

Moving to or from Finland

Kela[®]

How to get covered by the Finnish social security system and what happens when you move from Finland to another country
In Easy English



Contents

When you move to Finland and from Finland	1
When you move to Finland	2
Who can get Kela benefits?	2
What is permanent residence?	3
Coming to Finland to work	3
Conditions of Kela benefits	6
Applying for Finnish social security	7
Applying for benefits	7
When you move away from Finland	8
Temporary or permanent move?	8
Part of the year in another country	9
Working in an EU country, EEA (European Economic Area) country or Switzerland	10
Moving to a social security agreement country	10
Posted workers	11
Students and researchers	12
Family members	12
Right to Kela benefits outside Finland	13
Notice and application	14
Decision	14
Return to Finland	14
More information	15
Kela at your service	16

When you move to and from Finland

In this brochure, we tell you what the conditions are for Kela benefits when you move to Finland.

The second part of the brochure tells you what happens to your social security when you move away from Finland.

Kela pays financial support in different kinds of life situations. Usually Kela looks after your basic security when other income is small.

For example, Kela's benefits are

- national pension and other pension benefits
- housing allowance
- benefits when you get ill
- basic unemployment benefits
- student benefits
- benefits intended for families with children.

You can get information about Kela's benefits at



www.kela.fi/english

You also get information from brochures dealing with benefits (see back cover).

The criteria for Kela benefits have been set in law.

When Kela decides about some type of benefit, the life situation of each applicant is handled individually.

The life situations of the applicants and their need for benefits are often very different.

For this reason, the amounts of benefits and criteria change from case to case.



When you move to Finland

The main rule is that you can get Kela benefits if you live in Finland permanently.

However, getting benefits is affected by whether you are moving to Finland

- from one of the Nordic countries
- from one of the European Union (EU) or European Economic Area (EEA) countries, from Switzerland or
- from a country with which Finland has a social security agreement (see page 4).

The EEA countries are those in the European Union as well as Norway, Iceland and Liechtenstein.

Getting benefits is also affected by whether or not you are moving to Finland as a(n)

- employee or self-employed person / you operate your own business
- student
- family member
- posted worker.

Who can get Kela benefits?

Kela benefits are usually obtained by a person who is covered by Finland's social security system.

Everyone who lives permanently in Finland usually belongs to this system.

An exception to this are people who live in Finland but work in another European Union country.

People who are covered by Finnish health insurance get a Kela card.



What is permanent residence?

You are resident in Finland if your main home and residence are here and you spend most of your time here.

You move to Finland permanently in, for example, the following cases:

- You return to Finland to live.
- You have a work agreement for at least 2 years of work in Finland.
- You are married or in another type of close family relationship with a person who lives in Finland permanently.

If you move to Finland temporarily, you do not usually have the right to Finnish social security. For example, a student is in Finland temporarily when the only reason s/he is in the country is to study.

Coming to Finland to work

From outside the EU, EEA (European Economic Area) or Switzerland

Your social security is affected by how long your work lasts and from what country you move to Finland.

You have the right to Kela benefits if you move to Finland permanently: in other words, you have a work contract lasting at least 2 years and you meet the other requirements for benefits.

If you do not move to Finland permanently, you can still be covered by Finland's social security system on the basis of your work if your working time and salary are enough.

If your work will last at least 4 months, you are insured against illness, for being a parent and unemployment away when you start working. The requirement is that your working time and salary are at least the minimum level.

The minimum working time is usually 18 hours a week.

Your salary should be according to collective agreement, or if it is in a field not affected by collective agreement, your salary must be at least 1 134 euros per month (situation in 2013).

EU and EEA (European Economic Area) countries and Switzerland

If you move to Finland for work from the area of the European Union or from an EEA (European Economic Area) country or Switzerland, even a short work period usually gives you partially the right to Finland's social security system.

Examples:

- If you come to work for less than 4 months, you may have the right to a child home care allowance and public health care.
- If your work should last from 4 months to 2 years, you can get child and sickness benefits, your national and survivor's pension builds up, and you are insured against unemployment. The requirement is that your salary and working time are at least the minimum level.
- If your work should last over 2 years, the move is regarded as permanent and you are covered by the Finnish social security system.

Employees who move from social security agreement countries

Finland has made social security agreements with some countries.

These countries are

- the Nordic countries (Finland, Sweden, Denmark, Norway and Iceland)
- the USA, Canada and Quebec
- Chile
- Israel
- Australia
- India (coming into effect in 2013).

These agreements generally concern pensions and some also concern medical care.

If you come from any of these countries, check from Kela how these agreements affect your social security.



**For more information,
telephone:
020 692 227
Monday to Friday
from 8 a.m. to 6 p.m.**

Posted workers

If your employer sends you to Finland from outside the EU, EEA (European Economic Area) or Switzerland, the same rules that affect other employees affect you.

