

# Moving to or from Finland

BRIEFLY AND IN PLAIN LANGUAGE



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## Kela benefits in international situations

Kela pays cash benefits in many different life situations. In this brochure, we tell you what the conditions are for Kela benefits when you move to Finland.

The brochure also tells you what happens to your social security when you move away from Finland.

Information about the changes you must report to Kela and how to apply for benefits from Kela is provided at the end of the brochure.

The brochure describes the situation in 2021.

### More information on the internet and by phone



Visit Kela's website for more information about Kela benefits:

**[www.kela.fi/english](http://www.kela.fi/english)**

More information about international situations is available on Kela's website:

**[www.kela.fi/web/en/international-situations](http://www.kela.fi/web/en/international-situations)**



If you have questions, call

**020 634 0200**

## What does social security mean?

If you are covered under the Finnish social security system, you are for instance entitled to pensions, medical care and Kela benefits.

Benefits paid by Kela include for instance

- national pension, guarantee pension and other benefits for pensioners
- general housing allowance
- benefits in case of illness
- basic benefits for unemployed persons
- financial aid for students
- benefits for families with children.

## Who can get Kela benefits?

You can usually get benefits from Kela if you are permanently resident in Finland or if you work in Finland and earn at least about 726 euros per month.

An exception to this is if you live in Finland but you work in another EU country. In that case, you can usually not get benefits from Kela.

When you move to live in Finland, getting benefits is affected by whether you are moving to Finland

- from another Nordic country
- from a country in the European Union (EU) or the European Economic Area (EEA) or from Switzerland
- from a country that has a social security agreement with Finland.

The EU countries are:

- Finland
- the Netherlands
- Belgium
- Bulgaria
- Spain
- Ireland
- Italy
- Austria
- Greece
- Croatia
- Cyprus
- Latvia
- Lithuania
- Luxembourg
- Malta
- Portugal
- Poland
- France
- Romania
- Sweden
- Germany
- Slovakia
- Slovenia
- Denmark
- Czech Republic
- Hungary
- Estonia.

The United Kingdom withdrew from the EU in 2020.

More on this topic:

[www.kela.fi/brexit](http://www.kela.fi/brexit)

The EEA countries are:

- the countries in the European Union
- Norway
- Iceland
- Liechtenstein.

Finland has made social security agreements with the following countries:

- Australia
- Chile
- South Korea
- India
- Israel
- Canada (and Quebec)
- China
- the Nordic countries
- the United States.

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

- employee or self-employed person
- student
- family member
- posted worker.

People who are covered under the health insurance scheme handled by Kela get a Kela card.

## What is permanent residence?

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

When you move to Finland, Kela determines if you move here permanently.

Your overall situation is considered, and this is affected by, for instance, the following factors:

- You return to Finland to live.
- You have a work agreement for 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 Kela benefits. For example, asylum seekers do not have the right to Kela benefits.



# When you move to Finland

## Coming to Finland to work

You can get benefits from Kela if you work in Finland. In that case, you do not have to live in Finland permanently.

You are entitled to benefits from Kela in the months when your wage is at least about 726 euros per month.

If you work in Finland for at least 6 months, you are entitled to Kela benefits for 3 months after the work has ended.

If you have a place of domicile in Finland, you are entitled to the medical care you need in the public health care system, usually at the local municipal health centre.

If you come to work in Finland and you do not have a place of domicile, you should ask Kela to determine whether you have the right to medical care in the public health care system.

## Employees who move from social security agreement countries

Finland has made social security agreements with some countries.

These countries are

- Australia
- Chile
- South Korea
- India
- Israel
- Canada (and Quebec)
- China
- the Nordic countries
- the United States.

These agreements generally concern pensions.

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

## 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 entitled to benefits from Kela when you move to Finland permanently or when your wage is at least about 726 euros per month.

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

You get medical treatment in Finland in case of acute illness for the same cost as other persons who live in Finland with the European Health Insurance Card, which you get from the country you are sent from. You get an official certificate (A1) 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. You can get other benefits than those referred to in the agreement from Finland, if you move here on a permanent basis or your wage is at least about 726 euros per month.

### **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, earnings-related pensions and earnings-related unemployment benefits as well as benefits for accidents at work and work-related diseases. Private insurance companies, unemployment funds and foundations look after these benefits. They are not handled by Kela.

### **Other persons than workers**

#### **Family members**

When you move to Finland as the family member of an employee or a student, you should usually live in Finland permanently to be entitled to Kela benefits.

If your family members move to Finland from an EU or EEA (European Economic Area) country or from Switzerland, you can get medical care, child benefit and child home care benefits, even if you do not live in Finland yourself or your 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 under the social security system of the sending country.

#### **Students**

If you move to Finland from some other country than an EU country only to study, the estimated duration of the studies must be at least 2 years in order for you to get the right to Kela benefits.

However, you are not entitled to all Kela benefits, such as housing allowance and maternity grant.

Students from the EU countries are usually not entitled to Kela benefits.

