Working in Finland
Pre-departure Information for Filipino and Indian Migrant Health Workers Bound for Finland
ABOUT PUBLIC SERVICES INTERNATIONAL

Public Services International (PSI) is a global trade union federation representing 20 million working women and men who deliver vital public services in 150 countries. PSI champions human rights, advocates for social justice and promotes universal access to quality public services. PSI works with the United Nations system and in partnership with labour, civil society and other organizations.

PSI runs a Migration Programme through partnerships with its affiliated public service trade unions worldwide in defending the human and trade union rights of migrant workers, while promoting equality, access to justice and quality public services for all. Visit www.world-psi.org.

Public Services International, BP 9, F-01211 Ferney-Voltaire Cedex, France.
Tel: +33 (0)4 50 40 64 64
Fax: +33 (0)4 50 40 73 20
E-mail: psi@world-psi.org
HOW TO USE THIS MATERIAL

This pre-departure booklet contains basic information about several topics to help Indian and Filipino health workers who are bound to work in Finland. It seeks to empower health workers to make informed decisions and raise awareness of the issues related to health labour migration and ethical recruitment. This guide does not provide detailed information or advice, but indicates the areas requiring further research and reflection by the individual.

In instances where the information is complex or likely to change, links to useful websites have been included. Individuals should use this material as a guide only and ensure the veracity and relevance of any information as much as possible.

As circumstances change, information will also change. It is therefore expected that this booklet will be regularly updated to reflect current realities.

This publication has been produced with the assistance of the European Union (EU). The contents of this publication are the sole responsibility of PSI, consultant to the International Labour Organization (ILO), and can in no way be taken to reflect the views of the EU.
INTRODUCTION

Many migrant workers have unrealistic expectations and insufficient information about recruitment procedures, employment and living conditions abroad, labour laws, workers’ rights in countries of destination, and social costs of migration. This lack of information on migration has placed a staggering number of migrant workers in vulnerable and risky economic and social situations. The availability and accessibility of adequate and up-to-date information is therefore crucial for individuals to make informed decisions and avoid fraudulent practices and other pitfalls in the migration process.

This pre-departure booklet is part of a series of migration information materials developed for Indian and Filipino health workers under the ILO’s Decent Work Across Borders (DWAB) project.¹ The project seeks to facilitate an approach to migration that benefits the migrant workers, the source and destination countries within a rights-based framework for labour migration management. The migration information materials seek to address information needs of migrant health workers at all the stages of migration -- from pre-decision to return and reintegration. This booklet focuses on information needed by workers who have already made a decision to migrate to Finland for work.

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# Finland, India and the Philippines at a Glance

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<th></th>
<th>FINLAND</th>
<th>INDIA</th>
<th>PHILIPPINES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Population</strong></td>
<td>5,450,614</td>
<td>1,220,800,359</td>
<td>105,720,644</td>
</tr>
<tr>
<td><strong>Median age</strong></td>
<td>43 years old</td>
<td>26.7 years old</td>
<td>23 years old</td>
</tr>
<tr>
<td><strong>Land area</strong></td>
<td>338,424 square km</td>
<td>3,287,260 square km</td>
<td>300,000 square km</td>
</tr>
<tr>
<td><strong>Coastline</strong></td>
<td>780 miles</td>
<td>7,000 miles</td>
<td>36,289 miles</td>
</tr>
<tr>
<td><strong>Language</strong></td>
<td>Finnish/Swedish</td>
<td>Hindi</td>
<td>Filipino/English</td>
</tr>
<tr>
<td><strong>Currency (EUR)</strong></td>
<td>Euro (EUR)</td>
<td>Indian Rupee (INR)</td>
<td>Philippine Peso</td>
</tr>
<tr>
<td><strong>Capital City</strong></td>
<td>Helsinki</td>
<td>New Delhi</td>
<td>Manila</td>
</tr>
<tr>
<td><strong>Largest City</strong></td>
<td>Helsinki</td>
<td>Mumbai</td>
<td>Quezon City</td>
</tr>
<tr>
<td><strong>Time Zone</strong></td>
<td>UTC +2, UTC +3</td>
<td>UTC+5:30</td>
<td>UTC+08</td>
</tr>
<tr>
<td><strong>Calling Code</strong></td>
<td>+358</td>
<td>+91</td>
<td>+63</td>
</tr>
<tr>
<td><strong>Literacy Rate</strong></td>
<td>100%</td>
<td>62.8%</td>
<td>95.4%</td>
</tr>
<tr>
<td><strong>Fertility rate</strong></td>
<td>1.8 child(ren) per woman</td>
<td>3 child(ren) per woman</td>
<td>3 child(ren) per woman</td>
</tr>
<tr>
<td><strong>GDP</strong></td>
<td>$247.5 billion</td>
<td>$4.76 trillion</td>
<td>$431 billion</td>
</tr>
<tr>
<td><strong>GDP per capita</strong></td>
<td>$38,282</td>
<td>$3,900</td>
<td>$4,100</td>
</tr>
<tr>
<td><strong>Unemployment</strong></td>
<td>7.7%</td>
<td>8.5%</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Type of Government</strong></td>
<td>Parliamentary Republic</td>
<td>Constitutional, Federal (Federation), Republic</td>
<td>Constitutional, Presidential, Republic</td>
</tr>
<tr>
<td><strong>Drinking age</strong></td>
<td>18, 20 for spirits</td>
<td>18, prohibited in some states</td>
<td>18, prohibited 2-5 days before an election</td>
</tr>
</tbody>
</table>
Arrival

Things to do in the first weeks of arrival

Before you move to Finland, it is highly encouraged that you have already found a place to live. In order to register as a resident in Finland, you must have an address. After you have signed a lease and acquired an address, you must obtain a personal identity code at your local registry office. Bring your passport and employment contract with you. You will need your personal identity code for taxation and several other purposes. In order to receive your salary you must ensure two things: obtain a tax card and open a bank account. In Finland your salary is paid directly into your bank account, as are all social security benefits. Finland does not use checks. In order to open a bank account, visit the local office of your chosen bank. Your employer needs your tax card in order to withhold taxes from your salary. A tax card can be ordered online or you can go to your local tax office to get one. Make sure to bring your passport or identification in both cases.

Next, you should visit your local Kela office. Kela is the Finnish Social Insurance Institution. You will have a right to Finnish social security if your permanent place of residence is Finland. You will also have a right to social security if you have a job in Finland. Health insurance is part of social security. You must apply for a right to social security and health insurance. If you have a right to health insurance, Kela will automatically
send you a Kela card. You can only get benefits from Kela if you are within the Finnish social security system and meet the conditions for receiving a benefit.

It is also highly encouraged that you sign up for language courses as soon as possible. Your employer might offer language courses, which are a great resource for you. Make use of those.
Cost of Living

Finland is among the three most expensive countries in the EU. Living and food costs are especially high. Alcohol and cigarettes are priced high compared to other EU countries. Also the purchasing power in Finland is considered low because of high taxation, relatively low salaries, and high prices on goods. It must be considered, however, that Finland exhibits an extensive social safety net system, which consumes most of the taxes. According to the 2014 Index of Economic Freedom, Finland’s economic freedom score is 73.4, making its economy the 19th freest in the 2014 Index. Finland is ranked 9th out of 43 countries in the Europe region, which still makes its overall score well above the world average.

Cost of Basic Goods in Finland (In €)

<table>
<thead>
<tr>
<th>Item</th>
<th>Finland €</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meal at an inexpensive restaurant</td>
<td>8.00-13.00</td>
</tr>
<tr>
<td>Meal at fast food chain</td>
<td>7.00-8.00</td>
</tr>
<tr>
<td>Domestic beer draft</td>
<td>4.00-6.00</td>
</tr>
<tr>
<td>Liter of milk at a grocery store</td>
<td>0.89-1.19</td>
</tr>
<tr>
<td>Rice (white) 1 kg in grocery store</td>
<td>1.50-2.00</td>
</tr>
<tr>
<td>Eggs, 12</td>
<td>2.00-2.50</td>
</tr>
<tr>
<td>One-way ticket, local transport</td>
<td>2.50-3.20</td>
</tr>
<tr>
<td>Monthly transportation pass</td>
<td>44.00-55.00</td>
</tr>
<tr>
<td>Gasoline, 1 litre</td>
<td>1.63-1.72</td>
</tr>
<tr>
<td>Fitness club, monthly fee, adult</td>
<td>50.00-65.00</td>
</tr>
<tr>
<td>Rent per month of one-bedroom apartment (in the city)</td>
<td>550-900</td>
</tr>
</tbody>
</table>
Food

Finnish Cuisine

Because of the historically sparse agricultural population and cold climate, Finnish food has been practical and high in energy. The food consumed also reflects the seasons. Traditional meals consist of root vegetables that are able to weather the cold and long winters. In the summer Finns consume fresh “summer” potatoes with fish, grilled meat and fresh vegetables. In autumn Finns make use of the mushrooms and berries that can be picked in the forests. The Finnish Everyman Law, or Right to Roam, is the general public's right to access certain public or privately owned land for recreation and exercise, which entails picking wild mushrooms and berries, for example. Many Finns make use of this law, but it is vital to know which mushrooms and berries are edible before picking and eating them.

Finnish food is traditionally considered mild and is not very spicy; the main spice historically has been salt. The everyday food of Finns usually consists of one main meal at dinner, instead of multiple courses. Finns consume a lot of bread that can be made from multiple grains. Finns also consume a substantial amount of dairy products, which can be seen in the variety of dairy products available. Lunch is considered an important meal, and is served for free in schools and often enjoyed together with coworkers at the workplace.
Websites:

http://www.food.com/recipes/finnish
www.foodfromfinland.com
www.realfoodsuomi.com
Transportation

Driving

In Finland you drive on the right. The Finnish traffic culture is calm and not particularly flexible. This means that drivers are expected to abide closely to driving laws. In the winter, you must be particularly careful on the roads because it is dark and the roads are icy. The Finnish law mandates that by a certain date all cars have been changed into winter tires. Similarly, in the spring, tires must be changed into summer tires. When driving, people do not blow their horns very often. They only do so as a warning in dangerous situations. Driving without a registered and inspected car is illegal and all drivers must hold a driver’s license. You must have your driver’s license on your person every time you operate a motor vehicle. Refer to the website of the Finnish Police for further information on qualifying for your driver’s license in Finland. In most cases, driver’s licenses granted outside the EU/European Economic Area (EU/EEA) do not qualify you to operate a motor vehicle in Finland, and might require you to present a doctor’s note or further documentation. If you do not hold a driver’s license and wish to obtain one, you must pay for it and attend a driving school. The cost of the driving school can be up to €2,000. A Finnish driver’s license is temporary and must be renewed two years after first obtaining it.
Public Transportation

The Helsinki Metropolitan area and other big cities have good public transportation. Buses, trains and trams run frequently, on time, and are expected to function regardless of weather. If you use public transport without a valid ticket, you can be heavily fined. Remember to purchase your ticket, and have it ready in case of a ticket inspector. Taxies are rather expensive in Finland, but remember that you do not need to tip the driver. You generally have to pay a fee to park in city centres, and it is not easy to find somewhere to park your car. This is why Finnish people like to use public transportation. Using public transportation is also good for the environment. In the countryside, public transportation services are not available in all areas.