You are covered by the Finnish social security system when you move to Finland permanently – for example, your work period will last at least 2 years. You get sickness insurance if you plan to work in Finland for at least 4 months and you meet the requirements for your salary and work period.

If you come as a posted worker from another EU or EEA country or from Switzerland, you stay covered by the social security system of the country you are sent from.

You get medically necessary treatment with a European Health Insurance Card, which you get from the country you are sent from. You get an official certificate (A1/E101) from your sending country that says your employer has sent you to Finland to work.

If you come as a posted worker from a country that has a social security agreement with Finland, you get the benefits referred to in the agreement from the country you have left.

The right to other benefits requires permanent residence in Finland or at least 4 months of working here.

Social security based on working (employment)

If you work in Finland, you are also covered by social security based on working. This is, for example, employment pension and earnings-related unemployment benefits as well as benefits for accidents at work and work-related diseases.

These are not handled by Kela, however. Private insurance companies, unemployment funds and foundations look after them.

Family members

When you move to Finland as the family member of an employee or student, you should live in Finland permanently to be covered by the Finnish social security system.

The family members of employees coming from EU or EEA (European Economic Area) countries or from Switzerland can get medical care, child benefit and child home care benefits, even if they do not live in Finland themselves or their stay in Finland is only temporary.

The social security agreements entered into with some countries can also affect the social security of family members.

The family members of posted workers are usually covered by the social security system of the sending country.

Students

If you move to Finland only to study (considered temporarily), you are not covered by the Finnish social security system.

If you have other reasons than studying to stay in Finland, such as working, you can be covered by the social security system under certain conditions.



Usually you cannot receive financial aid for students from Finland. If you come from another country, check your right to financial aid for students from Kela.

Conditions connected with Kela benefits

Kela usually pays benefits from the date you are covered by the Finnish social security system.

However, some benefits are paid only to those who have lived in Finland for a certain period before benefits can be given.

These are, for example, daily allowances paid on the basis of being a parent, Kela's unemployment benefits, Kela's pensions, and benefits for the disabled who are over 16 years old.

In granting some types of benefits, the insurance periods in another EU or EEA country or Switzerland are taken into account.

You can get, for example, a maternity allowance (financial benefits for mothers) when you have been covered by Finland's social security system and lived in Finland for at least 180 days immediately before the estimated date of birth.

The sickness insurance period from another EU or EEA country or Switzerland can also be accepted in the period of residence in Finland.

Check from Kela when you can get Kela's benefits.



**For more information,
telephone:
020 692 227
Monday to Friday
from 8 a.m. to 6 p.m.**

Applying for Finnish social security

If you move to Finland permanently, you should apply to be covered by the social security system, which is looked after by Kela. You can apply online via Kela's website www.kela.fi/asiointi (online customer service in Finnish and Swedish), or you can fill in an application form which you return to a Kela office.

Kela will send you a written decision. If coverage is granted you will be sent a Kela card – your health insurance card.

Applying for benefits

You can apply for Kela benefits by filling in separate forms or via Kela's online customer service (www.kela.fi/asiointi).

Online service in Finnish and Swedish.

When you move from Finland

When you move from Finland, inform Kela.

You must also inform Kela of temporary stay in another country.

You should also notify Kela about changes in your situation happening outside Finland. They may concern, for example, studying or starting/ stopping work, or family relations.

Temporary or permanent move?

Your right to social security from Finland is usually decided on the basis of how long you plan to stay in another country.

If you plan to be in another country for a year at maximum, you will usually stay in the Finnish social security system.

In this case, you will still get the Kela benefits that are paid to other countries.

These are, for example, child benefits, maternity grant and parental benefits.



If you move away from Finland permanently, you are not usually covered by the Finnish social security system.

A move is regarded as permanent if it should last over a year.

In this case, your right to Kela benefits usually ends when you move away from Finland.

If you move to another country, find out if you can be covered by the social security system of your new country of residence.

Some special groups can stay covered by the Finnish social security system even if they are in another country for over a year. They are, for example, students and posted workers. Apply from Kela to stay covered by the Finnish social security system.

Civil servants and missionaries/development aid workers who are Finnish nationals are covered by Finnish social security without application.

Their family members have to apply to stay covered by social security.

Part of the year in another country

If you regularly live outside Finland for more than half the year, you usually do not have the right to Finnish social security.

You may, however, continue to keep Finnish social security if your ties to Finland are still strong. When these are evaluated, the period of your stay in Finland and outside the country as well as your family ties, for example, are taken into account.

Working in an EU country, EEA (European Economic Area) country or Switzerland

If you start working in an EU or EEA (European Economic Area) country or Switzerland, even a short employment period usually transfers you into the social security system of the country where you are working.

You are covered by the social security system of the country where you are working, regardless of the country where you live.

