



Your social security rights in Finland



EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion
Directorate D: Social Rights and Inclusion
Unit D.2: Social Protection

Contact: <https://ec.europa.eu/social/main.jsp?catId=2&langId=en&acronym=contact>

European Commission
B-1049 Brussels

Your social security rights in Finland

Manuscript completed in July 2023

This document should not be considered as representative of the European Commission's official position.

Luxembourg: Publications Office of the European Union, 2023

© European Union, 2023



The reuse policy of European Commission documents is implemented by Commission Decision 2011/833/EU of 12 December 2011 on the reuse of Commission documents (OJ L 330, 14.12.2011, p. 39). Unless otherwise noted, the reuse of this document is authorised under a Creative Commons Attribution 4.0 International (CC-BY 4.0) licence (<https://creativecommons.org/licenses/by/4.0/>). This means that reuse is allowed provided appropriate credit is given and any changes are indicated.

For any use or reproduction of elements that are not owned by the European Union, permission may need to be sought directly from the respective rightholders.

At some point in your life you may be in need of the support provided by social security benefits. If you are living permanently in the country and satisfy the qualifying conditions, you will be entitled to receive support. But you also might have the right to receive benefits based on EU-legislation, even if you are not living permanently in the country. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming it.

Contents

FAMILY.....	6
Maternity and paternity.....	7
Child benefit.....	9
Support with caring for young children.....	10
HEALTH.....	13
Public Healthcare.....	14
Sickness allowance.....	15
Services and support for the elderly and people with disabilities.....	17
Support for carers.....	18
Reimbursements for the cost of medical treatment.....	20
INCAPACITY.....	22
Disability pension.....	23
Disability benefits.....	24
Accidents at work and occupational diseases.....	26
OLD-AGE AND SURVIVORS.....	28
Old-age pension.....	29
Survivor's benefits.....	31
SOCIAL ASSISTANCE.....	33
Social assistance.....	34
UNEMPLOYMENT.....	36
Unemployment benefits.....	37
MOVING ABROAD.....	39
How living abroad affects benefits.....	40
Moving to Finland.....	42
MAIN RESIDENCE.....	44
Principle place of residence.....	45

Family

Maternity and paternity

When a baby is born, the mother and father are entitled to benefits to help look after the baby.

What benefits can the mother and father claim?

Mothers receive a **maternity grant** (*äitiysavustus*) when they are pregnant either in the form of a maternity package or as a tax-free lump sum of EUR 170.

With the entry into force of the Family leave reform on 1 August 2022, the previous **maternity allowance** (*äitiysraha*) and **paternity allowance** (*isyysraha*) have been replaced by the **parental allowance** (*vanhempainraha*) and **pregnancy allowance** (*raskausraha*) for the parent giving birth. A transitory period will be in place with both old and new benefits that will be applied according to the conditions specified below.

Parental allowances before the Family leave reform i.e. when the estimated birth date is before 4 September 2022:

Mothers are entitled to a **maternity leave** (*äitiysvapaa*), and fathers to **paternity leave** (*isyysvapaa*). In addition to these, either parent can take **parental leave** (*vanhempainvapaa*).

Maternity leave begins at the earliest 50 working days, and at the latest 30 working days, before the estimated due date. When maternity leave begins, Kela (Finnish Social Insurance Institution) will pay **maternity allowance** (*äitiysraha*) for a duration of 105 working days.

Mothers can claim a **special maternity allowance** (*erityisäitiysraha*) if, during the pregnancy, they have had to be absent from work before the actual maternity allowance period if:

- their work involves exposure to chemical substances, radiation or infectious diseases
- risk factors are unavoidable at work, and
- the employer cannot organise any other duties during the pregnancy.

Special maternity allowance does not reduce actual maternity allowance. It is paid until the maternity allowance period begins.

Fathers can, after the birth of the child, take paternity leave for a maximum of 54 working days. Of this, the father can be at home at the same time as the mother for a maximum of 18 working days, i.e. approximately three weeks. During paternity leave Kela pays a **paternity allowance** (*isyysraha*).

Parental leave begins after maternity leave. Parental leave can be taken by either the mother or the father. Kela pays **parental allowance** (*vanhempainraha*) for 158 working days. If you receive pay during maternity, paternity or parental leave, Kela will pay a daily allowance for this time to your employer. Mothers who raise a child on their own can receive parental allowance for additional 54 working days. The extension is available only if paternity has not been confirmed and the mother does not have a spouse or partner who is entitled to paternity allowance.

Parental allowances after the Family leave reform i.e. when the estimated birth date is on or after 4 September 2022):

Pregnancy leave (*raskausvapaa*) usually starts 30 working days before the estimated due date of the baby. When your pregnancy leave starts, you will get **pregnancy allowance** (*raskausraha*) from Kela for 40 working days.

If, at your workplace, you are exposed to radiation, chemical agents or infectious disease, and you cannot be reassigned to other duties, you can stay away from work as soon as your pregnancy has been confirmed. During that period, you will get **special pregnancy allowance** (*erityisraskausraha*).

You can start taking out **parental leave** (*vanhempainvapaa*) after the baby is born. **Parental allowance** is paid by Kela for a total of 320 working days. If a child has two parents, the days are divided equally between them. If you wish, you can transfer some of your parental allowance days to the other parent, other custodian, your spouse or the spouse of the other parent. .

You can also work part-time and apply for **partial parental allowance** (*osittainen vanhempainraha*) for the same period.

You can claim **special care allowance** (*erityishoitoraha*) if you, as the parent of a seriously ill or disabled child under the age of 16, have to be temporarily absent from work without pay to take part in treatment or rehabilitation arranged for your child.

If you adopt a child from abroad, you can claim an **adoption grant** (*adoptiotuki*) from Kela to meet some of the cost of the adoption. You can make the claim as soon as the international adoption agency has identified a child under 18 years of age for placement in your care and the Finnish Board of Inter-Country Adoption Affairs has authorised the adoption.

To qualify for the adoption grant, you must be covered by the Finnish social security system. The adoption grant is a tax-free lump sum payment.

What conditions do I need to meet in order to receive the benefits?

In order to be able to receive the benefits, you must live in Finland or be covered by the Finnish social security system.

The right to the maternity allowance begins when the pregnancy reaches 154 days in duration.

What am I entitled to and how can I claim?

The amount for parental allowances is calculated in the same way, but the size of the daily allowance varies according to the period.

Parental allowances are determined on the basis of the annual income which is calculated for a reference period of 12 calendar months prior to the calendar month that precedes the start of the entitlement to parental allowance.

The daily allowance can be paid according to the preceding benefit if you have been in rehabilitation, studying, ill or unemployed. The daily allowance can, in certain situations, be paid at the same level as previous parental daily allowance.

If the claimant does not have any working income, the daily allowances will be paid at the minimum levels. Daily allowance amounts can be found on Kela's [website](#).

The maternity grant is non-taxable income. Parental allowances are taxable income.

Jargon busters

Kela: Finnish Social Insurance Institution

Useful forms and links

[Families \(Kela\)](#)

- [Parental allowances](#)
- [Application, Parental benefits](#)
- [Parental allowance calculator](#) (in Finnish only)

Know your rights

The Commission's publication and website:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

You can apply for parental benefits online: <https://www.kela.fi/web/en/e-services>

You can also contact Kela's customer services:

- <http://www.kela.fi/web/en/phone-services> or
- <http://www.kela.fi/web/en/by-mail>

Child benefit

In Finland families with children receive **child benefit** (*lapsilisä*), the size of which is determined by the number of children the family has.

Who receives child benefit?

Kela pays child benefit for children under the age of 17. You can receive child benefit from the beginning of the month following the birth of the child.

Child benefit is normally paid to the mother or the father or other adult responsible for the care of the child. Child benefit can also be paid to another person responsible for the care of the child and, in some cases, to the child him- or herself (if 15 or older).

When is the child benefit paid?