Finnish people use their bicycles a lot. There are many bicycle paths in Finland. The bicycle paths often run beside the pedestrian path. When you bicycle, you must wear a helmet. Your bike must have a reflector and a front light so that you can be seen in the dark. The bike must have a bell to let people know that you are coming.

It is important for people who are walking outside to use a reflector in the autumn and winter when it is dark.

Finland also has a large and well-functioning national railway system and multiple long-distance bus services. Finland also has domestic flights to travel distances faster.
Housing

Rental housing and average costs

Rented housing is a flexible housing type and therefore very popular. Rental dwellings range from studios to detached houses. However, the tenant may need to give up their dwelling unwillingly in case the landlord decides to terminate the lease. The specific responsibilities of tenants and landlords are outlined below.

According to Statistics Finland, the average rent in Finland at the end of 2013 was 11,63 euros/m2. However, rents vary considerably across the country. For example, the rent in the most desired districts in Helsinki was 17,83 euros/m2, while in some cities with a population less than 20,000 inhabitants the average rent was 8,81 euros/m2. A one-bedroom apartment in the city centre ranged from €550 to €900 per month. For a one-bedroom apartment outside of the city centre, the cost varied from €450 to €700. A three-bedroom apartment in the city centre ranged from €850 to €1,600. The price for a three-bedroom apartment outside the city centre ranged from €700 to €1,500 per month.

Rental dwellings are offered and mediated by, for example, municipal housing offices, companies offering housing mediation services, private house owners as well as many insurance companies and
property management companies. Eligibility for municipal housing is determined by socio-economic standing, as it is more affordable. Student housing is also available at more affordable prices.

**Lease**

The lease is signed between the landlord and tenant(s). The lease should be written and signed by both parties. The lease should also include the amount of the rent, the security deposit amount, the day the rent is due each month, and the conditions pertaining to raising the rent. The security deposit can be up to two months’ rent in advance. A lease almost always mandates that the tenant purchase home insurance. By law, the apartment must have one fire alarm per 60 square metres. The tenant is responsible for this while residing in the apartment. Some apartment buildings have common areas such as a sauna, laundry room, and recreational space. Access to these spaces is guaranteed for tenants of the apartment building, however they require signing up in advance and may entail an extra fee. Pets are to be discussed and agreed upon with the landlord. Not all apartments allow pets. The tenant is also usually expected to sign their own electricity contract and Internet contract. In addition to rent and electricity, most apartments require you to pay separately for water use. The bill for water might be fixed monthly, or you might pay water based on a meter that measures your water use.

Prior to signing the lease, it is advised that the tenant reviews the condition of the apartment. Check lists for the review of the condition of the apartment are available on the websites listed at the end of this section. This checklist should then be approved by both landlord and tenant and will protect the rights of the tenant in case of future damage.

Each apartment complex has a list of general codes of conduct to ensure all tenants can reside in the complex peacefully and
respectfully. For example, most apartment complexes outline a time of silence from 10:00pm to 7:00am. During this time it is advised to remain considerate towards neighbors by lowering your volume or not making noise. The codes of conduct are modeled based on laws regulating public conduct. It is considered polite to inform your neighbors of parties or larger gatherings. When you move in, familiarize yourself with the codes of conduct of your apartment complex. Generally they are found on a bulletin board in the apartment lobby or in individual apartments.

The tenant must also make notice of address change to the central post of Finland, where it is registered in the magisterium and population register centre. The address change can be submitted online and by phone as well as via mail, or at a post office. The Finnish postal service delivers mail based on address, not name. This is why changing your address ensures you receive all mail. The website is listed below.

**Ending a lease**

Leases are either fixed-term or open-ended. A fixed-term lease means that the beginning and end dates are established when the lease is signed. A fixed-term lease can be terminated prior to the agreed upon the date only if the landlord agrees to it, or with a court decision. Therefore signing a fixed-term lease should be carefully considered. An open-ended lease is signed for an undetermined period of time. Either party can terminate an open-ended lease. The tenant must turn in a written notification of termination, which is followed by a one-month term of notice. During this month the tenant still pays rent and must move out at the end of it. If the landlord terminates the lease, the term of notice is three months, when the lease has been signed less than one year ago. If the tenant has been in the apartment for over a year, the term of notice is six months when the landlord terminates it. The term of notice always
begins on the last day of the month it is submitted. The tenant pays the rent until the term of notice is up. If the tenant returns the apartment clean and in good condition, he/she will receive their security deposit back.

A lease can also be terminated without a term of notice. Terminating a lease without a term of notice is possible only if either the tenant or the landlord breaks certain laws. The landlord can terminate the lease without a term of notice if:

- the tenant fails to pay rent;
- the tenant disrupts the other occupants/neighbors;
- the tenant uses the apartment for a purpose other than agreed upon in the lease;
- the tenant subleases the apartment without permission from the landlord;
- the tenant fails to take adequate care of the apartment; and
- the tenant violates health or safety measures of the premises.

The tenant can terminate the lease without notice if:

- residing in the apartment causes a threat to the health of the tenant and/or their family members; and
- the tenant loses possession of the apartment for a reason that is out of their control.

In most cases the landlord requires a court order to terminate the lease without a term of notice. However, if the tenant clearly violates the lease or the law, a landlord can terminate the lease. In the most extreme cases, the landlord can evict a tenant. A landlord can evict a tenant immediately if he/she fail to pay rent or if a tenant has subleased the apartment without permission from the landlord. Make sure you pay rent on time to avoid eviction.
Websites

General information in English about living in Finland

- [http://www.numbeo.com/cost-of-living/country_result.jsp?country=Finland](http://www.numbeo.com/cost-of-living/country_result.jsp?country=Finland)

For the security of the tenant

- Union of Tenants in Finland (website Finnish) [http://www.vuokralaiset.fi](http://www.vuokralaiset.fi)
- The Consumers' Association of Finland (an independent promoter of the interests and rights of consumers) [http://www.kuluttajaliitto.fi/briefly_in_english](http://www.kuluttajaliitto.fi/briefly_in_english)
- Instructions on how to conduct a check list prior to moving [http://www.vuokrakoti.fi/ohjeita/kuntotarkastuslomake.pdf](http://www.vuokrakoti.fi/ohjeita/kuntotarkastuslomake.pdf)

Finding a place to rent

Municipal Housing Websites (ten largest municipalities, in order from largest to smallest)

Pre-departure Information for Filipino and Indian Migrant Health Workers Bound for Finland

- Jyväskylä [http://www.jyvaskyla.fi/international/living/forimmigrants](http://www.jyvaskyla.fi/international/living/forimmigrants)

Private housing websites

- [http://www.vuokraovi.com/?locale=en](http://www.vuokraovi.com/?locale=en)
- [www.sato.fi (in Finnish)](http://www.sato.fi)
- [http://www.jokakoti.fi/etusivu;jsessionid=1hadp7v1qreq0138d2ozxem3is?0 (in Finnish)](http://www.jokakoti.fi/etusivu;jsessionid=1hadp7v1qreq0138d2ozxem3is?0)
- To make a notification of moving
- [http://www.posti.fi/changeaddress/](http://www.posti.fi/changeaddress/)
Health Care and Insurance

The Constitution of Finland states that public authorities are obliged to guarantee adequate social, health, and medical services to all Finnish residents regardless of ability to pay or place of residence. The public authorities are also obliged to promote the health of the entire population.

Universal coverage is offered for a comprehensive range of health services delivered primarily by publicly owned and operated providers, funded mainly through general taxation. Municipalities are legally required to organize adequate health services for their residents. To fund these services, municipalities levy taxes and receive state subsidies. Twenty hospital districts, each of which is owned and funded by its member municipalities, provide specialist care in the municipal system. Each hospital district has one or several hospitals, one of which is a central hospital.

Finland is undergoing a structural reform in social and health care (SOTE). The aim of the reform is to guarantee people equal social welfare and health-care services in Finland. The reform is being undertaken because of the growing costs that health and social care are having on the municipal budget. In some areas access to basic services has deteriorated alarmingly. In the SOTE reform, social welfare and health care, as well as primary and specialized level services, will be combined.
Municipal Health Care

In Finland, health-care services are largely provided by the municipal health-care centres. A person who has been granted municipality residence, they are entitled to use public (municipal) health-care services. When using the municipal health-care services, a patient must only pay a nominal resident’s client fee, while some municipalities do not charge client fees. Municipal health-care centres provide doctor’s surgery to patients who are ill and beds for those in need of hospital care. To locate the contact information for your own municipal health-care services, visit the website of your municipality.

In case of an urgent health concern during the weekend or in the evening, a patient must contact emergency services. All those who need urgent care in Finland receive assistance immediately in the emergency care clinic of a health centre or a hospital. A patient will be treated even if he or she lives in another municipality.

Access to specialized care in the municipal system requires referral from either a municipal or a private physician. The municipal system covers inpatient drugs, but outpatient drugs are reimbursed separately by the statutory National Health Insurance (NHI).

National Health Insurance

In addition to the public municipal system, permanent residents in Finland can receive partial reimbursement for private health-care services through the obligatory NHI system.

The NHI scheme is part of the Finnish social security system. Some of the expenses it covers are:

- a share of private doctors' fees;
• a share of the costs for examinations and treatments prescribed by a private doctor;
• a share of the fees of private dentists and of the costs for examinations prescribed by them;
• a share of your medication costs; and
• a share of your illness-related transportation costs.

To qualify for reimbursement, the treatment provided must be medically necessary due to illness, pregnancy or childbirth. The NHI scheme also provides Sickness Allowances (compensation for loss of income during incapacity for work) and Partial Sickness Allowances.

The NHI allowances and reimbursements are defined in the Health Insurance Act and Decree.

**Coverage under the National Health Insurance**

You must be covered under the NHI scheme in order to qualify for reimbursement of medical expenses. To prove your coverage and your eligibility for reimbursements, present your personal Kela card at the pharmacy or the medical clinic.