You can be entitled to Kela benefits, if you also work in Finland in addition to studying.

Usually you cannot get financial aid for students from Finland, however.

If you move to Finland in order to study here, check your right to financial aid for students from Kela.





## Conditions connected with Kela benefits

Kela usually pays benefits from the date you move to Finland. However, some benefits are paid only to those who have lived in Finland for a certain period before benefits can be given.

These benefits are, for example,

- maternity, paternity and parental allowances
- Kela's basic unemployment allowance
- Kela's pensions
- disability allowance for persons 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 worked in Finland or lived in Finland on a permanent basis for at least 180 days immediately before the estimated date of birth.

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

# When you move from Finland

When you move from Finland, inform Kela about the move if you receive benefits from Kela.

You should also notify Kela about changes in your situation happening outside Finland.

They may concern, for example,

- starting or stopping studies
- starting or stopping work
- change in family relations, such as divorce or moving in together with your spouse.

## Temporary or permanent move?

Your right to Kela benefits 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 6 months at maximum, you will usually have the right to pensions paid by Kela, child benefit, maternity grant and other benefits for families with children.

If you move away from Finland permanently, you are usually no longer entitled to Kela benefits.

A move is regarded as permanent if it should last over 6 months.

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

The 6-month time limit can be waived, if you move temporarily from Finland to an EU or EEA country or Switzerland.

If you move to another country, find out if you can get benefits from your new country of residence.

If you are a civil servant, you are entitled to Kela benefits also when you live abroad.

If your family members accompany you abroad, they have to notify Kela of the move abroad.

For example students and posted workers can also be entitled to Kela benefits even if they stay in another country for over 6 months.

## 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 Kela benefits.

This time limit can be waived, if you live part of the year in an EU or EEA country or Switzerland.

## Working abroad

### **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 means that you are no longer entitled to Kela benefits.

However, you have the right to benefits in the country where you are working, regardless of the country where you live.

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

Therefore, you cannot be covered under the Finnish social security system at the same time that you are covered under 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 entitled to benefits in the country where you work regardless of which country you live in.

### **Posted workers**

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

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

If your employer sends you on a posting that lasts less than 6 months, you are still entitled to Kela benefits. If the posting will last longer than 6 months, you must together with your employer notify Kela of the work abroad. The notification must be filed at the latest when you return to Finland.

#### [Posting to an EU or EEA country or to Switzerland](#)

If you are sent as a posted worker to these countries, you are usually entitled to Kela benefits.

Your employer should apply for a certificate A1 from the Finnish Centre for Pensions (Eläketurvakeskus) for you, stating that you are still covered under the Finnish social security system.

You can get more information about applying for a certificate from the Finnish Centre for Pensions:

[www.etk.fi](http://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 still entitled to benefits from Kela. In this case, a posting can even last for more than 6 months.

In these situations, also, your employer should apply for a certificate from the Finnish Centre for Pensions for you. Based on this, Kela determines if you can still get benefits.

### **Other persons than workers**

#### **Family members**

If you accompany your family member abroad and you plan to stay abroad for 6 months at maximum, you are usually entitled to Kela benefits.

If you move as a family member of, for instance, a posted worker, student, civil servant or person doing development aid work, you can get benefits from Kela even if you live abroad for over 6 months.

You must notify Kela of the stay abroad.

If you move to an EU country and you work there, contact Kela to find out if you are entitled to Kela benefits.

### **Students and researchers**

You are entitled to Kela benefits even if you study in another country for more than 6 months.

If your period of studying will last longer than 6 months and you get study grant from Kela, Kela checks if you are entitled to other Kela benefits. If you do not get study grant from Kela, you should notify Kela about the studies abroad.

If you work a lot alongside your studies, you are not necessarily entitled to Kela benefits. This is the case especially if you are staying in an EU country.

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

### **Right to Kela benefits outside Finland**

If you are covered under 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.

### **European Health Insurance Card**

You can order a European Health Insurance Card from Kela. The card is free of charge. With this card, you can get medical treatment in case of acute illness in any EU or EEA (European Economic Area) country, or in Switzerland for the same cost as local residents.

You can get a card online at

[www.kela.fi/asiointi](http://www.kela.fi/asiointi) (in Finnish)

[www.fpa.fi/etjanst](http://www.fpa.fi/etjanst) (in Swedish)

You can also get a card for your children online.

You can also get a card by telephoning

**020 634 2650**

### **Pension payments to other countries**

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

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.

Disability pensions may only be paid to the EU or EEA countries or Switzerland.

Guarantee pension is not paid if you move abroad on a permanent basis.

You can get more information about how earnings-related pensions build up and their payment to other countries from the Finnish Centre for Pensions:

[www.etk.fi](http://www.etk.fi)

# Notification of move and applying for benefits

Tell Kela if

- you have moved to Finland and you apply for a benefit from Kela
- you move to another country temporarily or permanently and you get a benefit from Kela
- you return to Finland after having lived in another country and you have previously received benefits from Kela.