Kela pays child benefit for children under the age of 17 who live in Finland. Child benefit is paid monthly until:

- the child turns 17
- the child moves abroad, or
- the child starts to receive a disability pension.

In some cases child benefit may be paid for the children of workers who come from other EU countries, even if the children do not live in Finland. Contact Kela's customer service for more information <http://www.kela.fi/web/en/families>.

How much child benefit will I receive and how do I claim it?

The amount of child benefit paid increases with the number of children a family has. The child benefit you receive will increase for every child living with you and who is eligible for child benefit.

Your child benefit will also increase if you are unmarried and are not cohabiting with anyone. You will receive the increase even if the child's parents have joint custody.

Child benefit is a tax-free benefit.

Find how much child benefit you can claim on Kela's website, www.kela.fi/web/en.

You can claim child benefit at Kela's offices. You can also claim online via Kela's website, <https://www.kela.fi/web/en/e-services>.

Useful forms and links

- [Child benefit application](#)
- [Application forms](#)
- [E-services](#)
- [Families \(Kela\)](#)

Know your rights

The Commission's publication and website:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

Contact Kela's customer services: <https://www.kela.fi/web/en/customer-service>.

Support with caring for young children

After the parental leave period, families have three different socially-subsidised childcare alternatives until the child starts school: state day care, private day care allowance or child home care allowance.

What support are families entitled to?

Parents have the right to a municipal **day care place** for their child. Children can go to municipal day care in the form of a day care centre or family day care.

If a child under the age of three does not attend municipal day care, the family can claim **child home care allowance** (*kotihoidon tuki*). A child can be cared for by either parent, a relative or another carer.

Private day care allowance (*yksityisen hoidon tuki*) can be claimed by a family whose under-school-age child is looked after by a nanny hired by the family or by a private day care provider.

If the mother or father provides care for a child under three years of age and works no more than 30 hours per week on average, they can claim **flexible care allowance** (*joustava hoitoraha*).

If you have children attending the first and second year of school and you work a maximum of 30 hours per week you can claim **partial care allowance** (*osittainen hoitoraha*).

When will I get the allowance?

Municipal day care

Every parent of a child below school age has the right to a municipal day care place for their child, regardless of how much money the parents have or whether or not they work. The municipality charges a fee for day care, based on the size and income of the family. Families on the lowest incomes are not charged any fee. Families have the right to free pre-school education for their children for a year before the child starts school.

Child home care allowance

The family can claim child home care allowance if they have a child under the age of three who is not attending municipal day care. If the family also has a child over the age of three, the family can also claim home care allowance for that child. Child home care allowance

includes a care allowance and a care supplement. The family may also receive a municipal supplement, depending on the home municipality.

Private day care allowance

Private day care allowance can be claimed if a family's under-school-age child is looked after by a municipally approved private day care provider or private individual with whom the family have signed a contract of employment lasting at least a month, and who is not part of the same household as the child. The child can also be cared for by a relative, for example a grandparent, if the family draw up a contract of employment with the relative and pay them wages. Private day care allowance includes a care allowance and a care supplement, and depending on the home municipality, potentially also a municipal supplement.

Home care allowance and private day care allowance are child-specific. If a family has several children, the family can choose, separately for each child, home care allowance or private day care allowance, according to the child's age, the care location, or the carer. The family can, therefore, claim both home care allowance and private day care allowance for different children at the same time.

Flexible care allowance

Flexible care allowance is intended for the father, mother or other carer of a child under three years of age. Flexible care allowance is paid for one child at a time only. However, both parents can receive flexible care allowance if they organise their work so that they care for the child at different times, for example on different days of the week. To be eligible for the allowance, the applicant must work no more than 30 hours per week on average or no more than 80% of normal full-time hours. The parent must have an employment contract with a public- or private-sector employer, be self-employed and insured under the YEL (Self-Employed Persons') or MYEL (Farmers') Pensions Acts, or be a grant recipient and insured under the MYEL Act. Flexible care allowance cannot be paid to a parent who is paid special maternity, maternity, paternity or parental allowance; looks after the child personally and is paid home care allowance; or receives partial care allowance for a child in the family.

Partial care allowance

The family can claim partial care allowance if they have a child attending the first or second year of school. Partial care allowance can be paid until the end of a child's second year of school. If a child participates in extended compulsory education, partial care allowance can be paid until the end of the child's third year of basic education. The parent can work for a maximum of 30 hours a week. Partial care allowance is paid for one child at a time only, although a family may have more than one child who meets the criteria. Partial care allowance can be paid to both the mother and father, as long as the parents care for the child at different times. Partial care allowance cannot be paid if the parent receives home care allowance and cares for the child themselves, if the parent is receiving parental allowance at the same time, or if the parent is receiving flexible care allowance (the second parent can receive flexible care allowance for another child).

Allowance amounts and application

Please contact your municipality about access to municipal day care.

The care allowance element of home care allowance is the same for everybody, however the care supplement depends on the family's income. Other benefits received from Kela can also affect the amount of home care support received, see [here](#).

Private day care allowance comprises a care allowance, which is always the same size, and a care supplement, which is dependent on the size and income of the family.

Flexible care allowance is payable at two rates depending on the parent's total working time. It is not affected by the family's income.

Partial care allowance is always a fixed amount. It is not affected by the family's income.

The care allowance amount and application forms for home care allowance, private care allowance, flexible care allowance, and partial care allowance can be found on Kela's [website](#), .

Some municipalities also pay a municipal supplement with the home care allowance or private care allowance.

Jargon busters

Extended compulsory education: attending school for longer than normal where the pupil has not been able to reach the targets set for comprehensive school education within nine years. More information [The Finnish National Board of Education's website](#).

Compulsory education begins when the child turns seven years old and ends either when child has completed the basic education or after 10 years (i.e. at the end of the school year when the student turns 17).

Useful forms and links

- [Application for child home care allowance and private day care allowance](#)
- [Application for flexible care allowance and partial care allowance](#)

Know your rights

The Commission's publication and website:

- [Family benefits](#)

Who should I contact?

- More information about municipal day care and the home care allowance and private care allowance municipal supplement is available from your municipality's social services and day care office
- [General information on Early Childhood Education](#)
- [General information on Private Day Care Allowance](#)

For other financial support matters please contact your Kela's customer services, <https://www.kela.fi/web/en/customer-service>.

Health

Public Healthcare

What is public healthcare in Finland like?

What is public healthcare?

Under its constitution, the Finnish state pledges to provide adequate social and healthcare services for all and to promote the health of the population. Wellbeing services counties are responsible for social and healthcare services. Wellbeing services counties receive state support for this.

The aim of healthcare is to promote and maintain the population's health, well-being, ability to work and function, and social security, as well as to reduce health inequalities.

Public healthcare in Finland includes:

- promotion of health and prevention of diseases, as well as care and rehabilitation
- maternal and child healthcare
- vaccinations
- doctor, dentist and nurse appointments
- mental health services, emergency and on-call service,
- hospitals
- home care
- school and student healthcare
- occupational healthcare

Basic healthcare refers to the various different basic-level healthcare services, population health monitoring and health promotion.

Permanent residents of Finland have the right not just to medical care, but also preventative measures.

What kind of public healthcare services are available in Finland?

Public medical care is primarily available at healthcare centres and hospitals. The doctors working at healthcare centres are generally GPs, who can provide referrals to specialist doctors at hospitals. All those who live in Finland are entitled to use the services.

In urgent cases, patients must be given treatment regardless of their country of residence.

Residents of Finland have the right not just to medical care but also to preventative services. The promotion of health and prevention of illnesses are important aims in Finland. For example, with the vaccination programme and good hygiene, many infectious diseases and epidemics have been prevented, especially amongst children. By supporting lifestyle changes, cardiovascular diseases can be reduced. Reducing the number of accidents that occur is also an important aim.