As a rule, all permanent residents of Finland are covered under the NHI scheme. Permanent residence means that you are domiciled and spend most of your time in Finland. Contact Kela to inquire what benefits you are eligible for.

A person can also choose to visit a private doctor instead of public municipal services. In this case the fees are higher but can be partly subsidized by Kela. Kela reimburses part of the private doctor's fee and the examination and treatment charges according to a schedule of fixed charges available on the Kela website (in Finnish).
**Private Health Care Insurance**

Voluntary (private) sickness insurance complements the NHI. The scope of voluntary insurance coverage (both sickness insurance and accident insurance) is usually limited, and great variation exists across different schemes. Private insurance might cover the costs of treatment and other compensation due to permanent disabilities, loss of income, or death. Public regulation of voluntary insurance is limited, and insurance companies can design their schemes freely. Private health insurance might require you to co-pay that can be around 50-150 euros/incident.

Most individuals who purchase voluntary health insurance do so to limit their out-of-pocket payments for private care and the portion of outpatient drug charges not covered by the NHI. Additional reasons include shorter waiting times, the ability to choose a physician and direct access to a specialist, and the perception of better quality of services. Even though some Finns complement their municipal healthcare with private health insurance, the NHI provides high quality health care.

**Occupational Health Care**

The majority of workplaces provide occupational health-care services for their employees. Occupational health-care services include preventive occupational health check-ups and advisory services. The employer may also organize medical care services and other health-care services for the employees. Occupational health-care services are offered by occupational health-care nurses, doctors, psychologists and physiotherapists. The services of other specialists may also be available. If you need a service that the employer does not pay for, you can visit a municipal health centre.
Education

The Finnish education system is composed of:

- nine-year basic education (comprehensive school) for the whole age group, preceded by one year of voluntary pre-primary education;
- upper secondary education, comprising general education and vocational education and training (vocational qualifications and further and specialist qualifications); and
- higher education, provided by universities and polytechnics.

In Finland nurses receive their education at universities of applied sciences (also called polytechnics). Public health nurses, midwives and paramedics also qualify through the same schooling (AMK in Finnish). The degree includes the registered nurse’s qualification. Completing the studies, consisting of 210 to 270 ECTS credits, lasts from 3.5 to 4.5 years. Registered nurses require 210 credits; public health nurses and paramedics 240; and midwives 270.

Education in Finland is free, at least for those with citizenship/residence permit, and paid for by taxes. By law, everyone must attend school until they pass 9th grade, or turn 16. Higher education institutions may require passing an exam, or at least an application, in order to be accepted as a student.
Finland also has a variety of liberal adult education institutions: folk high schools, summer universities and adult education centres offer a broad range of training opportunities. They also organize plenty of language training for immigrants. The study fees charged by them are considered affordable. There are courses at universities and other educational institutions that are taught in English, and some even in other languages.

For more information about the education system in Finland visit the websites:

http://www.minedu.fi/OPM/?lang=en
http://www.opintoluotsi.fi/en-GB/
http://www.oph.fi/english
Banking, Finances and Money Management

Banking

In Finland, your salary will be paid into your bank account. Any social security benefits, such as income support, will also be paid into your bank account. In order to open a bank account, you will need a passport or an identity document. Today, almost everyone uses online banking to pay their bills. Your bank will set you up with online banking and ensure you have an online banking account with the necessary login identification and security measures. Most of these online banks can also be accessed via smart phone applications. Make sure you do not lose your online banking codes and passwords. With online banking money transfers abroad can be easily made, though individual banks place a charge on foreign transactions. Refer to your bank for the exact fees and different options for money transfers.

Money Management

Your salary in Finland may seem high comparatively, yet it is important to bear in mind that the cost of living in Finland is expensive. The most efficient way in which to manage money is to consult your bank and set up a savings account. This way you will have two accounts, a checking account for day-to-day expenses
like groceries, and one for savings. You can manage your accounts with online banking and move a portion of each salary into your savings account. Withdrawing money from the savings account may include a fee; therefore the incentive to take money out from the savings account is small. If you decide to leave Finland, your money is accumulated into your savings account, instead of having it in your checking account. Some savings accounts even grow interest, but usually in these cases you cannot withdraw money from it for a certain period of time.
Taxation, Pensions and other Social Benefits

Taxation

Taxes are an important source of finance for the delivery of quality public services. In Finland, you pay tax on all income. The taxation of an employee who arrives in Finland from abroad varies according to the length of their stay in Finland.

In Finland, the state income taxation uses progressive taxation. If you have a small income, your tax rate is small. If you have more income, you pay more taxes. Progressive taxation is applied to persons who reside in Finland for a period exceeding six months. If a person works in Finland for less than six months, a fixed rate of 35% of tax at source is recovered from their remuneration.

Though taxation seems to be substantial, your taxes actually go to the state, municipality, the Social Insurance Institution and the parish. All the taxes, fees and insurance fees are withheld from the wages automatically by the employer. Tax money is used to pay for various public services and social security, for example, health care, pensions and schools.

Another factor influencing taxation is whether the employer is a Finnish or a foreign company. The Tax Administration has compiled
a guideline for temporary workers called Foreign Temporary Workers and Finnish Taxation.

**Tax Card**

For you to be able to pay your taxes, you need to turn in your tax card to your employer. In order to be issued with a tax card, you need an identity document and a personal identity code. If you do not have a tax card, your employer will deduct 60 per cent of your salary in tax. You can obtain a tax card from the tax office, or order one through the website of the Tax Administration. You must also have a tax card if you are working or receiving an unemployment benefit or benefits from Kela (Social Insurance Institution). When you sign your employment contract with your employer you should bring your tax card to them. You will need your tax card for every job that you perform in Finland. If you work at two different jobs, both will ask you to present your tax card. Make sure you have the correct tax bracket on your tax card; otherwise you might be subject to pay extra taxes at the end of the tax year. If you have paid too much in taxes, you will get a tax return.

**Website**


**Moonlighting/Informal economy/Working “under the table”**

If you do not pay taxes on your income you are considered to be working in the informal economy or “under the table”. This is illegal in Finland. If you are working under the table, you lose your protection under the law, which tax-paying employees have. You also
have no possibility to receive earnings-related daily unemployment allowance, sickness allowance, or maternity, paternity or parental allowance. If you are working under the table, you are not covered by health and safety insurance and you are not paying pension taxes, which is important income security in old age. Usually, Finnish employers are expected to take out the necessary insurance policies and comply with the labour legislation, but unfortunately that is not the case with all of them. By paying taxes, a foreign employee also has the same rights and protection as Finns. In problem situations, you can contact your own trade union (see Directory at the end of this booklet).

**Pension**

In Finland, there are three types of pensions: the earnings-related pension, complemented by the national pension and the guarantee pension.

Authorized pension providers pay out the earnings-related pension. Earnings-related pension is accumulated based on income from employment or enterprising activities. A national pension and a guarantee pension are paid to persons who are not entitled to an earnings-related pension, or who are left with a low earnings-related pension. The national pension and guarantee pension are paid by the Social Insurance Institution (Kela).

The age at which you can retire on your earnings-related pension is flexible, or 63 to 68 years. You are entitled to an old-age pension from Kela when you are 65. Kela pays out a pension based on either old age or disability. You can receive a disability pension if you can no longer work because of health reasons.

An immigrant may also be entitled to a national pension and/or a guarantee pension in Finland, if he or she has lived in Finland for three years after turning 16.
For More Information Visit Websites:

http://www.etk.fi/en/service/home/770

Social Benefits

Kela – Social Insurance Institution

In Finland the function of the Social Insurance Institution, Kela, is to administer social benefits. The purpose of Kela is to secure the income and promote the health of the residents in Finland, and to support the capacity of individual citizens to take care of themselves.

You have the right to Finnish social security and health insurance, if you live in Finland permanently or you have a job in Finland. Kela will assess the situation of a person applying for social security and make a decision based on this assessment. For example, having had an employment relationship for two years, family ties, being a returnee or other ties to Finland prove that you have moved to Finland permanently and that you are eligible for the benefits provided by Kela. You may also have a right to partial social security if you have been working in Finland for at least four months. In that case, your work must meet the minimum criteria for working hours and pay. If you come from another EU or EEA country or Switzerland to work in Finland, you have the right to health insurance and family benefits. If you come from a country outside the EU or EEA, you will only have the right to health insurance.

Contact Kela to apply for a right to Finnish social security and health insurance. When you have a right to social security, you can apply and receive benefits from Kela.
Make use of Finland’s extensive social benefits. Make sure that you are aware of all the benefits you are eligible for from Kela, and also all your benefits as an employee.

**Kela card**

A Kela card is the Finnish health insurance card. Kela automatically sends a card to those who have the right to health insurance. When you have a Kela card, you receive compensation from health insurance directly at pharmacies and in health-care services. You will then have to pay less yourself. For more information, contact a Kela office to see if you are qualified for the Kela card.

**Maternal, Paternal and Parental Leave**

The current length of parental leave is around four months. A person is eligible for maternal benefit money if they have been under Finnish social security system for over 180 days and pregnant for over 154 days. The parental leave begins after the maternal leave and can be taken by either parent. The parental leave is 158 days, approximately six months, during which time Kela pays the parent on parental leave parental assistance. When the child is approximately nine months old, the maternal leave and parental leave end. After this, either parent can stay home until the child is three years old and receive home allowance. The child can also attend private or public childcare; in both cases the family might be eligible for a subsidy from Kela. Further in-depth information is provided on the Kela website.

**Website**

Cultural Adaptation

Challenges and Cultural Characteristics

Language

Undoubtedly the most challenging aspect of moving to Finland is learning the language. Finland has two national languages. In 2013, 5 per cent of the population spoke Swedish as their mother tongue, while 90 per cent spoke Finnish. Finnish is a part of the Finno-Ugric language family and differs clearly from the Indo-European group of languages. Finnish words are characterized by a lack of grammatical gender, and case endings are used instead of prepositions and post-prepositions. Words are pronounced as they are written with the stress on the first syllable of the word.

Meeting language requirements is especially important in the health-care field, where communication between patients and professionals ensures the safety of the patient. Because of Finland’s comprehensive education system, most Finns are taught at least two other languages besides Finnish and Swedish. The most prevalent languages taught are English, followed by French, German, Spanish and Russian. Unlike many other European countries, Finland does not dub foreign cultural products; therefore many people are exposed to English through music, films and TV shows. Discounting
the eldest generations, most Finns can be expected to know at the very least the basics of English. Still, learning the Finnish language is an integral part of integration into the society. In the health-care field, it is a necessity for employment.

