

The condition regarding the terms of employment is satisfied 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, monthly pay must be at least 1164,75 euros a month (year 2015).

How to Claim

Persons moving to Finland on a permanent basis must apply for coverage under the Finnish social security system by filing the Kela/Fpa form Y 77e. The applicant will be issued a written decision on the coverage under the applicable social security system. Kela decisions are always issued in Finnish or Swedish only. If the person is considered to be eligible for residence-based social security, he/she will be awarded a personal Social Insurance Card called Kela card.

If you are covered by Finnish social security, any accompanying family members are usually also covered. However, if an employee or student moves to Finland on a temporary basis and is not covered by Finnish social security, his or her family members are not covered either. If you qualify for coverage under the Finnish social security system based on employment, the coverage is for the duration of your employment, and does not apply accompanying family members.

For more information about the social security provided by Kela/Fpa, please visit www.kela.fi.

The local office in Åbo:

Kansaneläkelaitos/Folkpensionsastalten
Street address: Eriksgatan 26, 20100 Åbo
Postal address: PL 22, 00232 Helsinki
Open Mon 9.00-17.00, Tue-Fri 9.00-16.00

The local office in Vasa:

Kansaneläkelaitos/Folkpensionsastalten
Street address: Fredsgatan 24, 65100 Vasa
Postal address: PL 22, 00232 Helsinki
Open Mon-Fri 9.00-16.00

Kela has nationwide customer service numbers for different benefits. The service is open Monday through Friday 8.00-18.00.

Kela card, European Health Insurance Card, phone: +358 (0) 20 692 223 (To place an order for a personal Kela Card or European Health Insurance Card)

Moving to or from Finland, phone: +358 (0) 20 634 0200 (Social security when moving to or from Finland and in other international situations).

Health Insurance

Students (and in some cases unpaid trainees) who intend to stay in Finland for more than three months need to take out private health insurance prior to applying for a residence permit. Please note that this does not apply to EU-citizens, or citizens from Norway, Iceland, Switzerland and Liechtenstein. Students from Quebec, Canada, are also exempted from the health insurance requirement.

The Health Insurance must meet following criteria:

- The insurance deductible must not exceed 300 euros.
- Your insurance must cover medical expenses in the amount of 100,000 euros if your studies in Finland last less than two years.
- Your insurance must cover medical expenses in the amount of 30,000 euros if your studies in Finland last two years or longer.
- Do not take out regular travel insurance. It is meant for holiday trips lasting less than three months.
- You must have insurance for your entire stay in Finland. Your insurance must be valid at the time of your arrival in Finland. Take out a one-year insurance policy if you intend to study in Finland for one year or longer. Be sure to renew your insurance prior to expiry.
- Do not terminate your insurance policy, or you will have to cover medical and hospital expenses yourself if you become ill.
- The insurance must be issued by a trustworthy and financially sound company.

Note that a valid insurance is a prerequisite for a residence permit. If your stay is at least two years, it is sufficient that the insurance policy