Healthcare Centres

The wellbeing services county provides basic healthcare services at healthcare centres, which are residents' immediate healthcare points. Healthcare centres provide a range of basic level services:

- doctor's appointments
- wards for those needing hospital care
- nurse's appointments
- health counselling, which also includes maternity and child healthcare
- screening and vaccinations

- oral healthcare
- mental healthcare services
- home care and at-home hospital care
- emergency care for acute minor illnesses. Emergency services outside office hours are often offered at hospitals

People can choose which healthcare services to use – they do not have to use nearest healthcare centre and can change their healthcare centre at most once a year.

Hospitals

There are hospitals throughout the country – 21 wellbeing services counties, the city of Helsinki and the joint county authority for the Hospital District of Helsinki and Uusimaa have hospitals serving the residents in their respective areas.

Hospitals primarily provide specialist medical care services. Specialist medical care refers to the examinations and care given at hospitals in various medical specialities, such as surgical operations or psychiatric hospital care. Health centre doctors can refer patients to hospitals. Hospitals have emergency departments for urgent cases.

How do I access public healthcare services?

In urgent situations you can go straight to your nearest healthcare centre or hospital.

In other cases you can book an appointment at a healthcare centre by phone. At healthcare centres you can book appointments with nurses or have basic tests done at the laboratory. You can also access other services through the healthcare centre, such as home care or mental health services.

Health centre GPs can refer you for an appointment with a specialist doctor.

Know your rights

The Commission's publication and website:

<http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

- Contact the health centre in your home wellbeing services county.
- In urgent cases, the emergency number in Finland is 112.

Sickness allowance

If you become ill, you can claim **sickness allowance** (*sairauspäiväraha*) as compensation for loss of earnings.

When can I claim sickness allowance?

Sometimes you may become so ill that you are temporarily unable to work. In these situations, Kela will compensate you for the loss of earnings for the period during which you were unable to work due to illness with a sickness allowance.

If you can work part time during the illness, without compromising your health or recovery, you can claim **partial sickness allowance** (*osasairauspäiväraha*).

What are the conditions for claiming sickness allowance?

Sickness allowance is paid to those between the ages of 16 and 67. The entitlement to sickness allowance commences nine working days after the illness begins (not counting the day of onset). The employer generally pays the employee's wages during this waiting period. Most employers also pay the full salary during the first one to two months.

A doctor's certificate is required for the period during which you are unable to work.

Kela will pay sickness allowance for a maximum of one year (300 working days). If you receive pay during the period of illness, Kela will pay the compensation to your employer.

To receive partial sickness allowance, your working hours and pay must have been reduced by 40–60 per cent. Partial sickness allowance can be claimed for a maximum of 150 working days.

What am I entitled to and how can I claim?

Sickness allowance is calculated based on your annual income. The following are taken into account to calculate the annual income:

- wages and salaries
- salary for insurance purposes
- income under the self-employed persons' (YEL) and farmers' (MYEL) pension insurance schemes
- certain benefits you are entitled to (unemployment benefits, student allowance)

You can claim sickness allowance even if you have never received income from work or benefits. In such cases you will be paid at least the minimum amount. Find out how much you can claim in sickness allowance on the Kela website, www.kela.fi/web/en.

Sickness allowance is taxable income.

Useful forms and links

- [Application for sickness allowance](#)
- [You can also apply for sickness allowance online](#)
- [Sickness allowance calculator](#) (only in Finnish)

Know your rights

The Commission's publication and website:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

Contact Kela's customer services, <https://www.kela.fi/web/en/customer-service>.

You can apply for sickness allowance online: <https://www.kela.fi/web/en/e-services>.

Services and support for the elderly and people with disabilities

If you cannot manage everyday tasks at home due to illness, disability or age, there are various different services to help you. If services provided at home are no longer sufficient to support you in coping with everyday tasks, you can be moved to serviced accommodation or institutional care.

What kind of services and support measures are available to the elderly and people with disabilities?

Generally, people with disabilities or elderly people want to live in their own home for as long as possible. Therefore living at home is supported through, for example, home help and home care services:

- **Support services** are organised for persons who need them on the grounds that their functional capacity has declined due to old age, illness, disability or other similar cause. Support services include meals being brought to your home, clothes maintenance and cleaning services as well as services promoting or supporting inclusion and social interaction.
- **Home care** provides support and help with everyday tasks and taking care of personal functions, such as hygiene. Home care will include care and attention based on the client's individual needs as well as activity promoting functional capacity and interaction and other activity supporting their coping. Home care will also include home nursing based on the client's individual needs.
- Living at home can also be made easier by carrying out modifications to your home, to ensure that your home serves you better in managing everyday tasks.
- **Home nursing is** carried out in the client's home and consists of health care tasks prescribed by a nurse or doctor, for example taking samples, monitoring medication and checking well-being.

People with disabilities can also be provided with, for example, assistive devices, and transportation and interpreting services. People with disabilities can also receive personal assistance, rehabilitation and adaptation training. The aim is to support the working and functioning capacity of people with disabilities, as well as supporting independence. Support for people with disabilities in finding work, work training, and daily and work-based activities is organised to promote their independent living and social interaction.

The preventative services and rehabilitation offered to the elderly help them to maintain their ability to function day to day. The services include advisory services (such as the Senior Info services), home visits to promote well-being, day centres, vaccinations etc.

If living at home is no longer possible, there are a variety of **housing services** on offer. Housing services can be provided in units where there are staff on-site 24 hours a day or just during the day time. Housing services can be organised in sheltered accommodation, group housing, or scattered housing. Serviced accommodation for people with severe disabilities can also be organised at home.

If you are unable to live comfortably at home regardless of the support provided, and if serviced accommodation is not an option, the next option is institutional care. The wellbeing services county can respond to an older person's need for service by long-term institutional care only if it has medical grounds or grounds for customer safety or patient safety. Long-term institutional care includes not just round-the-clock care but also food, medication, cleaning, clothing, rehabilitation and services to promote social well-being.

Both serviced accommodation and institutional care can also be provided on a short-term basis. Short term care either supports the elderly and people with disabilities in coping with everyday tasks at home, or caregivers by providing the person requiring care with

serviced accommodation or institutional care for a short-term period. At the same time, it prevents the need for permanent serviced accommodation or institutional care.

When can I claim help at home or move to serviced accommodation or institutional care?

Wellbeing services counties grant services based on an individual evaluation of service needs. The evaluation is based on the client's own perspective and an assessment by one or more experts. In urgent situations the service need will always be evaluated immediately.

A service and care plan will be drawn up based on this evaluation. The plan will be drawn up by officials from the wellbeing services county in consultation with the client and, if necessary, a relative or legal representative. The wellbeing services county will make a decision about the services provided based on the plan.

How do I apply for services?

Contact your own wellbeing services county's social and healthcare services.

Forms that you may need

General information about services and support measures can be found on the websites of the Ministry of Social Affairs and Health (<http://www.stm.fi/en/social-and-health-services>) and The Association of Finnish Local and Regional Authorities (<http://www.localfinland.fi/>). You will find more detailed information about the services each wellbeing services county offers on the relevant website.

Know your rights

More information about the rights guaranteed to you by law can be found via the links below. The websites are not maintained by the European Commission and they do not represent the Commission's views.

The Commission's publication and website:

<http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

Contact your wellbeing services county's social and healthcare services.

Support for carers

You can claim support for informal care if a relative or a close person is caring for you due to illness or disability, or if you are beginning to require assistance for age-related reasons.

What is support for informal care?

A family member or other close person can care for a person who is elderly, has a disability or is ill, in the person's own home.

If the care work is demanding and binding, the person requiring the care can claim support for **informal care** (omaishoidon tuki). It can be claimed for both short and long-term care needs. Agreements regarding informal care are always signed with the home wellbeing services county of the person requiring care.

For the person requiring care, informal care support includes:

- informal care
- social and healthcare services as set out in the care and service plan, and
- services during the carer's free time

Support for the carer includes:

- care pay
- leave
- pension and accident insurance, and
- social services
- health and well-being inspections
- coaching
- education

When can I claim support for informal care?