**Study Finnish on the Internet:**

www.kotisuomessa.fi  
oppiminen.yle.fi  
venla.info  
speakfinnish.co.uk  

**Finland and Immigration**

Even though Finland has a diverse history of both immigration and emigration, Finland may seem as though it is less diverse than neighboring Sweden, for example. This is due to strict immigration policies and small refugee quotas. In 2012, 9,087 individuals residing permanently in Finland were granted citizenship after application. Forty thousand Estonian citizens make up the largest group of immigrants in Finland, which is 20 per cent of all immigrants. The second largest citizenship group is Russians, who make up 15 per cent of all immigrants. Swedes make up 5 per cent of the total immigrants, followed by Somalians, Chinese, Thai and Iraqis, altogether comprising around 3 per cent of immigrants in Finland. However, 40 per cent of immigrants in Finland are from a multitude of countries of origins, which speaks to the diversifying trend of immigration that does not solely draw from the neighboring countries of Estonia and Russia.
Climate

An aspect of life in Finland that requires significant adjustment is the climate. Finland has four seasons and the climate varies considerably by region as Finland is spread out on the North-South praxis. It can get extremely cold in Finland. When moving to Finland, it is particularly important to note that each of the four seasons call for adjustments in clothing. During the winter you will need a warm winter coat and winter boots that will keep you warm in the snow and ice. Along with winter coat and boots, it’s also highly recommended you wear gloves, a hat and a scarf. Even though the outside temperature can turn extremely cold, most households have double layered windows and warm heating. Remember to check with your landlord about the heating arrangements in your flat; heating your flat to very high degrees can cost you more.

Winter

The mean temperature of the winter is below 0°C and begins around mid-October in Lapland (northern Finland). It takes about two months for the winter to spread from Lapland all the way to the Åland Islands, the southern-most part of Finland. Winter is the longest season in Finland and lasts 100 days in south-western Finland, and 200 days in Lapland. Because of Finland’s geographical location, winter is also marked by decreased sunlight. The shortest day of the year, in terms of light, is in southern Finland, which is about six hours. In the regions north of the Arctic Circle, a part of winter is known as the “polar night”, when the sun does not rise above the horizon at all. The polar night lasts about 51 days. The lack of sunshine requires adjustment for those who are not used to it, but it helps to keep in mind that in the summer there will be even more sun. Permanent snow covers open grounds about two weeks after winter begins. The coldest temperatures are generally recorded at the end of January. In Lapland and eastern Finland,
the coldest temperatures in winter are from -45°C to -50°C. In the islands and coastal regions, the coldest temperatures are -25°C to -35°C, and -35°C to -45°C in the rest of Finland.

**Spring**
The daily temperature of the spring rises from 0°C to 10°C. The spring begins in early April in Aland and rolls north, not reaching Lapland until early May. The duration of spring ranges from 45 to 65 days. Sometimes there might be surprise snowfall middle to late spring, so it is important to keep warm clothes handy even if it looks as though the coldest part of winter has passed.

**Summer**
Summer generally begins late May in southern Finland and lasts until mid-September. In the summer, the daily mean temperature is above 10°C. In Lapland the summer begins a month later and ends a month earlier. In the regions north of the Arctic Circle, summers feature the “polar day”, when the sun does not set at all. In southern Finland the longest day is around Midsummer, when the day is around 19 hours long. The warmest day of the year is around 20 July for the whole country. Heatwaves in Finland occur on average 10 to 15 days per summer, when the temperature exceeds 25°C.

**Autumn**
Autumn begins around the last week of August in northern Finland and a month later in south-western Finland. The daily mean temperature remains below 10°C. Autumn is marked by the changing colours of leaves. This phenomenon is called “ruska” and is considered very beautiful. The first snow falls in northern Finland in September and elsewhere about a month later.
Cultural Issues and Challenges

Brief History of Finland
Most of the regions known today as Finland were part of the Kingdom of Sweden from the 13th century to 1809. In 1809, the vast majority of the Finnish-speaking areas of Sweden were ceded to the Russian Empire, making this area the autonomous Grand Duchy of Finland. The Lutheran religion dominated. In 1917, Finland declared independence from the Russian empire. A civil war between the Finnish Red Guards and the White Guard ensued a few months later, with the Whites gaining the upper hand during the springtime of 1918. After the internal affairs stabilized, the still mainly agrarian economy grew relatively fast. During the Second World War, Finland fought twice against the Soviet Union and defended its independence. However, in the 1947 peace settlement, Finland was forced to cede a large part of Karelia and some other areas to the Soviet Union. Despite this, Finland remained an independent democracy in northern Europe. Since its post-Second World War economic boom in the 1970s, Finland's Gross Domestic Product (GDP) per capita has been among the world's highest. The expanded welfare state of Finland from 1970 and 1990 increased the public sector employment and spending and increased taxation on citizens. However, this is offset by Finland's quality public services and a robust social security system. Finland joined the United Nations (UN) in 1955 and the EU in 1995. In 2002, the Finnish mark (markka) was replaced with the euro.

State administration and voting
Finland is a parliamentary republic with a six-year term president. The most important decision-making body is the parliament. The parliament consists of 200 members and is elected every four years. Finnish citizens who are over 18 can vote in presidential and parliamentary elections.
Finland is divided into 320 self-governing municipalities. The biggest municipality is the capital Helsinki, followed by neighboring municipalities Espoo and Vantaa. Together, these three areas comprise the capital city municipality area. One fifth of Finland’s population resides in this area. The third largest municipality is Tampere, followed by Oulu. The municipalities have the power to levy taxes, which means that they can collect municipal tax from their residents. The municipalities are obliged to organize a variety of services for their residents. These include health care, child day-care and education. Decisions regarding each municipality are made by the municipal council. The members of the council are selected through a municipal election held every four years. As a non-EU citizen, you can vote in the municipal election if you are a citizen of any other country and turn 18 on the election day, at the latest. In addition, your municipality of residence must be the municipality in question 51 days prior to the election day, at the latest. You must also have had a municipality of residence in Finland for a continuous period of at least two years.

Finland has been a member of the EU since 1995. The European Parliament (EP) is, together with the Council of the European Union, the most important legislator in the EU. The governments of the member states are represented in the Council of the European Union. The Parliament has 754 members, 13 of whom have been elected from Finland. The Members of Parliament are appointed through an election. The election is held every five years. You can vote in EP elections if you are a Finnish or EU-citizen.

Currency

The currency used in Finland is the euro. The euro is divided into a hundred cents. Finland does not use the one and two cent euro coins
that are in use in the rest of the Euro zone. Prices are rounded to the next five cents.

**Religion**

Finland has religious freedom for all. No one is required to take part in the practice of a religion against their will. Most Finns are members of the Evangelical Lutheran Church of Finland, though a rapidly growing group is comprised of those who do not identify with any religion. Even though the Lutheran Church has held a prominent role in society and is subsidized by the state, the membership has declined annually. In 2012, 76.4 per cent of the Finnish population belonged to the Evangelical Lutheran Church of Finland; 1.1 per cent belonged to the Finnish Orthodox Church; and 1.4 per cent belonged to “other”, which included Muslim, Buddhist, Hindu, Roman Catholic and Jewish citizens. Generally most Finns do not actively practice their religion. Finns mostly attend church services during holidays and special occasions like Christmas, Easter, weddings, funerals and christenings.

**Websites:**

http://www.katolinen.net/in-english.html
(Bringing together Catholics in Finland)
http://www.uskonnot.fi/english/byreligion.php

**Gender in the Finnish Society**

Gender equality is one of the founding values of the Finnish society. This is visible both in labour market participation, education and
in day-to-day life. According to the World Economic Forum 2013, Finland ranks second in having the smallest global gender gap index. Finland has a high participation of women and men in both the labour market and in parliamentary representation. In the Gender Gap Index, Finland ranks second from 135 countries in its overall score and political empowerment.

Gender equality has a long history in Finland. Finnish women were the second in the world to gain the right to vote and run for parliament in 1906. Since then, Finland has passed numerous laws that encourage the labour market participation of women and support the family with maternal, parental and paternal leaves. In 1962 the principle of equal-pay-for-work-of-equal-value was established both in the public and private sectors. This means that no woman should be paid less than any man for the same work. In the 1970s important legislation related to family planning was implemented: Finland passed the abortion law in 1970 and in 1978 men and women were granted the right to share parental leave. In 1986 Finland ratified the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). Since 1990 all children under three have been guaranteed a municipal child care place. In 2000 the first female president of Finland, Tarja Halonen, was elected. Finland has been strongly influenced by the principles of gender equality in the other Nordic countries. Despite relatively progressive legislation, gender equality in the labour market remains an unresolved question and a current issue.

**Gender Equality**

**Gender Discrimination**
The Finnish Equality Act prohibits discrimination on the basis of sex or gender. The act also applies to situations where persons are being discriminated against because they belong to a gender
minority. Both direct and indirect discrimination on the basis of sex or gender are prohibited.

**Direct discrimination** means treating a person unfavorably as a direct result of their sex or gender, because they are male or female. Unfavorable treatment on the grounds of pregnancy or a reason relating to childbirth also counts as direct discrimination.

**Indirect discrimination** means that a person is treated unequally as a result of rules, regulations or practices that may seem as neutral in regards to sex or gender, but in effect play out as unfavorable treatment based on sex or gender. Sexual harassment and harassment on the basis of gender, as well as any order or instruction to engage in discrimination on the basis of sex or gender, is also considered indirect discrimination and should never be tolerated. Another example of indirect discrimination could be treating a person unfavorably on account of parenthood or family commitments.

**Ombudsman for equality (tasa-arvovaltuutettu)**
If you suspect that you are indirectly or directly discriminated against, you have multiple ways in which to act. One of them is to ask your employer for a written report on the matter. They must provide it to you without delay.

In Finland the Ombudsman for equality is an independent domain that monitors and promotes gender equality. The Ombudsman for equality provides advice and instructions on the rights and application of the Gender Equality Act. The objectives of the Gender Equality Act are to prevent discrimination based on gender, to promote equality between women and men, and thus to improve the status of women, particularly in working life. If necessary, the Ombudsman will investigate acts contradicting the gender equality
act, and if necessary, refer the act to the gender equality board, which has the power to impose a conditional fine to end discrimination. The Ombudsman’s focus also entails the promotion of rights of transgender and intersex persons.

For practical assistance, please contact the Office of the Finnish Ombudsman for Equality for

- general advice on +358 295 163 554;
- advice on equality in the workplace and employment quotas on +358 295 163 156; or
- advice on equality in educational institutions on +358 295 163 155.