Also remember to report the move to the Digital and Population Data Services Agency (former local register office). When you move to Finland, you must also notify the authorities in the country you are moving from of your move.

File a notification with Kela and apply for Kela benefits online:

[www.kela.fi/asiointi](http://www.kela.fi/asiointi) (in Finnish)

[www.fpa.fi/etjanst](http://www.fpa.fi/etjanst) (in Swedish)

See the application for a list of the documents you must send with the application.

The documents can also be sent online.

You can also apply by filling in an application form that you can get from any Kela office or from Kela's website:

[www.kela.fi/forms](http://www.kela.fi/forms)

If you apply for a Kela benefit on an application form, you should send the application to Kela by post.

Kela's address is

**Kela**

**PL 10**

**00056 KELA**

If you get or apply for a benefit from Kela, Kela will send you a decision.

The amount of the benefit, the criteria based on which it is granted, and the payment date are shown in the decision. You will get a decision even if you have not been granted a benefit.

If you are no longer entitled to Kela benefits, you can no longer use the European Health Insurance Card.

You can also handle almost all of your benefit matters with Kela by phone in Finnish, Swedish and English.

If you do not speak Finnish, Swedish or English, you can ask for interpreter assistance.

Contact Kela if you need interpreter assistance.

You can also authorise another person to handle your benefit matters with Kela on your behalf.

## Additional information

Kela's Centre for International Affairs provides information when you move to or from Finland.

[www.kela.fi/web/en/centre-for-international-affairs](http://www.kela.fi/web/en/centre-for-international-affairs)

Information on the use of healthcare services in Finland and abroad is available on the internet and by e-mail:

[www.eu-healthcare.fi](http://www.eu-healthcare.fi)

[yhteyspiste@kela.fi](mailto:yhteyspiste@kela.fi)

Further information about Kela benefits in different languages:

[www.infofinland.fi](http://www.infofinland.fi)

## Report changes

If your situation changes, this may affect the benefits you get from Kela. The change can concern for instance housing, income, work or family circumstances.

Remember to report such changes to Kela. You can report the changes online, by phone or by visiting any Kela office.

It is up to you to make sure that Kela has the correct information. That way you will be paid the right amount of benefit.

## If you receive a decision that contains an error

If you think that the decision you received from Kela is wrong, you can appeal to have it changed.

Instructions on how to appeal are provided with each benefit decision.

If you have questions, please contact Kela first.



### In Kela's e-service you can

- apply for Kela benefits
- submit additional documents
- get information about the status of your application
- send messages
- report changes
- stop the payment of benefits.

# Kela at your service

## On the internet

Visit Kela's website for more information:  
[www.kela.fi/english](http://www.kela.fi/english)

Online assistance:

[www.kela.fi/kysy-kelasta](http://www.kela.fi/kysy-kelasta)

The site is in Finnish and Swedish, but you can ask questions in English and get a reply in English.

You can use calculators to calculate the amounts of the benefits:

[www.kela.fi/laskurit](http://www.kela.fi/laskurit) (in Finnish)

[www.fpa.fi/berakningar](http://www.fpa.fi/berakningar) (in Swedish)

## Kela's e-service:

[www.kela.fi/asiointi](http://www.kela.fi/asiointi) (in Finnish),

[www.fpa.fi/etjanst](http://www.fpa.fi/etjanst) (in Swedish)

You must sign in to the e-service. You need online banking codes or a mobile certificate.

## By contacting a Kela office

Addresses and opening hours of the Kela offices are available at  
[www.kela.fi/offices](http://www.kela.fi/offices)

## Do you need an interpreter?

If you do not speak Finnish, Swedish or English, you can ask for interpreter assistance:

[www.kela.fi/interpretation](http://www.kela.fi/interpretation)

Services in the Sámi languages:

[www.kela.fi/saame](http://www.kela.fi/saame)

## By phone

Open workdays from 9am to 3pm

Housing benefits..... 020 634 2550

Pensions..... 020 634 2650

Rehabilitation

and disability..... 020 634 2650

## International situations

(workdays from

10 am to 3 pm) ..... **020 634 0200**

Students and

conscripts..... 020 634 2550

Overpayment

recovery..... 020 634 4940

Sickness and cards ..... 020 634 2650

Social assistance ..... 020 634 2550

Unemployment ..... 020 634 2550

Families ..... 020 634 2550

## Book an appointment

You can book an appointment by calling our customer service number, or online:

[www.kela.fi/appointments](http://www.kela.fi/appointments)

The booking of appointments online will be reorganised.

After the reorganisation, you will have to sign in in order to book an appointment.

To sign in, you need online banking codes or a mobile certificate.

**Kela website in English:**

[www.kela.fi/english](http://www.kela.fi/english)

## Kela brochures in English:

Pensions and retirement

Families with children

■ **Moving to or from Finland**

Students and conscripts

Health and rehabilitation

Social assistance

Unemployment

General housing allowance

The brochures are available at Kela offices.

Brochures in other languages:

**[www.kela.fi/other-languages](http://www.kela.fi/other-languages)**