Workers are covered by only one country's social security system at a time.

Therefore, you cannot be covered by the Finnish social security system at the same time that you are covered by another country's social security system.

Cross-border workers

A cross-border worker is a person who returns daily or at least once a week to his or her permanent country of residence.

If you work as a cross-border worker in another EU or EEA country, you are covered by the social security of the country where you work – even if you do not live there.

Seamen

Seamen are covered by the social security of the country under whose flag they work. This is called the flag state principle.

If you work as a seamen on a vessel that flies the flag of another EU or EEA member country, you are usually covered by the social security system of that country – even if you live permanently in Finland.

Moving to a social security agreement country

Finland has a social security agreement with the other Nordic countries, the USA, Canada, Chile, Israel, Australia, Quebec and India (coming into force in 2013).

These agreements generally concern pensions and some also concern medical care.

The social security agreements concern different matters for different countries. It's a good idea to check before you move how the agreements between these countries affect your social security.



**For more information,
telephone:
020 692 227
Monday to Friday
from 8 a.m. to 6 p.m.**

Posted workers

Posted workers are persons that Finnish employers have sent to work for their companies in other countries.

Posting outside the EU or EEA (European Economic Area) or Switzerland or a social security agreement country

Inform Kela about working in another country if it lasts more than 3 months.

If the posting lasts less than one year, you can keep your Finnish social security.

If the posting will last longer than a year, apply for a decision from Kela about whether or not you will be covered by the Finnish social security system.

The application must be made within a year of the move.

Posting to an EU or EEA country or to Switzerland

If you are sent as a posted worker to these countries, you are usually covered by the Finnish social security system during the entire period you are posted there.

Your employer should apply for a certificate from the Finnish Centre for Pensions for you.

On this basis, Kela will give you a decision on your right to Kela benefits without a separate application.

You can get more information about applying for a certificate from the Finnish Centre for Pensions (www.etk.fi).

Posting to a social security agreement country

If you are posted to a country that Finland has a social security agreement with, you are usually covered by Finnish social security concerning, for example, the benefits in the agreement.

In this case, a posting can even last for over a year.

In these situations, also, your employer should apply for a certificate from the Finnish Centre for Pensions for you. Based on this, Kela gives you a decision about your right to Kela's benefits without application.

Students and researchers

You can be covered by Finland's social security system even if you study in another country for over a year. If your period of studying will last longer than a year, you should apply for a decision from Kela about whether or not you will be covered by the Finnish social security system. The decision must be applied for within a year of the move to another country.

If you work alongside your studies, the rules concerning employees may affect you – especially if you are staying in an EU country.

Remember to inform Kela about the work you do in another country. Also find out about the social security rules of the country you will work in.

Family members

The right to Finnish social security of family members who are moving to another country usually depends on how long the stay abroad will last. If you plan to be in another country for a year at maximum, you will usually be covered by the Finnish social security system.

If you move as a family member of a posted worker, student, civil servant or person doing missionary/development aid work, you can apply to be covered by the Finnish social security system. In this case, your stay can even last for over a year.

Working in another country can, however, affect whether or not you are covered by Finnish social security.



**For more information,
telephone:
020 692 227
Monday to Friday
from 8 a.m. to 6 p.m.**

Right to Kela benefits outside Finland

If you are covered by Finland's social security system when you are staying in another country, you can usually get the same benefits that you would get in Finland.

Child benefits and maternity grants as well as parental benefits, for example, are also paid to other countries.

Not all Kela benefits are paid to other countries, however.

If you belong to the Finnish health insurance system, you can apply to Kela for a European Health insurance Card, which is free-of-charge. With this card, you can get medically necessary treatment in any EU or EEA (European Economic Area) country, or in Switzerland.



You can get a card by telephoning 020 692 223 Monday to Friday from 8 a.m. to 6 p.m.



Pension payments to other countries

A pensioner moving to another country permanently is paid a national and survivor's pension at most for one year after moving to another country.

However, if a person moves to an EU or EEA (European Economic Area) country or to Switzerland or to a social security agreement country, pension payments will usually be paid for a longer time. Guarantee pension is not paid if you move abroad on a permanent basis.

You can get more information about how employment pensions build up and their payment to other countries from the Finnish Centre for Pensions (www.etk.fi).

Notice and application

You should notify Kela about a temporary or permanent move to another country.

Notification can be made via Kela's customer service webpages www.kela.fi/asiointi (in Finnish and Swedish).

You can report this also by filling in form Y 39e.

The forms are on Kela's website at



www.kela.fi/lomakkeet

You can fill in the form online, print it and send it to any Kela office.

Remember to report your change of residence to the local register office, too.

If you are no longer covered by the Finnish social security system, you should return your Kela card and European Health insurance Card to Kela.

Decision

When Kela has handled your application, you get the decision sent to your home.