Website

The Ombudsman for Equality:

The Act on Equality between Women and Men:

Do’s and Don’ts

Values cherished in the Finnish society include: hard work, family ties, respect for nature and animals rights, and patriotism. Corruption is not prevalent in Finnish politics and society and honesty is considered a cultural virtue. Finns trust their authorities and police and abide by the laws.

Listing cultural “do’s and don’ts” runs the risk of reinforcing cultural stereotypes. With this in mind, some aspects of Finnish habits and culture may seem surprising to those who have not resided in the country for a long time. The most persistent stereotype is
when Finns are portrayed as shy or reserved people. However, it is important to bear in mind that despite having a rather small population, the area of Finland is comparatively large. Regions vary in cultures and dialects. In some parts of Finland the dominant language is Swedish. Therefore assigning certain behavior to an entire nation can lead to misconceptions. Finns are pretty relaxed as far as cultural norms and standards go, and no grave error can be committed that will shatter social relationships. Social blunders on the part of immigrants and foreigners are most likely regarded with mild amusement. Here are, however, some vague outlines.

**Do:**

- Join organizations, sports clubs and associations. These are easy ways to build social relationships and meet people.

- Compliment people. Humility and modesty are valued culturally and receiving compliments is awkward for Finns. Don’t let this deter you.

- Try to use Finnish. Even though most people speak English, the most effective way to practice the language is by bravely trying it out. There is no better way to integrating into the society than learning the language. This considerably increases employment opportunities also.

- Travel around Finland. Finland is a vast and beautiful country and can be experienced differently with varying seasons. If you live in a city, the countryside and lakes are most definitely worth exploring. Many Finns have summer cottage and stay there for their summer vacations. Most vacations are taken in July, when the cities in Finland quiet down as most people retreat to nature.
• Use public transport. Especially in the larger cities public transport is an efficient, safe and viable way to commute and travel.

• Respect cleanliness. Finns recycle all their waste and bring used bottles back to stores in exchange for a deposit. Littering is frowned upon and it is encouraged to bring your own bags to the grocery store for packing goods. Plastic bags are not free.

• Go to the sauna! The sauna has long traditions in Finland and you can find a sauna in most public swimming halls, apartment buildings and family homes. Finns enter the sauna naked and nudity is considered normal.

Don’t:

• Leave your shoes on when entering someone’s home. In Finland it is considered rude to walk indoors with outdoor shoes on. Public spaces are an exception; therefore you can keep your shoes on when entering a café or restaurant, for example. Some Finns bring separate shoes for parties and change into them.

• Be dismayed if small talk is not enthusiastically reciprocated. Casual small talk between strangers is not culturally common.

• Make empty promises. Culturally Finns adhere to the notion of meaning what you say. The straightforwardness of some Finns may seem rude but it is consoling to understand Finns can be taken at face value.
• Tip or bargain. In grocery, retail and department stores, prices are as marked with the tax included. Flea markets and outdoor markets are an exception, where some haggling can be done over prices. Restaurant bills, too, include tip and tax. If you feel like you have received outstanding service, go ahead and tip, but it is not expected.

• Shy from social interactions! Initial contact with some Finns may be difficult to conduct, but generally many Finns are friendly and receptive. Some may be shy to use languages other than Finnish but most people have learned English.

• Be uncomfortable because of silence. Silences in conversations are regarded as part of the conversation and are not unnecessarily filled with small talk.

Websites:

http://www.nordicreach.com/its_about/lifestyle/33/
Looking for a Job

Over the last couple of years, the health-care sector workforce deficit in Finland has grown, and is expected to keep growing. Because of this, there are multiple employment opportunities for skilled health-care professionals. The current unemployment level in Finland is 7.7 per cent. The current unemployment level in the health-care sector is around 2 per cent.

Vacant positions are primarily advertised on the Internet. Many employers also hire employees without advertising the position in question publicly. Many online services allow applicants to submit open applications and introduce themselves to employers. The public administration seeks employees by advertising vacancies directly and through employment offices. The Employment and Economic Development Offices help and support people in job seeking and choosing a career. They also serve employers that are looking for employees. Many private companies also offer labour-leasing services.
You can register as a jobseeker online:


or by visiting the Employment and Economic Development Office (TE Office) in person. If you decide to visit the TE office in person, bring with you:

- your passport or a certificate of your passport being held by the police;

- residence permit or a registration certificate of an EU citizen's right of residence;

- an extract from the Population Information System from a Local Register Office, a Kela card or other document showing that you have a Finnish personal identity code; and

- certificates of employment and education translated into Finnish, Swedish or English.

For further information and details, visit http://www.te-services.fi/te/en/jobseekers/support_finding_job/integration_services_for_immigrants/index.html

**Residence permit for working**

If you are not a citizen of a Nordic country, EU member state, EEA member state or Switzerland, you will need a residence permit if you come to work in Finland. You will need either a residence permit for an employed person (työntekijän oleskelulupa) or another residence permit for working. The processing of the permit application is subject to a charge. The fee must be paid upon applying for a permit.
Residence permit for an employed person

You will need a residence permit for an employed person if you cannot work with another residence permit or without a residence permit. A residence permit for an employed person is not necessary for all jobs. At the website of the Finnish Immigration Service, you can check what kind of residence permit you need. If you have a job in Finland, you can apply for a residence permit. When applying for the permit, you usually need to have an employment contract or some other confirmation that you have a job in Finland.

Application for the first residence permit must usually be made prior to entering Finland. Only you personally can apply for the permit. The permit is applied for at a Finnish Diplomatic Mission in your native country or another country where you are legally residing. In exceptional cases, you can apply for the permit after arriving in Finland. In Finland, the permit is applied for from the local police station. Application forms are available at Finnish Diplomatic Missions, on the website of the Finnish Immigration Service, or in Finland from the police.

You can also apply for the first residence permit electronically. Instructions for this are available at the Finnish Immigration Service website. However, if you submit your application electronically, you must visit the nearest Finnish Diplomatic Mission to prove your identity and present the original copies of the application appendices. You must also give your fingerprints for a biometric residence permit card. The application can be processed only after you have visited the mission. The Employment and Economic Development Office and the Finnish Immigration Service decide whether or not you will be granted a residence permit. While the processing of your first residence permit is ongoing, you do not have the right to work. If you have applied for a residence permit for an employed person abroad, you cannot enter Finland before the permit has been granted.
Other residence permits for working

For some jobs you will not need a residence permit for an employed person, but will need a residence permit for working. These jobs include, for example, highly skilled tasks such as corporate leadership positions, specialist posts and research work. The Finnish Immigration Service website contains a list of jobs for which you do not require a residence permit for an employed person.

Working with another residence permit

If you already have a residence permit for Finland based on some other grounds, such as family ties, you may have the right to work. In this case you will not need a specific residence permit for working. You can check from your residence permit and your residence permit decision whether you have the right to work in Finland.

If you have completed a degree in Finland

If you have completed your degree in Finland, you can receive a temporary residence permit for job applications. This permit can only be granted as a permit extension to a student residence permit. Apply for the permit from your local police station. You can receive this extension for six months. This residence permit cannot be renewed. If you find employment, you can start working immediately. You must, however, apply for a new work-based residence permit before your residence permit for job application expires.

Health-care professionals who have been internationally recruited into the Finnish health and social care field

In the case of recruitment, the employer is the recruitment agency. The recruitment agency is responsible for paying the wages of the
employee and ensuring they meet the minimum requirements in the field. The employee will sign their employment contract with the recruitment agency.

**Websites:**

www.migri.fi
http://www.poliisi.fi/poliisi/home.nsf/pages/CCCAC60A96939016C2256EF4002D9058?opendocument
Working in Finland

This pre-departure package is made primarily for non-EU/EEA citizens. Different laws concerning the freedom of movement and licensing govern EU citizens. EU/EEA citizens should refer to EU legislation and qualification demands.

As an EU member state, EU directives regulate Finland. EU directive 36/2005 (Directive on Recognition of Professional Qualifications) determines professional qualifications as well as elements of movement within internal markets. Minimum requirements for educational standards are also identified in the directive. The Directive has been amended and is currently under national implementation and will be in effect in January 2016. In addition to the Directive, Professional health-care practice is also prescribed in the Act on Health Care Professionals and the Decree on Health Care Professionals.

Act on Health Care Professionals and the Decree on Health Care Professionals:

Language requirements for non-EU/EEA citizens

It is the responsibility of the employer to ensure that an employee is a licensed health-care professional and meets the requirements for the field. In Finland the employer is legally responsible for the language skills of their employees. Employees from outside the EU/EEA must confirm their language skills with a language skill test. The “adequate language skills” stated in the legislation has not been specifically determined. Adequate language skills entail a skill level of the language where patient safety will never be compromised. Ensuring patient safety denotes good oral and written language skill from all health-care professionals. Inadequate language skills must not lead to a situation where health-care professionals are forced to work as interpreters and translators in addition to their responsibilities as health-care professionals. This includes all written work involved with patient care.

National nursing / health-care legislation

Here is a comprehensive list of general obligations of a health-care professional in Finland. All health-care professionals in Finland are expected to abide by these obligations.

Section 15 Obligations related to professional ethics

The aim of the professional activities of health-care professionals is to promote and maintain health, to prevent illness, to cure those who are ill and to alleviate their suffering. In their professional activities, health-care professionals must employ generally accepted, empirically justified methods, in accordance with their training, which should be continually supplemented. Each health-care professional must weigh the benefits of their professional activity to the patient and its possible hazards. Health-care professionals must take account of the provisions concerning patients’ rights.
Health-care professionals must always provide help to those in need of urgent care.

**Section 15 a (5.9.1997/859) Duty to report births and deaths**
Separate provisions have been enacted on health-care professionals’ duty to report births and deaths.

**Section 16 Preparation and retention of patient documents, and confidentiality of information in them**
The provisions of the Act on the Status and Rights of Patients (785/1992) shall apply in relation to the duty of health-care professionals to prepare and retain patient documents, and to keep the information in them confidential.

**Section 17 Secrecy obligation**
No health-care professional may reveal without permission to a third party any secret concerning an individual or a family that he or she has learned on the basis of his or her position or tasks.

The obligation to maintain secrecy shall continue after their professional activity has ended.

**Section 18 Obligation to take part in further training**
Health-care professionals must maintain and improve their professional knowledge and skills required to carry on their professional activity and familiarize themselves with the provisions and regulations concerning them.

Employers of health-care professionals shall create opportunities for participation of the latter in necessary further training for the profession.
Section 18 a (1200/2007) Knowledge of languages.
A health-care professional shall have knowledge of languages necessary for managing his or her duties.

