentiality. Information about you is used solely for official purposes. Kela is authorized to release information to other public authorities in a manner prescribed by law. Kela obtains essential information from other public authorities and equivalent. Kela can also obtain information from foreign authorities.

Useful addresses

Contact information for Kela's offices (address, telephone number and e-mail) can be found in Eniro phone directories and on Kela's website at www.kela.fi.

Kela - the Social Insurance Institution of Finland

Nordenskiöldinkatu 12, 00250 Helsinki
PO Box 450, 00101 Helsinki
Telephone +358 (0) 20 634 11
Fax +358 (0) 20 634 5058

Health and Income Security Department

PO Box 78, 00381 Helsinki
Fax +358 (0) 20 634 3829

Pension and Income Security Department

PO Box 78, 00381 Helsinki
Fax +358 (0) 20 634 3340

The Centre for Student Financial Aid

PO Box 228, 40101 Jyväskylä

Where to appeal

Social Security Appeal Board

Siltasaarencatu 12 A
PO Box 330, 00531 Helsinki
Telephone +358 (0) 9 160 01
Fax +358 (0) 9 160 74107

Insurance Court

Lönnrotinkatu 13 C
PO Box 338, 00121 Helsinki
Telephone +358 (0) 10 36 43200
Fax +358 (0) 10 36 43100

Student Financial Aid Review Board

Hämeentie 3
PO Box 386, 00531 Helsinki
Telephone +358 (0) 9 160 30000
Fax +358 (0) 9 323 7960

Unemployment Appeal Board

PO Box 124, 00531 Helsinki
Telephone +358 (0) 9 160 01
Fax +358 (0) 9 160 74445

Kela's eServices

Kela has Internet services which help you to apply, calculate and check your benefits online. At www.kela.fi you can

- fill in and print application forms
- estimate how much you can get a certain benefit (Laskurit; in Finnish and Swedish only)
- check which benefits you are being paid, apply for a benefit and inform Kela of changes (Asioi verkossa; in Finnish and Swedish only). You can sign in with Finnish banks' net bank user ID's or with official Finnish electronic identity card.



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