The home wellbeing services county of the person requiring care grants support for informal care.

The right to support for informal care is not a subjective or absolute right; rather the wellbeing services county will decide whether or not to grant it. The grounds for granting the support vary between wellbeing services counties.

Support for informal care is usually granted if:

- a person needs care or assistance in their home due to reduced functional capacity, illness, disability or another reason;
- a family member or another person close to the person in need of care is prepared to take responsibility for their care and assistance;
- the carer's health meets the requirements for providing informal care;
- the informal care is, jointly with other necessary social and healthcare services, sufficient regarding the well-being, health and safety of the person requiring care, and
- the home of the person requiring care is suitable for care.

The wellbeing services county may charge the person requiring care a fee for arrangements made to cover the carer's statutory leave, or other services included in the support for informal care agreement.

How do I claim support for informal care?

The amount the carer is paid depends on the binding nature of the care and on the wellbeing services county in which the care is being given. However, there is a fixed minimum amount, details of which can be found on the website of the Ministry of Social Affairs and Health <http://www.stm.fi/en/>.

Care pay is taxable income. For the transitional stage, in which giving care is particularly difficult, the care pay will be increased.

Support for informal care should be claimed from the home wellbeing services county of the person requiring care.

Know your rights

The Commission's publication and website:

<http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

You can find more information about support for informal care, how to apply, and other arrangements through the social and healthcare services of the home wellbeing services county of the person requiring care.

Reimbursements for the cost of medical treatment

If you wish, you can use private healthcare services. Kela will pay you a reimbursement for the use of such services. You can also receive reimbursements for medicine expenses.

What are national health insurance reimbursements?

In Finland, in addition to public healthcare services, there are also many private doctors' clinics and hospitals. Using these services often costs more than public healthcare services, but you can receive national health insurance reimbursements (*sairaanhoitokorvaus*) to cover the costs. These reimbursements will cover part of your costs.

Kela will also pay reimbursements for medicine expenses. National health insurance can provide partial or even full reimbursements for medicines.

How much can I claim back?

National health insurance will refund the patient part of the costs of care received and examinations carried out. The amount of the reimbursement is based on rates set by Kela. The costs of dental care and examinations can also be reimbursed.

Details on reimbursements of the costs of private medical treatment can be found on Kela's website: <https://www.kela.fi/sickness>. Travel costs can also be reimbursed if they exceed the amount set by Kela.

Medicine costs can be reimbursed if they are part of the reimbursement system. Reimbursement for emollients or clinical nutrition is possible if these are part of the care. The amount is a set percentage of the price of the medicine after meeting an initial deductible amount per calendar year.

There is a calendar-year cap on medicine costs reimbursed by Kela.

Details on reimbursements of the costs of medicines can be found on Kela's [website](#).

How do I claim the reimbursement?

Generally, private doctors' surgeries or laboratories will deduct the Kela reimbursement from your fee when you pay for the service. Reimbursements for medicines are usually deducted from the price of the medicine at the pharmacy. In order to get the 'direct' reimbursement, it is generally a requirement that you are covered by the Finnish social security system and have a Kela card. You can find additional information about exceptions on the Kela [website](#).

You can also claim for a retrospective reimbursement from Kela.

In order to receive national health insurance reimbursements, it is generally a requirement that you are part of the Finnish social security system. You are part of the social security system if you live in Finland permanently, work in Finland, or you have business operations in Finland. For information about the rights of those who are not part of the social security system, see the Kela [website](#).

Know your rights

The Commission's publication and website:

<http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

More information is available from Kela's customer services,

<https://www.kela.fi/web/en/customer-service>.

Incapacity

Disability pension

If you are partially unable to work due to illness, injury or disability for at least a year, you could be entitled to a disability pension.

When can I claim a disability pension?

If your ability to work decreases to the extent that you can no longer work, you can claim full **Disability pension** (*Työkyvyttömyyseläke*). It is payable as an **Earnings-related pension** (*Työeläke*), **National pension** (*Kansaneläke*), or **Guarantee pension** (*Takuueläke*). If you are able to work partially, you can claim partial disability pension as an earnings-related pension.

The Disability pension is generally paid after the person has received sickness benefit for a period of about a year.

What conditions do I need to meet?

You can claim the Disability pension if, due to illness, injury or disability, you are unable to do your usual job or a comparable one.

Disability pension can be granted to people aged 18–62 who are part of the **Earnings-related pension system**. In the earnings-related pension system there are four options:

- Full disability pension (*täysi työkyvyttömyyseläke*)
- cash rehabilitation benefit for a set period (*kuntoutustuki*)
- Partial disability pension (*osatyökyvyttömyyseläke*) and
- Partial cash rehabilitation benefit (*osakuntoutustuki*)

You are entitled to the full pension if your ability to work has decreased by at least 3/5. You can claim partial disability pension if your ability to work has decreased by 2/5. The ability to work requirement is less strict for those over 60.

Disability pension in the **National pension system** can be granted to those aged 16–64 and unable to work. The pension can be either a permanent disability pension or a cash rehabilitation benefit for a set period. The amount of the pension is affected by how long you have lived in Finland, other pensions, and your family relations. You can claim full disability pension if you have lived in Finland for at least 80 per cent of the time between turning 16 and your initial claim for the pension. There is no residence period requirement if you became incapacitated for work while you were 18 years old or younger and living in Finland.

If you are receiving the full disability pension and your payments are still small, you can also be paid a Guarantee pension. It is paid only to people living in Finland and in order to claim a guarantee pension, the claimant must be claiming all other pensions to which they are entitled.

What am I entitled to and how can I claim?

When calculating the amount of Disability pension in the earnings-related pension system, a projection is made of how the pension would have developed had the person been able to continue working until retirement age (the so-called future period). You can estimate the amount of pension you will receive by using the [pension calculator](#), for example.

You can find the amounts for national pensions and guarantee pensions on Kela's [website](#).

You can apply for a Disability pension either online in Kela's e-service or with a disability pension application form, to which you should attach a doctor's statement. You can find more information about applying for disability pension on Kela's [website](#).

You can apply to Kela for a guarantee pension either online in Kela's e-service or with a guarantee pension application form or by phone. You can find more information about applying for guarantee pension on Kela's [website](#).

Useful forms

[Application](#) for a disability pension

If you have lived abroad, you will also need to fill in the following [document](#).

Know your rights

The Commission's publication and website:

<http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

Contact Kela's customer services: <https://www.kela.fi/web/en/customer-service>.

You can apply for an earnings-related pension at the following address:

www.tyoelake.fi/en.

Disability benefits

Disability benefits provide support for people with disabilities and those with long-term illnesses in strengthening their autonomy and aim to improve their quality of life.

What are disability benefits?

Disability benefits are intended to support a person with a disability in strengthening their autonomy and improving their quality of life. Those who are seriously ill or have disabilities may also qualify for rehabilitation and medical aids. Those under 16 years of age and those who have turned 16 have their own disability allowances.

There are three different kinds of disability allowance:

- **Disability Allowance for persons under 16 years of age** (*alle 16-vuotiaan vammaistuki*)

The allowance is intended for children who have a long term illness or disability.

- **Disability Allowance for persons aged 16 years or over** (*16 vuotta täyttäneen vammaistuki*)

The allowance is intended for persons aged 16 years or over who have a disability or long-term illness.

- **Care Allowance for Pensioners** (*eläkettä saavan hoitotuki*)

The allowance is intended for pensioners who have a disability or long-term illness.

When can I claim disability benefits?

Disability Allowance for persons under 16 years of age is intended for children who have a long term illness or disability. A diagnosis of an illness or the severity of a disability does not determine whether or not a child can be paid disability allowance. The allowance can be paid if an illness or injury creates a need for care and rehabilitation and imposes particular strain and requires a greater commitment than the care of non-disabled children of the same age. The strain and commitment must last at least six months.

Disability Allowance for persons aged 16 years or over is intended for persons aged 16 years or over who have a disability or long-term illness. The person's functional capacity must be reduced for a period of at least one year, and the illness, injury or disability must cause hardship, create the need for assistance, guidance or supervision, or generate special costs.

Care Allowance for Pensioners is intended for pensioners who have a disability or long-term illness. The allowance can be claimed if the applicant's functional capacity is reduced for a period of at least one year, and the illness, injury or disability causes hardship, need of assistance, need of guidance or supervision, or special costs.

For all these allowances, the basic rate can be increased to the middle rate based on the costs of the illness.

What am I entitled to and how can I claim?

Children's and adults' disability allowance, and care allowance for pensioners are payable at three rates: basic rate, middle rate and highest rate.

Disability benefit amounts are not means-tested. Disability benefits are not taxable.

Disability benefits can be claimed using a form approved by Kela. A doctor's statement which should be no older than six months should be enclosed with the application. Benefits cannot be backdated by more than six months without a special reason.

Jargon busters

Functional capacity: functional capacity is regarded as being reduced when an illness, injury or disability impairs a person's ability to look after themselves, cope with necessary household tasks, or cope with work or study tasks.

Special expenses: special expenses refer to necessary and additional costs incurred on account of an illness, injury or disability, and which the person is responsible for paying. Usually, only regular expenses lasting at least six months are covered. Special expenses are, for example: the costs of medical care and medication, additional transportation costs and the costs of home health care or home help. Special expenses do not include for example: expenditure for food or clothing, hobbies, purchases of equipment or car ownership costs.

Useful forms

- [Disability Allowance for persons under 16 years of age](#)
- [Disability Allowance for persons aged 16 years or over or Care Allowance for Pensioners](#)
- [E-services](#)

Know your rights

The Commission's publication and website:

<http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

- Contact Kela's customer services: <https://www.kela.fi/web/en/customer-service>.
- Kela's e-services online: <https://www.kela.fi/web/en/e-services>.

Accidents at work and occupational diseases

All people who work in Finland are insured against accidents at work and occupational diseases.

If an accident occurs at work

All people who work in Finland are insured against accidents at work and occupational diseases from the first day of work.

Employers must, by law, provide all employees with accident insurance through the insurance company of their choice. Occupational injury insurance is handled by private insurance companies. The State Treasury provides compensation for government employees.

In the event of an accident

If you have an accident at work or you think you may have an occupational disease:

- Inform your employer or immediate superior straight away;
- You will receive an insurance certificate which will grant you free healthcare for your injury or illness;
- Seek treatment in the first instance from occupational healthcare services.

What benefits am I entitled to and how do I claim them?

Accident insurance provides compensation for necessary medical treatment costs and a **daily allowance** (*päiväraha*), **workers' compensation pension** (*tapaturmaeläke*) or **rehabilitation allowance** (*kuntoutusraha*) due to loss of earnings. The daily allowance is paid if your inability to work lasts at least three days, not including the day of the accident. Daily allowance will be paid for a maximum of a year.

For the first four weeks the daily allowance is equal to the sick pay paid by the employer. After this, the employee's daily allowance is determined based on their annual earnings.

If the employee is unable to work for over a year after the accident, they will be paid a workers' compensation pension. If they are only partly unable to work, a daily allowance and workers' compensation pension can also be paid as a partial contribution.

The rehabilitation allowance is paid during the **vocational rehabilitation** (*ammattillinen kuntoutus*).

Daily allowance, workers' compensation pension and rehabilitation allowance are taxable income.

Compensation for functional limitation (*haittaraha*) is a tax-free benefit paid for general permanent damage caused by an injury or occupational disease.

In the event of death, a **survivors' pension** (*perhe-eläke*) will be paid to the widow/widower and children. Survivors' pensions are taxable income. A **funeral assistance** (*hautausapu*) will also be paid.

Accident insurance can also cover medicinal and vocational rehabilitation as well as providing compensation for some costs.

How to apply

If you have an accident at work or you think you might have an occupational disease, inform your employer. Employers are obliged to inform their insurance provider. The doctor treating you will send any certification required directly to the insurance provider.

If your employer does not provide an accident notification, you can notify the insurance provider of your accident at work or occupational disease yourself. Contact the insurance provider with which your employer has accident insurance.

Jargon busters

Annual earnings: The annual earnings at the time of the claim event.

Accident refers to a sudden and unpredictable event caused by an external factor, leading to an injury or illness. Accident at work refers to an accident that has happened during the course of work and accidents that take place in the working area. Additionally some special circumstances outside the working area are covered (for example on your journey to/from work).

Work-related illnesses, also known as occupational diseases, are illnesses whose main cause is a factor at work, and which are caused by physical (e.g. noise), chemical (e.g. flour and wood dust) or biological (e.g. bacteria) exposure.

Useful forms

Notice of occupational accident and occupational disease:

<https://www.tvk.fi/en/compensation/what-to-do-when/>.

Know your rights

The Commission's publication and website:

<http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

In the event of an accident, contact your employer, the insurance provider and an occupational healthcare unit.

Old-age and survivors

Old-age pension

Pensions ensure an income when your working life has come to an end due to your age.

Who are pensions intended for?

Old-age pensions are intended to ensure an income for old age.

The pension system comprises an **earnings-related pension** (*työeläke*) and a **national pension** (*kansaneläke*).

All entrepreneurs and employees working in Finland receive an earnings-related pension.

Those who have not worked and those whose earnings-related pension is small, receive a national pension.

All senior citizens are guaranteed the minimum pension level as a **guarantee pension** (*takuueläke*).

Earnings-related pension, national pension and guarantee pension

Since January 2017, the retirement age has been raised by 3 months annually until to reach 65 years by 2027. After that, the retirement age will be linked to life expectancy.

The retirement age is:

- 63 years for persons born in 1954 or earlier
- 63 years and 3 months for persons born in 1955
- 63 years and 6 months for persons born in 1956
- 63 years and 9 months for persons born in 1957
- 64 years for persons born in 1958
- 64 years and 3 months for persons born in 1959
- 64 years and 6 months for persons born in 1960
- 64 years and 9 months for persons born in 1961
- 65 years for person born in 1962-1964

The retirement age of persons born in 1965 and later will be adjusted with the life expectancy which will be determined at the age of 62 years.

You can fill in the earnings-related pension application electronically or in paper form, and take it to a pension provider or a Kela office. Earnings-related pensions are usually provided by the pension provider you were last insured with. Providers of earnings-related pensions are, in the private sector, pension insurance companies, company pension funds, and industry-wide pension funds, and in the public sector, Keva and the Government of Åland.

Earnings-related pensions accrue 1.5 per cent of your annual earned income.

National pension can be claimed if a person has no earnings-related pension, or if their earnings-related pension is small.

National pensions are granted and paid by Kela. A requirement for claiming the national pension is that the claimant has lived in Finland for at least three years after turning 16. Insurance time accrued in other EU/EEA countries can be taken into consideration for fulfilling the residence period requirement, as long as at least one year of the required period has been spent in Finland.

The general retirement age for the national pension is 65 years. You can begin to claim your national pension at the age of 64, if you are born between 1958-1961, this is referred to as [early old-age pension](#). For persons born in 1962 or after, there is no longer possibility to claim for early old-age pension. In Finland the national pension amount depends on how long you have lived in Finland between the ages of 16 and 65. Additionally, the amount of pension you receive is affected by your family relations and

other ongoing [pension incomes](#). National pension can be applied for with the same application as the earnings-related pension, either electronically or with a paper form. In certain situations a verbal application is also possible.

A guarantee pension is a minimum pension which safeguards the income of those who have turned 65 (or 64 for those claiming early old-age pension) and who only receive a small pension.

It is only paid to people living in Finland. If other pension incomes remain below the minimum level, the remaining amount will be paid as a guarantee pension. In order to receive a guarantee pension, the claimant must be claiming all other pensions they have the right to claim.

A guarantee pension can be applied for online in Kela's e-service, by telephone or with a paper form.

What am I entitled to and how can I claim?

The amount of earnings-related pensions depends on the duration of your employment and your earnings; no upper limit is set for pensions.

You can estimate the amount of pension you will receive by using the [Pension calculator](#), for example.

The amount of national pension you receive is affected by how long you have lived in Finland and your earnings-related pension, as well as whether you live alone or are married/cohabiting.

Pensions are taxable income.

Find out how much national pension and guarantee pension you can claim on Kela's [website](#).

If you have worked in multiple member states, you should claim your pension from your state of residence.

Useful forms

- Apply for an earnings-based pension [online](#)
- Common identification [service](#) for the earnings-related pension system
- [Forms](#) for applying for earnings-related pensions
- [Supplement](#) to the pension application: Living and working abroad
- [Old-age pension](#)
- [Kela's e-services](#)

Know your rights

The Commission's publication and website:

[Retiring abroad](#)

Who should I contact?

- You can apply for earnings-related pensions at the following address: <https://www.tyoelake.fi/en/> or at a Kela office;
- If you are not applying for an earnings-related pension, apply for your old-age pension from Kela;
- Contact a Kela office, <http://www.kela.fi/web/en/customer-service-locator>.

Survivor's benefits

If your spouse dies, you are entitled to a spouse's pension. Children under 18 can also be paid a pension.

When can I claim a family pension?

The spouse and any of the family's children under the age of 18 have the right to a **family pension** (*perhe-eläke*), a **spouse's pension** (*leskeneläke*) and **orphan's pensions** (*lapseneläke*) following the death of a guardian. The pensions guarantee the family's income, and are paid from both the national pensions and earnings-related pensions system.

The Pensions Act guarantees that the family are paid a pension to help their income following the death of a guardian. The amount of the pensions paid to spouses and children is usually equal to the pension of the deceased. If the deceased guardian was not yet retired, the amount is equal to what the deceased's disability pension would have been. The spouse's own income affects the amount of the pension, if they do not have any children under the age of 18.

The national pension system's common family pension guarantees the spouse and the children a minimum income. The national pension system's spouses' pension can be paid to spouses under the age of 65. A starting pension and surviving spouse's continuing pension can be paid as spouse's pension. A spouse's starting pension is paid at a standard rate and it is paid for a period of six months following the death of the deceased. After the starting pension, it is possible that a surviving spouse's continuing pension will be paid, this is formed of a basic amount and an income-based supplement. Almost all income will affect the amount of the basic amount supplement. Orphan's pension can be paid to children under 18 years of age. Orphan's pension can be paid up to the age of 21 if the beneficiary is in full-time education.

What conditions do I need to meet?

The earnings-related pension system will provide a spouse's pension if the person to whom you are married dies, the marriage took place before the deceased turned 65, and you have or had a child together. If you did not have a child together, it is a requirement that you were at least 50 years of age at the time of your spouse's death or had been receiving disability pension for at least three years. The marriage must also have taken place before the surviving spouse reached the age of 50 and before the deceased reached the age of 65, the marriage must have lasted at least five years.

Children under the age of 18 are entitled to an orphan's pension.

The national pensions system will provide a [Spouse's pension](#) which can be paid to spouses under the age of 65 if the spouse and the deceased have a child together and marriage between the spouse and the deceased took place before the deceased turned 65. If the couple did not have any children together:

- the spouse must have turned 50 before the deceased's death;
- the marriage must have taken place before the spouse turned 50 and before the deceased turned 65, and
- the marriage must have lasted at least five years.

As of 1 January 2022, the national pension system will also provide a pension for cohabiting partners under the age of 65 if the partners have a minor child together, have cohabited before the deceased person turned 65 and cohabited for a consecutive period of at least five years.

Orphan's pension can be paid to children under 18 years of age. Orphan's pension can be paid up to the age of 21 if the beneficiary is in full-time education.

What am I entitled to and how can I claim?

According to the **earnings-related pension system**, the spouse's pension will be 17-50% of the deceased's pension. The amount depends on how many children are entitled to orphan's pension.

The spouse's pension of a spouse with a sufficient income will decrease at the beginning of the seventh month, but no earlier than when the youngest child turns 18. The deduction is half of the difference between the surviving spouse's own pension or accrued pension and the reduction's base amount, which is EUR 695.50 in 2018.

The orphan's pension will be 33-83% of the deceased's pension. The orphan's pension amount also depends on how many children are entitled to an orphan's pension.

You can find instructions about applying for family pension [here](#).

In the **national pension system** the spouse is paid a starting pension at a standard rate for a period of 6 months, after which the spouse's pension is continued at a basic amount if the surviving spouse is supporting a child under the age of 18. Furthermore, spouses on low incomes can be paid an income-based basic amount supplement regardless of whether they have children. The surviving spouse's continuing pension basic amount supplement is affected by almost all of the [spouse's income](#).

The national pensions system's always includes a basic amount, and sometimes an additional supplement, the amount of which is affected by the other children receiving the family pension.

[Orphan's Pension](#) can be claimed from the beginning of the month following the death of a parent. Applications can be backdated up to six months.

You can check family pension amounts on Kela's [website](#).

Instructions for applying for spouse's pension can be found on Kela's [website](#).

Instructions for applying for the orphan's pension can be found on Kela's [here](#).

Useful forms

- [Application](#) for Survivors' Pension for a Spouse (national pension)
- [Application](#) for a Family Pension for a Spouse (earnings-based pension)

Know your rights

The Commission's publication and website:

[Death grants](#)

Who should I contact?

- Contact Kela's customer services, <https://www.kela.fi/web/en/customer-service>
- More information about earnings-related pensions: <http://www.tyoelake.fi/en>

Social assistance

Social assistance

Social assistance is a last-resort form of income security in situations where a person's or family's income and assets are not enough to cover their essential expenses.

When can I apply for social assistance?

Social assistance (*toimeentulotuki*) is a last-resort form of income security for one person or family, granted by Kela and wellbeing services counties.

Kela decides on claims for basic social assistance. Minor parts of social assistance, supplementary assistance and preventive social assistance are administered by wellbeing services counties.

When will the social assistance be paid?

The assistance is the amount by which the client's eligible expenses exceed their income and assets.

The social assistance basic amount and expenses that it is intended to cover are prescribed by law. With the basic amount the client should cover food, clothing, minor health care costs, expenses for personal hygiene and cleanliness of the home, use of local transport, and subscription to a newspaper, telecommunications, use of a telephone, and hobby and recreational pursuits.

In addition to the basic amount, basic social assistance is granted by Kela for housing costs, such as rent or maintenance charges, water rates, heating, electricity bills and home insurance premiums as well as health care costs that are higher than minor costs (e.g. prescription medicines).

Supplementary social assistance can be granted for expenses such as additional housing expenses or costs incurred by special needs or circumstances.

Wellbeing services counties also grant preventive social assistance, the grounds for which are decided by the wellbeing services counties themselves. The purpose of preventive social assistance is to promote independent living as well as to prevent social exclusion.

The right to claim social assistance comes about when a person is unable to make a living through paid work, self-employment or other benefits, or from other income or assets, by being cared for by persons liable to provide them with maintenance, or in some other way.

The basic amount can be reduced if the person has refused an offer of work, labour market support measures, training or measures promoting the integration of immigrants and which has led to the need for social assistance.

How do I apply for social assistance?

You can apply for social assistance via Kela and after receiving decision from Kela through the social services office of your wellbeing services county of residence. In urgent cases, it is also possible to apply for social assistance at Kela and the social services office of your temporary wellbeing services county of residence.

The decision on social assistance must be given at the latest on the seventh weekday from receipt of the application. In urgent situations, the decision shall be made on the same or the following weekday. The decision will be made on the basis of need, income, available assets and expenses. The applicant must, if they so wish, be given the opportunity to discuss their case with a Kela officer and the wellbeing services county's social worker or social advisor.

Jargon busters

Kela: Finnish Social Insurance Institution.

Know your rights

The Commission's publication and website:

<http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Contact details

Contact the social services office of your wellbeing services county of residence. In urgent cases, you can also contact the social services office of your temporary wellbeing services county of residence.

Unemployment

Unemployment benefits

If you become unemployed you can claim unemployment allowance to compensate for loss of earnings.

When can I apply for unemployment benefits?

You can claim **earnings-related allowance** (*ansiopäiväraha*), **basic allowance** (*peruspäiväraha*), or **labour market subsidy** (*työmarkkinatuki*) if you become unemployed or finish your studies and do not have a job.

Earnings-related unemployment allowance is available to members of an unemployment fund. The amount it entails is linked to your previous income level. Earnings-related unemployment allowance is claimed from your unemployment fund. Affiliation to an unemployment fund is voluntary.

If you do not belong to an unemployment fund but were previously working at least 26 weeks (the work requirement), you can claim basic unemployment allowance from Kela. Earnings-related unemployment allowance and basic unemployment allowance can be paid for up to 300-500 days. After this period you can apply for labour market subsidy from Kela. Labour market subsidy is payable to unemployed job seekers entering the labour market for the first time and unable to find work. It is also paid to persons who have worked but do not meet the work requirement or have received unemployment allowance for the maximum period.

Unemployment allowance can also be paid to self-employed persons.

For all applications for unemployment allowance it is required to register as a job seeker with the Employment and Economic Development Office ([TE Office](#)). The TE Office can advise you on searching for jobs and offer different forms of support.

What is required to claim unemployment benefits?

Unemployment allowance is first paid when you have been registered as an unemployed jobseeker with the employment office for five working days.

Whether you are claiming earnings-related unemployment allowance from your unemployment fund or basic unemployment allowance from Kela, the criteria are the same. The allowances are paid to unemployed persons who are between 17 and 64 years of age and living in Finland, who are looking for work and who had been working for a total of 26 weeks in the 28 months before becoming unemployed. Self-employed persons must have been working for 15 out of the 48 months immediately preceding their unemployment and this activity must have had a defined scope. For earnings-related allowance, you have to fulfil the work requirement while you are a member of an unemployment fund.

If you do not meet these conditions, you can apply for labour market subsidy. Unemployed jobseekers aged between 17 and 64 and living in Finland have the right to labour market subsidy. Persons who have not completed vocational training may be subject to a waiting period of 21 weeks.

Benefits and how to claim them

You should claim earnings-related unemployment allowance from your own [unemployment fund](#). The amount will depend on your previous earnings level. You can calculate the value of your own earnings-related unemployment allowance on the [website](#) of The Federation of Unemployment Funds in Finland (TYJ).

You can apply for basic unemployment allowance and labour market subsidy from Kela [here](#).

Earnings-related unemployment allowance, basic unemployment allowance and labour market subsidies are increased for each child under 18 who lives in the care of the recipient.

Increased unemployment allowance and labour market subsidy are paid for the period of a service that promotes your employment.

Unemployment allowance and labour market subsidy are taxable income.

Jargon busters

Services that promote employment: job search training, career coaching, trials, work force training, independent study supported by unemployment benefit, immigrants' independent study, rehabilitative work, or other measures provided by TE offices.

TE Office: Employment and Economic Development Office.

Forms and online services that you may need

- Register as a job seeker with the TE Offices' [online service](#)
- [Instructions and forms](#) for applying for earnings-related unemployment allowance
- [Instructions](#) for applying for basic unemployment allowance or labour market subsidy (Kela)
- [Basic unemployment allowance](#)
- [More information](#) about labour market subsidy
- [More information](#) about earnings-related allowance

Know your rights

The Commission's publication and website:

[Unemployment and social security benefits](#)

Who should I contact?

Your local TE Office, www.te-toimisto.fi/en

Your own unemployment fund:

Here you can find all unemployment funds operating in Finland:

- [Contact details](#)

Kela's contact information:

- [Electronic services](#)
- [Phone services](#)
- [Customer service point locator](#)

Moving abroad

How living abroad affects benefits

How moving from Finland to another country affects your social security benefits.

When does moving abroad affect social security?

The main rule is that you can claim social security benefits if you live permanently in Finland. You are deemed to live in Finland permanently if you have permanent accommodation and a home here, and you live predominantly here.

If you move abroad for less than 6 months, you are usually entitled to Kela benefits. This rule is flexible if your stay in EU or EEA country, Switzerland or the United Kingdom lasts longer than 6 months, i.e. you can retain your right to Kela benefits even longer than 6 months. Working in EU and EEA countries as well as Switzerland or the UK* is an exception: even when working for less than 6 months, you will be transferred to the social security system of the country in which you are working.

If you intend to live abroad for more than 6 months, in most cases you will lose your right to Finnish social security.

Statutory earnings-related pension is paid from Finland to all countries, even when you move abroad permanently.

* Each case needs to be assessed individually to determine whether a person falls within the scope of Art 30 of the Withdrawal Agreement, and so the EU Coordination Regulations apply, or whether they fall within the scope of situations described in Art 32 of the Withdrawal Agreement and/or come under domestic legislation and the Protocol on Social Security Coordination attached to the Trade and Cooperation Agreement.

When does the effect of the move on social security begin?

If you move abroad for good or stay in a country other than an EU or EEA country, Switzerland or the United Kingdom for longer than 6 months, your entitlement to Kela benefits usually ends on the day of moving. Exceptions include workers and students who have been sent abroad on assignment, who can in certain situations remain in the social security system whilst remaining abroad for a period of over 6 months.

If you originally intended to stay abroad temporarily, i.e. less than 6 months, but it turns out that your stay becomes permanent, your social security coverage in Finland will end effectively from the date when your circumstances changed.

If, however, you still work in Finland, you can in certain situations, remain part of the Finnish social security system, even though you have moved to another EU/EEA country, Switzerland or the UK.

In a case of working in an EU or EEA country, Switzerland or the United Kingdom as a posted worker, the employer or the employee can apply for a posting certificate from the Finnish Centre for Pensions. The certificate shows if the coverage by the Finnish social security will continue during a temporary period of working abroad. The certificate can be granted for a continuous maximum period of 24 months per country to EU/EEA countries, to Switzerland or to the UK. A new posting period can normally be regarded to begin to the same country when at least two months have gone by after the end of the previous posting period. The maximum periods for posting to countries that Finland has concluded bilateral social security agreements with, are defined in the agreements in question. The maximum period for posting to all other countries is 5 years.

If the maximum period for posting is exceeded in the same country, the employer or the employee can apply for an exemption to prolong the maximum period of posting from the Finnish Centre for Pensions. An exemption can only be granted with the approval from the officials of the country of employment.

You can check whether you belong to the Finnish social security system through Kela, either by using their [e-services](#) or by contacting Kela's customer services ([customer service locator](#)).

You can check whether you belong to the Finnish social security system while working as a posted worker from the Finnish Centre for Pensions: ulkomaanasiat@etk.fi or tel. +358 (0) 29 411 2816.

How should I provide notification that I'm moving abroad?

Notify Kela of your move abroad if you stay abroad for longer than three months and Kela is currently paying you benefits, you will stay abroad for longer than 6 months and you are a full-time student, a posted employee, or otherwise entitled to Kela benefits despite staying abroad. Also notify Kela if you move abroad and if you will be employed briefly in another EU or EEA country, in Switzerland or in the United Kingdom or you stay abroad on a frequent basis and spend most of your time abroad and Kela is paying you benefits.

The notification to Kela must be made at the latest when you return to Finland, or sooner if your stay abroad becomes relevant to your benefits.

You can notify Kela through the e-services system (www.kela.fi/omakela) or by filling in the Moving from Finland or employment abroad (Y 38) and posting it to any Kela office.

Jargon busters

A **permanent move** abroad refers to a move lasting over 6 months in another country.