Section 19 (1550/2009) Compliance with regulations and forwarding of information
In their professional activities health-care professionals must comply with what is prescribed by the National Supervisory Authority for Welfare and Health or a Regional State Administrative Agency on the basis of the relevant provisions or regulations.

Provisions concerning confidentiality notwithstanding, a health-care professional must provide the notifications, explanations and reports requested by the National Supervisory Authority for Welfare and Health or a Regional State Administrative Agency that are necessary for performance of their duties prescribed in this Act.

Section 20 (1550/2009) Notification duty
Health-care professionals must make a notification concerning independent practice of a profession to the competent Regional State Administrative Agency prior to starting such practice, as laid down in the Act on Private Health Care (152/1990).

Section 21 Obligation to insure
Health-care professionals must take out insurance as prescribed in the Patient Injury Act (585/1986).

http://www.sairaanoitajaliitto.fi/sairaanoitajan_tyo_ja_hoitotyon/sairaanoitajan_tyo/sairaanoitajan_eettiset_ohjeet/ethical_guidelines_of_nursing/
The National Advisory Board on Social Welfare and Health Care Ethics ETENE http://www.etene.fi/en ETENE discusses general principles in ethical issues in the field of social welfare and health care and concerning the status of patients and clients. It publishes statements and recommendations, issues opinions and prompts public debate on ethical issues.

**Act on the status and rights of patients**

Under the Finnish constitution, public authorities must guarantee the observance of civil liberties and human rights. The Act on the Status and Rights of Patients lays down these constitutional rights in more detail in respect of health care. Key patient rights are:

- right to good quality health care and fair treatment;
- access to treatment;
- patient’s right to access own medical records;
- patient autonomy; and
- patient complaints.

**Source:**


**Recognition of foreign qualifications in the health-care sector**

Licensing for social welfare and health care in Finland is granted, upon application, by the National Supervisory Authority for Welfare and Health, Valvira. Under Finnish law, licensing is granted to the following professions: physician, dentist, pharmacist, psychologist, speech therapist, dietician, dispenser, nurse, midwife, public health nurse, physiotherapist, medical laboratory technologist, radiographer, dental hygienist, occupational therapist, optician and dental technician (17 titles in total). The practice of these professions
is restricted to licensed professionals only. A person practicing as a health-care professional in Finland without a license may be subject to a fine or imprisonment.

All persons practicing a profession must apply for a license from Valvira. Registering with Valvira enables the latter to reach all persons under its jurisdiction for guidance, supervision, inspection or notification, and provides a national standard for qualifications. Valvira may grant an authorization to practice to nationals of countries outside the EU/EEA and who have obtained their qualifications in a country outside of the EU/EEA, provided that the applicant possesses the qualifications and adequate language proficiency required for managing the work as laid down by Government decree. The authorization is valid for a fixed period of time and may be restricted to a specific place of employment.

Citizens of non-EU/EEA member states need to present Valvira with an official language certificate that verifies they have satisfactory skills in Finnish or Swedish. The Finnish National Board of Education grants two kinds of National Certificates of Language Proficiency and both of them are accepted by Valvira. The tests for the Certificates are quite demanding and Valvira requires that you pass with a minimum standard of a satisfactory grade.

**Website:**

http://www.valvira.fi/en/
http://www.oph.fi/english/services/yki
Health workplace culture and ethics (including patients’ rights)

**Ethics**

Finland is committed to the International Council of Nurses (ICN) standards of ethics. The Finnish Union for Nurses (Suomen sairaanhoitajaliitto) also has ethical guidelines that are modeled after the ICN guidelines.

**ICN code of ethics for nurses:**

**Culture**

Finland has high regard for equality in the workplace. There is no corruption at the workplace; all patients are to be treated according to the same standards, as are all employees. At the workplace, everybody behaves appropriately and in a friendly manner towards each other. It is usual that Finnish people call both their workmates and superiors by the first name. In some duties, you have to talk to the patients more formally. Most workplaces do not promote strict hierarchies between employees.

The employer will explain the operating practice at work to you. The dress code is fairly informal, unless the employer has not told you otherwise. If you are expected to wear a uniform at work, the employer usually provides it. Finnish people appreciate punctuality. They carefully comply with the given working hours. If your working time starts at eight, you must be present and ready to work at the latest at eight. Punctuality is also valued across the board at the workplace, and it is assumed that all work completed meets the minimum standards assigned to it.
Your working time may be flexible. In that case, you must be careful with your working time records and stamps, as the payment of your salary is based on these. If you have flexible working hours, your employer will explain the time limits of your working hours to you.

Finland has universally binding terms of employment, which regulate pay and working conditions. Finnish legislation strongly regulates work in the health-care sector. No one is paid more based on personal relationships etc. with their employer. Finland has extremely high levels of unionizing and every worker is strongly encouraged to join both a trade union and professional union. The unions provide training opportunities but also look out for the equal and lawful treatment of its members.

Most employment contracts are written in either Finnish or Swedish. In some cases, the contracts can be written in English also. Make your employment contract with your employer in writing. You should not sign it, unless you understand all of the contents. The written contract will protect your rights as a worker.

Websites:

What to do if you become unemployed

If you lose your job

If you have a worker’s residence permit, which only applies to working for a particular employer and you lose your job, you must apply for an entirely new worker’s residence permit or base your permit application on other grounds. The permit can be applied for at the police station. The new right to work will not begin before you have been granted a new permit. If the Finnish Immigration Service has granted you a worker’s residence permit and your employment ends before the permit, you or your employer must notify the Immigration Service in writing that the employment will end. If your worker’s residence permit has not been limited to working for a particular employer and instead applies to a specific professional field and is effective, you can switch jobs within the same field.

If you become unemployed, register with the Employment and Economic Development office, or the TE Office, to seek services that can facilitate your employment. Once you have registered with the TE Office, they can help you find a job and provide you with support.
You can register as a jobseeker online:

You can also visit the TE Office in person. If so, bring with you:
• your passport or a certificate of your passport being held by the police;
• residence permit or a registration certificate of an EU citizen's right of residence;
• an extract from the Population Information System from a Local Register Office, a Kela card or other document showing that you have a Finnish personal identity code; and
• certificates of employment and education translated into Finnish, Swedish or English.

For further information and details, visit:


Integration assistance for unemployed immigrants

As an immigrant, you have the right to an individual integration plan, which is drawn up as a collaborative process between yourself, your municipality of residence and a TE Office.

Apply to Kela for integration assistance just as you would for the labour market subsidy.

Unemployment fund

Trade union members usually also belong to an unemployment fund. An unemployed jobseeker can receive an earnings-related allowance from the unemployment fund. Earnings-related allowance can only be paid to employees who have been working for a set period of time and who are members of the fund. Still, it is encouraged that you join both your trade union and the trade union’s unemployment fund. This way you will receive an earnings-related allowance and your rights as an employee will be monitored by the union. You can also join only the unemployment fund, but in that case you do not get any services, e.g. legal services provided by the trade union.

When you are actively looking for work, you will receive an unemployment benefit. The unemployment benefit will give you money to live on while you are looking for work. You can only receive an unemployment benefit if you have registered as a jobseeker with a TE Office. You also have to follow the instructions given to you by the TE Office. The TE Office will make a plan with you on services that will help you in finding a job. While you are using certain services, you may receive an increased unemployment benefit.

If you are a member of an unemployment fund and you have been working for long enough while being a member, you may receive an earnings-related allowance paid by the unemployment fund. If you do not meet the requirements for receiving the earnings-related allowance, you may have a right to a basic allowance or labour market subsidy paid by Kela.

Professional Growth/Training Opportunities

Maintaining one’s professional skills is important. Nurses are required by law to maintain and develop their professional competence by participating in supplementary training to support their professional activities. The employer is required to make sure that the prerequisites for the nurse’s participation in necessary professional supplementary education are in place. Your trade union and professional union also provide a variety of education and training.

In Finland, adults can study for a new profession or complement their education. Studying in Finland is inexpensive because the state supports it from the tax revenue. You can study at a higher education institution, vocational institution, general upper secondary school or comprehensive school. You can complete general upper secondary school or comprehensive school studies in a general upper secondary school for adults. The classes of the general upper secondary school for adults usually take place in the evenings, which means that even if you are at work during the day, you can still study. There are many adult education centres in Finland. You can attend evening classes at adult education centres that can be both useful and entertaining. The courses are inexpensive and sometimes even free.
Rights and Responsibilities

Basic rights and responsibilities

Corruption is not a significant problem in Finland, which consistently ranks among the top performers in Transparency International’s Corruption Perceptions Index. Secured interests in property are recognized and enforced. Contractual agreements are strictly honored. The quality of the judiciary is generally high.

Finland adheres to numerous international agreements that aim to protect intellectual property.

Here are some basic rights in Finland

Section 6 – Equality:
Everyone is equal before the law.

Section 7 - The right to life, personal liberty and integrity:
Everyone has the right to life, personal liberty, integrity and security.

Section 8 - The principle of legality in criminal cases
No one shall be found guilty of a criminal offence or be sentenced to
a punishment on the basis of a deed, which has not been determined punishable by an Act at the time of its commission.

Section 9 - Freedom of movement
Finnish citizens and foreigners legally resident in Finland have the right to freely move within the country and to choose their place of residence.

Section 10 - The right to privacy
Everyone's private life, honor and the sanctity of the home are guaranteed.

Section 11 - Freedom of religion and conscience
Everyone has the freedom of religion and conscience.

Section 12 - Freedom of expression and right of access to information
Everyone has the freedom of expression. Freedom of expression entails the right to express, disseminate and receive information, opinions and other communications without prior prevention by anyone.

Section 13 - Freedom of assembly and freedom of association
Everyone has the right to arrange meetings and demonstrations without a permit, as well as the right to participate in them.

Section 14 - Electoral and participatory rights
Every Finnish citizen who has reached 18 years of age has the right to vote in national elections and referendums.

Section 15 - Protection of property
The property of everyone is protected.

Section 16 - Educational rights
Everyone has the right to basic education free of charge.
Section 17 - Right to one's language and culture
The national languages of Finland are Finnish and Swedish. The right of everyone to use his or her own language, either Finnish or Swedish, before courts of law and other authorities, and to receive official documents in that language, shall be guaranteed by an Act.

Section 18 - The right to work and the freedom to engage in commercial activity
Everyone has the right, as provided by an Act, to earn his or her livelihood by the employment, occupation or commercial activity of his or her choice.