The decision tells if you are covered by Finland's social security system or not.

Return to Finland

If you have been covered by the Finnish social security system during your stay in another country and you return to Finland, report your return to Kela.

If you have not been covered by the Finnish social security system during your stay in another country, you should apply to Kela to be covered by the system.

More information

By phone

- Social security-related matters when you move to or away from Finland (in Finnish):
 **020 692 207**
Monday to Friday
from 8 a.m. to 6 p.m.
- Swedish-language service number: (also serves in English)
 **020 692 227**
Monday to Friday
from 8 a.m. to 6 p.m.
- Matters connected with financial aid for students if you complete your total degree programme in another country:
 **020 634 6630**
Monday to Friday
from 1 p.m. to 4 p.m.
- Kela's Office for International Affairs serves those living over one year in another country but insured in Finland and those pensioners and pension applicants who are living abroad
 **Pension-related matters:**
020 634 2550
Monday to Friday
from 9 a.m. to 4 p.m.
-  **Insurance and benefits:**
020 634 2650
Monday to Friday
from 8 a.m. to 6 p.m.

In connection with processing the application, Kela may get information from the authorities both in Finland and in other countries.

Do you need an interpreter?

If you need help in communicating or an interpreter, contact Kela or visit the webpage for additional information at

 www.kela.fi/interpretation

Kela is at your service

On the Internet

You can get information about Kela's benefits at Kela's website:

 www.kela.fi/english.

At Kela's online customer service, you can:

- apply for coverage under the Finnish social security system
- apply for Kela benefits
- get information about the handling of your application
- send attachments
- report changes
- stop getting support.

You can calculate the amounts of benefits with an online calculator.

 www.kela.fi/asiointi

Online customer service and calculators are in Finnish and Swedish only.

By phone

 **Moving to or from Finland**
020 692 227

Kela's employees must keep all personal matters secret. They are not allowed to speak of matters regarding their clients to outside persons.

Kela's offices

Kela's offices are at your service in all matters connected with Kela benefits. Contact information for Kela's offices is at:

 www.kela.fi/yhteystiedot

Reserve a time

You can reserve a time at Kela's office or by telephone. Reserve a time if the subject is complicated.

Reserve a time at:

 www.kela.fi/ajanvaraus

or telephone Kela's service number.

Report all changes

If you receive a Kela benefit, do remember to inform us quickly if there are changes in your situation. These can be, for example, changes in your housing or family situation or changes in income.

Kela may take benefits back

If Kela pays too much in benefits because of incorrect information, it must take the money back from you.

 www.kela.fi/takaisinperinta

Appealing (protesting) a decision

You can appeal a Kela decision. You get instructions about this with the decision. If you have any questions, please contact:

Social Security Appeal Board

Telephone 0295 163 800
www.somla.fi

Student Financial Aid Review Board

Telephone 0295 333 000
www.opintotuenmuutoksenhaku-lautakunta.fi

Unemployment Benefit Appeal Board

Telephone 0295 16001
www.ttlk.fi

Kela's service numbers (in Swedish and English)

Monday to Friday
from 8 a.m. to 6 p.m.

Conscripts _____ 020 692 220

Death of a family
member _____ 020 692 228

Disability _____ 020 692 231

Families with children _ 020 692 226

Housing benefits _____ 020 692 221

Kela card, European

Health Insurance Card _ 020 692 223

Moving to or from

Finland _____ 020 692 227

Pensioners _____ 020 692 222

Rehabilitation _____ 020 692 225

Sickness _____ 020 692 224

Support during
unemployment _____ 020 692 230

Kela's services on the Internet

You can handle matters more and more often on the Internet at a time that best suits you. You can find Kela's online services at www.kela.fi/english

Kela's online services

- Calculators you can use to calculate the total amount of benefits.
- Application forms for benefits which you can fill in and print.
- A question form you can use to ask about Kela benefits or matters connected with Kela.

At Kela's Customer Service (www.kela.fi/asiointi), you can

- fill in application forms and reports
- check your benefit information, such as whether or not your application has been handled and when the benefit will be paid
- read letters and decisions Kela has sent to you
- change your bank account information.

You login to Customer Service with your online banking ID. Service is in Finnish and Swedish.

Kela's brochures in Easy English

Brochures in printed and online format www.kela.fi /muutkielet
suomeksi | på svenska | in English | Davvisamegiella
eesti keel | Русский

Home and Family

Benefits and housing allowances for families with children

Health and Rehabilitation

Compensation for illness and daily allowances,
rehabilitation and disability benefits

Studying

Financial benefits for students and allowances for military
conscripts

Unemployment

Benefits for periods of unemployment

Pensions and Retirement

Pension security,
housing allowance and care allowance

Moving to or from Finland

How to get covered by the Finnish social security system
and what happens when you move from Finland to another
country