

forms are available at all post offices and *magistraten/ maistraatti*, and are also printable from the Internet.

The notification can also be made by calling the nationwide change of address-service line +358 (0)295 535 535 (local call charge/mobile charge, queuing is subject to charge), Mon-Fri 08:00-16:00 (service also in English). You can also fill in the notification on the Internet, see: www.posti.fi/changeaddress/.

3.3 Insurances (social, medical, private)

Social Insurance

The Finnish Social Insurance Institution (*Folkpensionsanstalten (FPA)/Kansaneläkelaitos (KELA)*) is responsible for providing most of the Finnish social security benefits. The objective of the Finnish Social Security is to guarantee an adequate basic income in all life situations. Eligibility for Finnish social security benefits is based on residence in Finland. The residence is considered permanent if a person moves to Finland for family reasons, or has a regular employment relationship in Finland for at least two years. Students are not considered to be permanently residing in Finland.

Students

Students moving to Finland simply to study are not generally entitled to Finnish social security. If you move to Finland temporarily from an EU/EEA country or Switzerland, you will be entitled to basic health care through a European Health Insurance Card granted in the country of origin.

You may, however, become entitled to Finnish social security if you are staying here for reasons other than your studies or if your circumstances change during the time you are here so that the conditions of permanent residence are fulfilled, e.g. through marriage to someone living permanently in Finland.

If you work while studying in Finland, your social security coverage is determined in the same

way as it is for workers in general. If you work for at least 4 months while studying in Finland and meet the condition regarding the terms of employment, you qualify for coverage under the Finnish social security system for the duration of your employment.

Students moving to Finland from another Nordic country gain social security coverage in Finland if they are residents in Finland according to the population register. If you move to Finland for over three months, please register with the Local Register Office. Following registration, you are covered by the Finnish social security system. Financial aid benefits from Finland are, however, only available to students who live permanently in Finland for some other reason than attending a school. The benefits can be received by those living permanently in Finland and who meet the appropriate criteria.

Researchers

If you move to Finland temporarily from an EU or EEA country or Switzerland, you will be entitled to basic health care through a European Health Insurance Card granted in the country of origin.

Researchers supported by a grant are not considered as workers within the meaning of the social security agreements, even if their grant corresponds in amount to the salary that would be paid for comparable research work. Just as with researchers from other countries, your coverage under the Finnish social security system depends on whether you are considered to be moving permanently to Finland (meaning at least for 2 years). In case the research lasts e.g. a year and is later on prolonged by another year, the researcher is entitled to social benefits as of when the condition of two years research has been fulfilled, i.e. when the decision that the research will continue has been made.

If you will be working in Finland for at least 2 years, you will normally be covered by the Finnish social security system as soon as you move to Finland. The duration of your employment in Finland is checked by consulting your employer or your employment contract. If a period of employment originally intended to