Section 19 - The right to social security
Those who cannot obtain the means necessary for a life of dignity have the right to receive indispensable subsistence and care.

Section 20 - Responsibility for the environment
Nature and its biodiversity, the environment and the national heritage are the responsibility of everyone.

Section 21 - Protection under the law
Everyone has the right to have his or her case dealt with appropriately and without undue delay by a legally competent court of law or other authority, as well as to have a decision pertaining to his or her rights or obligations reviewed by a court of law or other independent organ for the administration of justice.

Section 22 - Protection of basic rights and liberties
The public authorities shall guarantee the observance of basic rights and liberties and human rights.

Section 23 - Basic rights and liberties in situations of emergency
Such provisional exceptions to basic rights and liberties that are
compatible with Finland's international obligations concerning human rights and that are deemed necessary in the case of an armed attack against Finland, or if there exists an emergency that threatens the nation and which according to an Act is so serious that it can be compared with an armed attack may be provided by an Act.

Source:
http://helplinelaw.com/law/finland/constitution/constitution02.php

**Labour legislation and worker’s rights**

An employee has the duty to follow the orders given by the employer, complete the work carefully and comply with the working hours. An employee also has the duty to keep the employer’s professional secrets. An employee has the right to a safe working environment. The employee has the right to the salary, working hours and annual leave specified in the collective agreement and the employment contract. Provisions on working hours are contained in the Working Hours Act and annual holidays in the Annual Holidays Act.

Labour legislation is constantly revised. In matters concerning your own terms of employment, refer to your employment contract or the collective bargaining agreement of your employment sector. If you have any questions, comments, or concerns you can always turn to your shop steward or labour union. Below are some general laws and guidelines.

*Working hours:*
Employees may not work more than 40 hours a week or eight hours a day, unless their job falls outside the provisions of the Working Hours Act (senior executives for example). Working hours in
Finland can be arranged, however, so that the weekly average is 40 hours over a 52-week period. Sunday work performed as part of an employee’s normal weekly hours is paid at twice the usual hourly rate. Rest periods and emergency work are addressed in separate provisions of the Working Hours Act.

Wages:
- are generally determined according to the collective agreement for the sector;
- may not fall below the minimum level stipulated in the collective agreement, and may not be reduced without the employee’s consent unless the employer has lawful grounds to terminate the employment; and
- must be available to the employee on the agreed wage payment date.

Holiday entitlements:
According to the Annual Holidays Act, for every full month worked, employees are entitled to 2.5 days holiday, giving 30 days of holiday a year, equating to five weeks (six holiday days being taken up for each full holiday week). This entitlement is reduced to two days for each full month if employment has been for less than 12 months. To qualify for the entitlement, employees must work a minimum of 14 days or 35 hours during the month in question. In Finland there are two holiday seasons. The summer season runs from 2 May till 30 September – by right, employees may take up to 24 days of their annual leave entitlement during this period. The winter holiday season is from 1 October to 1 May. Finnish workers also enjoy 13 public holidays a year in addition to the annual holiday entitlement stipulated in the annual Holidays Act.
**Sick pay:**
An employee who is prevented from working due to illness or accident is entitled to sick leave pay. This entitlement is nine ordinary weekdays on full pay when the employment has continued for at least one month, after which the employee becomes eligible for a per diem allowance under the Sickness Insurance Act. If the employment has lasted for less than one month, then the employee is correspondingly entitled to half pay during sick leave. Collective agreements often regulate sick pay, generally extending eligibility beyond the statutory requirements and often staggering the length of entitlement periods according to the duration of employment. An employee must usually present a medical certificate to the employer justifying absence from work due to illness. A collective or local agreement may specify that no medical certificate is required for a brief absence due to illness, or that a certificate issued by an occupational health nurse is sufficient.

**Labour legislation**

Employment legislation is drafted on a tripartite basis, in collaboration with the organizations representing the interests of employers and employees. The working conditions of employees are determined on the basis, not only of legislation, but also the collective bargaining agreements that exist for the various sectors. It is the Occupational Safety and Health (OSH) authorities, which work under the authority of the Ministry of Social Affairs and Health, which largely have responsibility for monitoring employment legislation.
Finland does not have a law on minimum wages but the minimum wage varies across the collective bargaining agreements of each employment sector. Immigrants are to be guaranteed the same wages as other employees. Wages cannot be lowered due to inadequate language skills. An employee also cannot be hired for a lesser position because of inadequate language skills. The employer is responsible for ensuring the employee meets professional and language requirements prior to hiring, and that patient safety is thus guaranteed.


**Trade unions in Finland**

It is highly encouraged that you join a trade union. In Finland, over three quarters of the labour force belong to unions, which hold considerable power and autonomy in the democratic system. In the health-care sector the unionization rate is more than 90 per cent. One of the principles of Finnish democracy is a well-organized labour force. The union will guarantee and fight for your rights as an employee and you can contact them regarding any issue at your workplace. Unions also offer legal services and education and training to its members. Belonging to a union is not seen as a crime on the part of the employee - on the contrary, it is highly encouraged. Unions are also a great way to network with other health-care professionals and directly impact your own rights as an employee.

As a health-care professional you have several options for joining a trade union. Tehy, the union for social and health-care professionals, is the largest trade union for health and social care professionals, including nurses and practical nurses both in the private and public sectors. Super is a trade union for practical nurses. JHL organizes different workers in municipalities, the state and the private sector.
You can also join your professional organization. Tehy’s largest organization is the Finnish Nurses Association (Sairaanhoitajaliitto). Its responsibility is to provide professional development opportunities for nurses. Their mission is to help nurses in their everyday work and to take an active role in health-care issues in Finnish society. Also other health care professionals have their own professional associations.

Unemployment insurance is typically obtained through union membership by joining the union unemployment fund. In order to receive unemployment insurance, you must join both the union and the unemployment fund. It is also possible to be insured through an unemployment fund without being a union member. In this case, you should notice that you are not covered by the services provided to union member e.g. legal services, but only unemployment benefits. Trade unions and professional organizations both have a membership fee. For example, in the case of Tehy, the fee is 1.1 per cent of the employee’s gross income. Members can mandate their employer to directly deduct the fee from their salary. A member can be exempt from the membership fee on the basis of unemployment or maternity leave, for example. The membership fee is tax deductible, which means that your trade union will inform the taxation authorities of the fees you have paid and the fee will be taken into account in your final taxation. After tax, the actual rate of membership is about 0.6-0.8 per cent of the employee’s gross income.

Individual trade unions are organized in three confederations, broadly along occupational and educational lines. The three confederations are SAK, STTK and AKAVA. They engage in general collective bargaining on behalf of employees, concluding national agreements with the employers’ confederations on terms and conditions of employment, and other aspects of working life.
Grievance mechanisms

Grievance mechanisms are in place to guarantee employee rights. In Finland, grievance mechanisms are most commonly carried out through the Shop Steward. Because of Finland’s long history of unionizing, this is an implemented practice and frequently used.

Shop steward (luottamusmies)
The shop steward is your union representative at your workplace. Their primary function is to guarantee that your rights as an employee are respected, in conjunction with the goals of the union. The shop steward is elected as specified in the collective agreement. The shop steward interprets the provisions of the collective agreement for the employees. In this respect, they represent all employees. The shop steward does not have a duty to look after the employees’ affairs if they are not trade union members. Ask your co-workers to find out who the shop steward at your workplace is. You can contact the shop steward to ask for advice in questions related to work. An elected representative represents everybody. An elected representative is only elected if no collective agreement applies to the workplace. Contacting the shop steward is encouraged if you have any questions concerning the issues listed below. Your employer does not frown upon contacting the shop steward; it is standard procedure in Finland.

Contact your shop steward on issues related to:
- salary;
- working hours;
- annual leave;
- sick leave;
- an employment contract; and
- a temporary employment contract;
What to do in case of abuse/rights violations

If you suspect that your rights have been abused, neglected or violated, contact your union. You can do this by first contacting your shop steward, and then directly contacting the union by phone or email. Your union will help its members and can also provide legal services. You can also contact the Ombudsman for Minorities or the Ombudsman for Equality. The Ombudsman for Equality and the Ombudsman for Minorities provide resources and support in matters of discrimination.
Coping with stress and anxiety

Work is supposed to be meaningful, motivating and at its best, also challenging and rewarding. It is important to recognize symptoms of stress and over-exhaustion in their early stages. Factors that can contribute to over-exhaustion at work include unclear goals related to work, inadequate professionals skills in relation to the work, and frequent organizational changes and instability. Stress can be characterized as a state of hypersensitivity caused by overwhelming pressure, where the individual feels like they have no control over the situation. Some degree of stress is expected in life and provides challenges that allow us to grow and develop. However, you can recognize negative stress if it leads you to a state of constant fatigue, anxiety, fear, agitation and worry. Prolonged stress leads to burnouts. A burnout can be identified by a lack of motivation and lack of joy derived from work. Often the feeling of not being able to affect your own circumstance at work can lead to a burn out.

An open and encouraging atmosphere characterizes a good work environment. A good work environment is also built on trust and mutual respect. Each member of the work environment must feel appreciated and valued. The goals of the organization must be clearly defined and attainable. A good work environment also offers its members opportunities for professional growth and training. If
the criteria of a good work environment are not met, it can lead to increased susceptibility to stress and burnout. Adequate sleep, a healthy diet and exercise will help you cope with the everyday stress we encounter in life.

In case of heightened stress and anxiety:
- do not isolate yourself, seek resources and support;
- listen to yourself, your body and emotions;
- try to lessen your workload and tight schedule;
- learn to say “no” and do not take too much on your plate, ask for help and learn to let go of unnecessary burdens;
- take care of your physical health;
- do not attempt to lessen your stress with drugs and alcohol, this will only lead to further stress and create a negative cycle;
- evaluate your life from the perspectives of your work and personal life to maintain a healthy balance; and
- if need be, make concrete changes!

Where to turn to:
- family;
- friends;
- co-workers;
- supervisors;
- shop steward;
- occupational health care services;
- municipal health care services;
- private health care services;
- support groups; and
- mental health phone lines.

Sometimes in the case of stress, anxiety or mental health problems, it is necessary to take sick leave. Returning to work from sick leave
can pose its own challenges, and according to studies, those returning from mental health-related sick leave often find themselves making excuses for themselves, along with coping with feelings of guilt. However, it is important to return to the workplace with the growth gained from the experience. A soft landing into the work environment is encouraged. The employee, employer, and occupational healthcare professional should begin planning a safe return to the workplace already during the sick leave. The gradual return should be tailored to the individual needs of the employee along with the needs of the work environment. Sometimes a trial period with some modifications to previous work tasks is encouraged.