A **temporary stay** abroad usually means a stay that lasts a maximum of 6 months. This rule is flexible even if your stay in EU or EEA country, Switzerland or the United Kingdom lasts longer than 6 months.

Useful forms

If you are temporarily moving to another EU or EEA country, Switzerland or the UK, order a free European Health Insurance Card from Kela. More information about applying for a card: <https://www.kela.fi/european-health-insurance-card>

More information is available on Kela's website: <http://www.kela.fi/web/en>

More information and useful forms when applying for a posting certificate:

- <https://www.tyoelake.fi/en/Pages/Lomakkeet.aspx>
- <https://www.etk.fi/en/work-and-pensions-abroad/insurance-while-working-abroad/apply-for-an-a1-certificate/>

Know your rights

The Commission's publication and website:

<http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

More information about Kela <http://www.kela.fi/web/en>.

More information about the Finnish Centre for Pensions: <http://www.etk.fi/en/>.

Moving to Finland

When will I be covered by Finnish social security if I am moving to Finland?

When you move to Finland?

When you move to Finland, your social security will be affected by whether the move is a short term move, a permanent move, or whether you're coming to Finland to work. You can find out whether you are covered by Finnish social security through Kela's [e-services](#).

If you are a citizen of an EU country, you do not need a residence permit to live or work in Finland. If you will be residing in Finland for more than three months, you must register your right of residence.

If you are moving to Finland permanently, you will usually have the right to residence-based social security, such as national health insurance benefits and family benefits. Kela will make the decision regarding what you are entitled to. You are also entitled to public healthcare services as a municipal resident or on the basis of working in Finland.

If you are moving to Finland temporarily and you are not working in Finland, you will not usually be entitled to residence-based social security benefits.

If you are coming to Finland to work, you will be covered by the Finnish earnings-based pension system, accident insurance, and public healthcare service, starting from your first day of work. You will be entitled to many of the residence-based social security benefits managed by Kela if you work in Finland and the wage amounts to at least EUR 767.98 per month (between 1.8.2022 and 31.12.2022) and EUR 800.02 per month in 2023, or if you move to Finland permanently.

If you are coming to Finland temporarily from another EU or EEA country, Switzerland or the UK*, you will be entitled to essential healthcare with the European Health Insurance Card provided by your country of origin.

*Each case needs to be assessed individually to determine whether a person falls within the scope of Art 30 of the Withdrawal Agreement, and so the EU Coordination Regulations apply, or whether they fall within the scope of situations described in Art 32 of the Withdrawal Agreement and/or come under domestic legislation and the Protocol on Social Security Coordination attached to the Trade and Cooperation Agreement.

How should I proceed?

If you are in Finland for more than three months

EU citizens who plan to stay in Finland for more than three months must register their right of residence with the Finnish Immigration Service. After this they can register their place of residence with the Digital and Population Data Services Agency. They will need to bring:

- their passport or official photographic identity card and
- certificate of registration of an EU national's right of residence (available from your local police station).

The local register office will enter you into the population register system of your home municipality.

If you are moving temporarily

Foreigners who intend to reside in Finland temporarily, i.e. for less than a year, can take a registration notification to their local tax office or local register office. They will then be supplied with a personal identity code.

Claiming Finnish social security

Social security managed by Kela can be applied for using Kela's e-services or using paper forms. More information about applying: <http://www.kela.fi/web/en/international-situations>

Jargon busters

Residence-based social security: residence-based social security refers in particular to social security implemented by Kela, including child benefit, national pension, and national health insurance, and rehabilitation and disability benefits. A basis for receiving these benefits is that the person is regarded as living in Finland. Furthermore, public social and healthcare services are based on residence in a municipality.

Useful forms and links

- Kela www.kela.fi Claim social security managed by Kela through Kela's e-services (<http://www.kela.fi/web/en/e-services>) or with a paper form (http://lomake.kansanelakelaitos.fi/kela/kela.fi/en/tiedostot/22222/Y77e_W.pdf)
- [Finnish Centre for Pensions](#)
- [The Finnish Immigration Service](#)

Know your rights

The Commission's publication and website:

<http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

- You can find more information through Kela's customer services, <https://www.kela.fi/web/en/customer-service>
- Customer service locator: <http://www.kela.fi/palvelupisteiden-haku>

Main residence

Principle place of residence

Under Finnish legislation there are multiple concepts of residence. In terms of social security, the most important are residence as referred to in the Residence Act, and residence as defined in the Act on Residence-Based Social Security in Cross-Border Situations.

Rights of those living in Finland

People living permanently in Finland have the right to social and healthcare services organised by the wellbeing services counties, and social security benefits paid by Kela. According to the Residence Act, a person's home municipality is the one in which he or she resides.

If a person uses more than one home or does not have a home, their home municipality is the municipality they regard to be their home municipality, for example due to family relations or income, and to which they have fixed connections on the basis of the previously mentioned points. If a person's own view of their home municipality cannot be established, their home municipality is defined as the municipality to which they are deemed to have the firmest connections. A person's home municipality and place of residence there are entered into the population register system.

A person is subject to residence-based social security legislation if they have a permanent place of residence and home in Finland and principally reside in Finland on a continuous basis. Kela makes the decisions regarding a person's residence in Finland.

Foreigners' residence in Finland

The home municipality of those who have come to Finland is determined on the same basis as it is for other people if they live in Finland and intend to live here permanently.

A home municipality is registered for those who have moved to Finland permanently, and they will receive a Finnish personal identity code.

EU citizens who intend to stay in Finland for more than three months must register their residence with the police. After this they can register their place of residence with the Digital and Population Data Services Agency. They will need to bring:

- their passport or official photographic identity card
- Certificate of registration of an EU national's right of residence (available from your local police station).

A person moving to Finland is covered by the social security system if, taking into account the circumstances as a whole, they are regarded as having moved to Finland permanently. This can be demonstrated with, for example, a contract of employment, family membership with a person living permanently in Finland, or other ties to Finland.

How do I claim residence-based benefits?

A municipality's residents have the right to use the social and healthcare services organised by the wellbeing services county. You can access these services by contacting the wellbeing services county's authorities. Residence-based social security benefits, such as child benefit and reimbursements for the cost of medical treatment, can be applied for from Kela.

Jargon busters

Residence-based social security: residence-based social security refers in particular to social security implemented by Kela, including child benefit, national pension, and national health insurance, and rehabilitation and disability benefits. A basis for receiving these benefits is that the person is regarded as living in Finland. Furthermore, public social and healthcare services are based on residence in a municipality.

Necessary forms

- [Notifications of moves can be made at Digital and Population Data Services Agency](#)
- Social security managed by Kela can be applied for using Kela's e-services or using paper forms. More information about applying: <https://www.kela.fi/from-other-countries-to-finland>

Know your rights

The Commission's publication and website:

<http://ec.europa.eu/social/main.jsp?catId=849&langId=fi>

Who should I contact?

Digital and Population Data Services Agency: <https://dvv.fi/en/moving>

Kela: <https://www.kela.fi/from-other-countries-to-finland-quick-guide>

Getting in touch with the EU

In person

All over the European Union there are hundreds of Europe Direct information centres. You can find the address of the centre nearest you at: europa.eu/european-union/contact_en

On the phone or by email

Europe Direct is a service that answers your questions about the European Union. You can contact this service:

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by email via: europa.eu/european-union/contact_en

Finding information about the EU

Online

Information about the European Union in all the official languages of the EU is available on the Europa website at: europa.eu/european-union/index_en

EU publications

You can download or order free and priced EU publications at: publications.europa.eu/en/publications. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see europa.eu/european-union/contact_en).

EU law and related documents

For access to legal information from the EU, including all EU law since 1952 in all the official language versions, go to EUR-Lex at: eur-lex.europa.eu

Open data from the EU

The EU Open Data Portal (data.europa.eu/euodp/en) provides access to datasets from the EU.

Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