The return to work should be monitored until the employee feels stable and comfortable. It is especially important that the person returning from sick leave feel appreciated and valued in the work community.

**Websites:**

[www.apua.info](http://www.apua.info)
[www.tukinet.net](http://www.tukinet.net)
[www.mielenterveysseura.fi](http://www.mielenterveysseura.fi)
[www.mtkl.fi](http://www.mtkl.fi)
Embassy/Consular Services

For Filipinos

The closest embassy of the Philippines for those residing in Finland is located in Norway. All Filipinos in Norway, Denmark, Finland, Iceland and Sweden, regardless of their immigration status, are encouraged to register at the Philippine Embassy in Oslo. If you are registered with the Embassy, you will be the first to receive advisories/news that will be useful to you as a Filipino national. In case you are in an emergency situation, the Embassy can contact your next-of-kin in the Philippines. The personal information you provide will be kept confidential and will not be shared with anybody and will be used only for the purpose mentioned above.

http://www.philembassy.no/the-embassy

Mailing address
P.O. Box 322 SENTRUMN-0103
Oslo, Norway
Visiting address:
4th Floor, Nedre Vollgate 40158
Oslo, Norway
Opening hours
Embassy: Monday to Friday 0900 to 1700 (CET)
Consular Section: Monday to Friday 0900 to 1400 (Processing), 0900 to 1700 (Releasing)
Phone Hours
2:00-5:00 PM

In case of emergency
You may call our Duty Officer at (+47)95001072 or these numbers, (+47)90241171 and (+47)97426900

For Indians

The closest embassy of India for those residing in Finland is located in Helsinki, Finland. The Ambassador for India in Finland is His Excellency Shir, Aladiyan Manickman.

http://www.indianembassy.fi

Embassy’s Address:
32 Kulosaarentie, 00570, Helsinki

Ambassador’s Office:
E-Mail: amb.helsinki@mea.gov.in

Visa Services:
E-Mail: visa@indianembassy.fi / amb.helsinki@mea.gov.in
Tel: +358 (0)9 228 99 10 (calling hours between 12.00 and 13.00)

Consular, Passport, OCI and PIO Services:
E-Mail: visa@indianembassy.fi or cons.helsinki@mea.gov.in or amb. helsinki@mea.gov.in
Tel: +358 (0)9 228 99 10 (calling hours between 14.00 and 16.00)
Fax: +358 (0)9 622 12 08
Commercial and Economic Enquiries:
E-Mail: itm.helsinki@mea.gov.in

Diplomatic representation of foreign states in Finland:
Immigration

Requirements

Finnish citizenship can be obtained if:
- one parent has Finnish citizenship;
- Finland is the place of birth; and
- it is granted through an application process.

In order to apply for Finnish citizenship, an applicant must meet certain requirements. These requirements include:
- meeting the residential period requirement (living in Finland for a sufficient amount of time);
- proof of identity beyond doubt;
- meeting the integrity requirement;
- a clean record of not neglecting payment obligations;
- an established livelihood;
- sufficient language skills; and
- majority (the age of 18).

Specifics of these requirements are outlined on the website of Finnish Immigration Services, Migri.
For full list of requirements:

http://www.migri.fi/finnish_citizenship/applying_for_citizenship/requirements

Process

The citizenship applicant must submit the application personally to the police. The applicant’s legal guardian can submit the applications for children under 18, however the child must be present during the submission of the application. The police then confirm the applicant’s identity and charge the processing fee. During the first phase of processing the police give a statement to the applicant and investigate various records, including potential criminal records. The application is then forwarded to the Finnish Immigration Service, Migri. Migri assesses whether or not the applicant fulfills the requirements for citizenship (proved identity, time of residence, integrity, language skills, means of supporting and paying fees under public law). Migri considers the decision discretionary and may apply expectations. If a positive decision is granted, Migri sends the decision by mail either directly to the applicant or to the local police, who then forwards the decision to the applicant. Migri informs the Population Information System that a new person has been granted Finnish citizenship. If the decision is negative, Migri sends the decision directly to the applicant or the local police, who then again forwards the decision to the applicant. The applicant can appeal the decision to an administrative court. The decision of the administrative court can be appealed to the supreme administrative court. Migri can also appeal the decision of the administrative court.

The rights and obligations pertaining to Finnish citizenship

Finnish citizenship entails a number of rights and obligations that do not apply to foreigners living in Finland.
Rights

- freedom of speech, freedom of religion, freedom of movement, freedom to organize gatherings, freedom to chose location of residence (guaranteed by the constitution to all citizens);

- the right to obtain a Finnish passport;

- the right to arrive in Finland and refuse extradition to another country;

- the right to vote in presidential elections, parliamentary elections and referenda if the person is 18 or older;

- the right to stand in parliamentary elections if the person is 18 or older;

- the opportunity to be appointed to state positions that require Finnish citizenship (police, judge); and

- the rights of EU citizens, such as the right to freely travel and work within the EU and the right to vote and stand in EU elections.

Obligations

- the obligation to participate in national defense or assist in the cause. Compulsory conscription (asevelvollisuus) applies to all men over 18 years of age, though can be carried out as civil service; and

- the responsibility to observe Finnish laws even when outside Finland. A Finnish citizen can be convicted in Finland for an offence committed abroad.
Websites

The Finnish Immigration Services
http://www.migri.fi/finnish_citizenship

Flow Chart for Finnish Citizenship Application
http://www.migri.fi/download/15962_Kansalaisuushakemus_eng.pdf?346478459ab4d088

http://www.migri.fi/working_in_finland/an_employee_and_work_resident_permits
Return and Reintegration

Even as you are preparing to migrate, it is also important to plan your return and reintegration, should you decide to eventually return to your home country. Some useful tips:

- Set achievable goals and the time frame of your work abroad and discuss them with your family. Define responsibilities among the members of the family before you go overseas. Prepare for future employment or investment opportunities when you return to your home country. As much as possible, prepare your departure in such a way that you will not lose your skills and experience abroad but instead enhance them to contribute to the health sector in your country when you return. Aim to return to health sector employment if you can. Your home country needs your skills.

- Keep in touch with your family and friends as you can. Nowadays, there are various communications and social media technologies that are available and accessible to use.

- Watch your spending. It’s tempting to celebrate your return with dining out or giving gifts (“pasalubong” for Filipinos), but it's important to stay within your budget and continue
to save for the future. Don’t spend impulsively upon your return and deplete your savings.

• Learn to manage your finances effectively and implement a “forced-savings” programme.

• Re-examine future plans, dreams, and expectations as needed.

• Upon return to your home country, reintegrate slowly. The process of reintegration can take a number of months as you rebuild your relationships.
List of Resources in Finland

Crisis lines

*In case of emergency*
Reaches the police, fire department, ambulance
Tel. 112

*Tukinainen*
Rape Crisis Centre

Free helpline,
Tel. 0800-97899,

Free legal consultation
Tel. 0800-97895,


*The office of the ombudsman for minorities*
Free advice in cases of discrimination
Tel.: 071 878 8666.
Service is provided in Finnish, Swedish or English

Email: ofm@ofm.fi
Pre-departure Information for Filipino and Indian Migrant Health Workers Bound for Finland

**Kela Numbers**

Kela has an extensive list of specific numbers for various situations. Please refer to the Kela website, http://www.kela.fi/web/en/phoneservices, for the full list of numbers.

**Directory of trade unions**

**Tehy**
Union of Health and Social Care Professionals
Asemamiehenkatu 4 (5. floor)
00520 Helsinki, Finland
Tel: +358 9 54227000
Fax: +358 9 61500278

**Sairaanhoitajaliitto**
The Finnish Nurses Association
Asemamiehenkatu 2
00520 Helsinki, Finland
Tel: +358 (0) 10 321 3320
Telefax: +358 (0)10 321 3325
www.sairaanhoitajaliitto.fi
www.nurses.fi

**SuPer**
The Finnish Union of Practical Nurses
Ratamestarinkatu 12,
FI-00520 Helsinki, Finland
Tel: +358 9 2727 910
Fax +358 9 2727 9120
http://www.superliitto.fi/en/
Pre-departure Information for Filipino and Indian Migrant Health Workers
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**JHL**

Trade Union for the Public and Welfare Sectors (JHL)
Sörnäisten Rantatie 23
Box 101
00531 Helsinki, Finland
Tel: +358 10 77031
Fax: +358 10 7703410
www.jhl.fi

**Immigrant and multicultural networks**

Organization : Finnish-Philippine Society
Purpose : 
Website : http://www.filippiinit-seura.fi/society.html

Organization : Finnish-Indian Society
Purpose : 
Website : http://www.suomiintiaseura.fi/English1.htm
info@suomiintiaseura.fi
Contact Info : +538 0400 411 036

Organization : Kepa
Purpose : Umbrella organization for Finnish civil society organizations (CSOs) who work with development cooperation or are otherwise interested in global affairs
Website : http://www.kepa.fi/international/english

Organization : Monika Naiset
Purpose : The Umbrella Organization for Multicultural Women’s Associations
Website : http://www.monikanaiset.fi/index.php/otherlng
**Finland Couples for Christ**
Florencio Fajardo email: tingfajardo25@hotmail.com
Eduardo Ygot email: eduardoygot@hotmail.com

**Filipino Nurses Club in Finland**
Maritel Kurittu
Email: maritel.kurittu@koti-medi.fi
Joy Viquiera, Officer

**Finnish-Philippine Association**
Celine Railonkoski, Chairman
email: celendoon@hotmail.com

**Finoy and Friends**
Coring Vasala, Chairman
email: cjv123_va@yahoo.com

**Lasten Tulevaisuus**
Margaret Aguila-Jaakola, Chairman
email: meg.aguila@baltrade.fi

**Suomi Filippiinit Seura**
Riitta Värtti
email: riitta.vartti@kolumbus.fi
Margaret Sakilayan-Latvala
email: margarita.sakilayan-latvala@helsinki.fi

**United-Pinoy Sports League**
Ronel Omandam, Chairman
email: rco1212@yahoo.com

LGBTQI
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Organization :  Seta
Purpose :  National human rights NGO for LGBTI Rights in Finland
Website :  http://seta.fi/seta-in-english/

Finnish media in English

http://www.6d.fi/ Six Degrees – magazine
http://www.helsinkitimes.fi/ Helsinki Times
http://www.goodnewsfinland.com Good News! From Finland

Relocation agencies

Finland Relocation Services

http://www.finlandrelocation.com/en
Pre-departure Information for Filipino and Indian Migrant Health Workers Bound for Finland

Notes: