

TYJ



TYÖTÖMYYSKASSOJEN YHTEISJÄRJESTÖ

GUIDE TO UNEMPLOYMENT FUND BENEFITS **2019**



EARNINGS-RELATED UNEMPLOYMENT
SECURITY, JOB ALTERNATION
COMPENSATION AND MOBILITY ALLOWANCE

GUIDE TO UNEMPLOYMENT FUND BENEFITS 2019

This Guide to Benefits, published by the Federation of Unemployment Funds in Finland (TYJ), provides information about the benefits paid by the unemployment funds: earnings-related allowance paid to the unemployed, job alternation compensation for those taking job alternation leave and mobility allowance that compensates expenses caused by travelling to work or moving.

For detailed information about these benefits, visit TYJ's website at www.tyj.fi. If you have questions about your personal situation, please contact your own unemployment fund. Contact details for unemployment funds can be found at the end of this Guide.

Please note that TYJ does not process benefit claims. If you want to claim earnings-related allowance, job alternation compensation or mobility allowance send your claim form with attachments to your own unemployment fund.

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UNEMPLOYMENT FUNDS AND MEMBERSHIP

The purpose of the unemployment funds is to pay earnings-related security to their members during periods of unemployment. Employed or self-employed persons who work for the private or the public sector can become members of an unemployment fund. The unemployment funds carry out a statutory duty, which means that eligibility for its benefits is laid down in law. The unemployment funds are regulated by the Financial Supervisory Authority.

To become a member of an unemployment fund, you must fill in an application form. To qualify for membership, you must be an employee or a self-employed person. Studies do not prevent you from joining a fund. For application forms and advice on becoming a member, contact the unemployment fund you want to join. The fund contact details are included at the end of this Guide. If you want to join a trade union at the same time as an unemployment fund, you can also contact your union for further information.

If you change your unemployment fund within a month of joining, you can transfer any previous periods of membership and employment to your new fund.

CONDITIONS FOR CLAIMING ALLOWANCE

You are entitled to earnings-related allowance from an unemployment fund if:

- you are unemployed in part or in full;
- you seek full-time employment and have registered as an unemployed job seeker with the Employment and Economic Development Office (TE Office);
- you are a member of an unemployment fund;
- you have met the employment condition during your period of membership; and
- you are aged between 17 and 64 (or if you have been laid off, between 17 and 67).

Registering with the Employment and Economic Development Office

In order to receive the earnings-related allowance, you must register as a job seeker with an Employment and Economic Development Office (TE Office) as soon as you become unemployed. It is not possible to register retroactively.

The TE Office provides the unemployment fund with a binding opinion on whether you meet the labour market policy criteria for claiming earnings-related allowance, as laid down in legislation. Such criteria include, for example, your availability for work. The unemployment fund can pay earnings-related allowance only if the TE Office considers you eligible.

For more information about the labour market policy criteria and registration as a job seeker, contact any TE Office or go to www.te-palvelut.fi.

After you have registered, it is important to follow the instructions and deadlines issued by the TE Office in order to maintain your active job seeking.

Membership and employment condition for employees

If you are an employee, you must have been employed for at least 26 calendar weeks to meet the employment condition.

Each week during which you have worked for at least 18 hours and have been paid in accordance with your sector's collective agreement is taken into account. If your sector does not have a collective agreement, your pay for full-time work in the year 2019 must have been at least 1,211 euros per month.

Your employment need not be continuous, but the employment condition must be met during the review period, which covers 28 months immediately before your registration as an unemployed job seeker.

You can only claim earnings-related allowance if you meet the employment condition while you are a member of an unemployment fund, meaning that you must have been a member for a minimum of 26 weeks to qualify for the allowance.

The 28-month period in which the condition must be met can be extended for up to seven years for reasons such as illness, military service, job alternation, scholarship, birth of a child, caring for a child under three, or participation in an employment promotion measure agreed with the TE Office.

Your employment condition is no longer valid if you exit the labour market for more than six months without an acceptable reason, or if you become a full-time self-employed person for more than 18 months while being a member of an unemployment fund for employees. In such cases, you can not receive earnings-related allowance until you have met the employment condition again.

The accumulation of the employment condition can vary if you work in a sector that has special working hours (such as teaching in an educational institution or engaging in creative work), if you claim partial sickness allowance or if your employer receives a wage subsidy that covers a part of your wages.

Temporary restrictions

When you qualify for earnings-related allowance, a personal liability period, a deferral of payment due to receiving financial benefits or a waiting period due to leaving your employment voluntarily may be set. Earnings-related allowance is not paid for the duration of these temporary restrictions.

The periods during which you cannot claim the allowance due to receiving financial benefits (deferral periods) or due to leaving your employment (waiting periods) may overlap, but your personal liability period will begin only after you have served any possible waiting or deferral periods.

Personal liability period

The personal liability period is five working days (Monday to Friday) and is set at the beginning of each maximum payment period. However, normally it can only be set once a year. The days making up the personal liability period must accrue during eight successive calendar weeks.

Deferral of payment when receiving financial benefits

If your employer has paid you financial benefits at the end of your employment, such benefits defer the payment of your earnings-related allowance for a specified number of days, based on the daily pay in your last job. You cannot claim an earnings-related allowance during the deferral period.

Example of deferral

You earn 100 euros per day. When your employment ends, you are paid 5,000 euros.

This compensation is deferred on the basis of your daily earnings: $5,000/100 = 50$. This means that you will not be paid the allowance for a period of 50 days (Monday to Friday) from the termination of your employment.

Waiting periods

If your actions have resulted in the termination of your employment, or if you refuse to accept employment or training, or refuse to prepare a re-employment plan, the TE Office may decide on a waiting period during which you are not entitled to unemployment benefits. The TE Office issues the unemployment fund with a binding opinion, which stops the payment of earnings-related allowance during the waiting period.



AMOUNT OF ALLOWANCE

You can estimate the amount of your earnings-related allowance by using the table included at the end of this Guide or by using the allowance calculator at www.tyj.fi.

The earnings-related allowance is calculated on the basis of your established pay for a period before you became unemployed. The minimum length of this period is set in accordance with the employment condition. When your allowance is calculated, your pay is counted for the calendar weeks that comply with the employment condition.

Holiday pay and holiday compensation are deducted from your earned income. Other deductions include a sum that is set every year to correspond to earnings-based pension, unemployment insurance and sickness allowance contributions. In 2019 the deduction is 4.24 per cent.

Earnings-related allowance comprises the basic component, the earnings-related component and the child increases.

- The amount of the basic component equals the basic unemployment allowance, which is set each year on the basis of the national pension index. In 2019, the basic unemployment allowance is 32.40 euros.
- The earnings-related component is 45 per cent of the difference between your daily pay and the basic component. If your monthly pay is higher than the income limit (3,078 euros in 2019), the earnings-related component is 20 per cent of the exceeding amount.
- You can claim a child increase for children who are under 18 years of age and in your care. In 2019, the child increases are 5.23 euros for one child, 7.68 euros for two children, and 9.90 euros for three or more children.

Earnings-related allowance is taxable income and paid five days a week.

The full earnings-related allowance with child increases can be no more than 90 per cent of the daily pay on which the allowance is based. In any case, earnings-related allowance cannot be lower than the basic unemployment benefit including the child increases.

Example of calculating earnings-related allowance

Monthly pay	2,000.00 €
- Monthly pay with 4.24 % taken off 2,000 – (2,000 x 0.0424)	1,915.20 €
- daily pay 1,915.20 / 21,5	89.08 €
- earnings-related component 0,45 x (89.08 – 32.40)	25.51 €
- daily allowance 32.40 + 25.51	57.91 €
Monthly allowance (x 21,5) =	1,245.07 €

Activity requirement

The activity of earnings-related allowance recipients will be monitored in periods of 65 payment days. Your first review period will begin when you start receiving earnings-related allowance payments.

If you do not fulfil the activity requirement, your unemployment benefit will be cut by 4.65 per cent for the next 65 payment days, that is, the next three months. The cut corresponds to one day without benefits per month.

The criteria for the activity requirement are met if, during a review period of 65 payment days:

- you work a total of at least 18 hours or
- you earn at least 246 euros (in 2019) in your business activities or
- you participate in employment promotion measures or in other services or activities to improve your employability for at least five days or
- you study part-time or short-term for at least five days.

As from 1st of April 2019 you can fulfil the activity requirement also in some of the activity organised by councils, organisations and employers.

Please note that you can not fulfil the activity requirement by combining for example work and employment promotion measures. Some of the different services also can not be combined.

In certain situations, your activity is not monitored. Your activity will not be monitored if, for example, you have applied for disability benefits and are awaiting a decision or work as a family carer or private care provider.

Recalculation of allowance

Your earnings-related allowance is recalculated when you fulfil the employment condition. Your allowance is recalculated even if there are days left in your previous maximum payment period. Normally the earnings-related allowance is not recalculated more than once a year.

If your maximum payment period has not been exhausted before you meet the employment condition, your new earnings-related allowance is at least 80 per cent of the previous allowance.

If you have turned 58 when the employment requirement is fulfilled again, or if the employment requirement is fulfilled through work arranged in order to meet the employment requirement for older people, the earnings-related allowance-based salary will not be recalculated unless it has risen.

DURATION OF EARNINGS-RELATED SECURITY

The maximum payment period depends on the length of your employment history and on you age:

Employment history:	Age:	Max. payment period:
Max. 3 years	-	300 days
Over three years	-	400 days
At least 5 years during the last 20 years	At least 58 years	500 days

Earnings-related allowance is paid five days a week, so 500 days is equivalent to about a year and 11 months, 400 days to about a year and six months, and 300 days to about a year and two months.

The maximum payment period starts over when you fulfil the employment condition again. Employment and age requirements, that determine the length of the maximum payment period, are examined at the beginning of each maximum payment period.

If you remain unemployed for more than 500 payment days, you can claim labour market subsidy from the Social Insurance Institution of Finland (Kela).

Extended unemployment allowance

You may be eligible for an extended allowance period after the maximum payment period until you reach the age of 65, if

- you were born between 1950 and 1954 and reach the age of 59 before exhausting your maximum payment period
- you were born between 1955 and 1956 and reach the age of 60 before exhausting your maximum payment period, or
- you were born in 1957 or later and reach the age of 61 before exhausting your maximum payment period.

You must also have been working for at least five years during the past 20 years. If you were born between 1950 and 1957 and receive allowance for an extended period, you can retire on an old-age pension at the age of 62 without an abatement of early retirement.

EMPLOYMENT PROMOTION MEASURES

The TE Office may request a job seeker to undertake employment promotion measures.

The unemployment fund will pay you the same earnings-related allowance as you would be entitled to during a period of unemployment. You may also be able to claim the increased earnings-related component and an expense allowance.

Employment promotion measures include training in job seeking, career training, work trials, labour market training, self-motivated study and rehabilitative work.

Participation in employment promotion measures is included in the maximum payment period for earnings-related allowance. You can claim unemployment benefits during your participation in an employment promotion measure during a waiting or deferral period.

For more information on the employment promotion measures and how to apply, contact any TE Office or visit www.te-palvelut.fi.

Increased earnings-related component and expense allowance

In addition to earnings-related allowance, most employment promotion measures entitle you to an increased earnings-related component and expense allowance during your participation. However, as an exception to the other employment promotion measures, no expense allowance is paid during self-motivated study.

You can estimate the effect of the increased earnings-related components on your earnings-related allowance by using the table at the end of this Guide or the allowance calculator at www.tyj.fi.

The expense allowance is 9 euros per day and it is non-taxable income.

The increased earnings-related allowance is paid for a maximum of 200 days.

Other studies

You can study part-time or short-term while receiving earnings-related allowance. In these cases your studies will not affect your eligibility for allowance or the amount of allowance. You can not claim allowance while studying full-time, unless the studies are self-motivated studies agreed upon with the TE office.

Part-time studies mean studies that do not prevent you from accepting full-time work. Short-term studies mean studies that last for no more than six months.

TE office will examine whether your studies effect your allowance. For more information, contact any TE Office or visit www.te-palvelut.fi.

EFFECT OF EARNED INCOME

If you are employed part-time, the amount of earnings-related allowance is adjusted. Adjusted allowance takes into account the effect of your income from work.

If you work no more than 80 per cent of the maximum working hours agreed for your sector, you can be paid adjusted earnings-related allowance during part-time employment, full-time employment of less than two weeks, and lay-off periods. If you have been laid off, your working hours will be reviewed by calendar week. If you are in part-time employment or in full-time employment that continues for no more than two weeks, your working hours will be reviewed in periods of four weeks or one month.

You cannot claim earnings-related allowance during periods of full-time employment or self-employment that last for more than two weeks. In such cases, you can claim the full earnings-related allowance for the days of unemployment during the payment period, provided that there are no other obstacles to payment.

If you commence business activities while unemployed, you can claim earnings-related allowance for four months after starting the business activities. If you earn income from the business, the amount of earnings-related allowance is adjusted. If you continue to engage in business activities and they are considered to constitute part-time self-employment after four months, earnings-related allowance can still be paid. When a person is considered to be self-employed full-time, he or she no longer has a right to claim earnings-related allowance.

Amount of adjusted earnings-related allowance

Fifty per cent of your employment income exceeding the standard entitlement is deducted from your full earnings-related allowance.

The income affects your allowance in a period of one month or four weeks. If the period is one month, the amount of the standard entitlement is 300 euro. If the period is four weeks, the amount of the standard entitlement is 279 euro.

Employment income of under the standard entitlement will not affect your earnings-related allowance.

Income is taken into account in gross amount without deduction of taxes.

Example of the effect of earned income during a period of one month

Your full allowance is 70 euro per day. You work for one week and receive 730 euro in pay. The standard entitlement of 300 euro is deducted from your pay. Half (215 euro) of the remaining pay (430 euro) results in a decrease in your allowance.

The 215 euro is divided by the number of working days in the period (21,5). This amount (10 euro) is then deducted from your earnings-related allowance. That means that you are paid an allowance of 60 euro per day.

You can claim adjusted earnings-related allowance for each day of the period (five days per calendar week), provided that there are no other obstacles to payment.

The combined amount of your allowance and employment income can not exceed the amount of your pay on which the allowance is based.

Effect of adjusted earnings-related allowance on maximum payment period

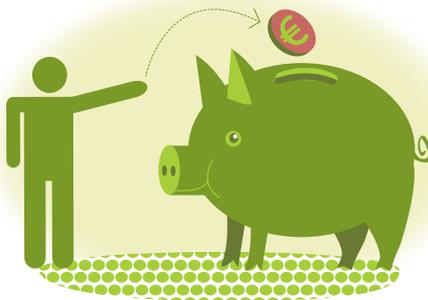
If you claim adjusted allowance, the maximum payment period is calculated differently to make it last longer:

Example of accruing the maximum payment period during adjustment period

If your full earnings-related allowance is 50 euros per day, and you are paid 200 euros per month in adjusted earnings-related allowance, the number of days deducted from the maximum is four ($200/50 = 4$).

Effect of a shortened working week

A shortened working week means that you have been temporarily laid off for one or more full days per week. In such cases, you can claim the full allowance for each full day you are laid off, provided that during the calendar week you work for no more than 80 per cent of the maximum working hours agreed for your sector.



EFFECT OF SOCIAL BENEFITS

Social benefits may affect the benefits paid by the unemployment funds.

Benefits that prevent the payment of earnings-related allowance include several pensions, full or partial sickness allowance, maternal, paternal or parental allowance, and rehabilitation allowance.

Benefits that reduce the amount of earnings-related allowance include among others partial disability pension, child home care allowance and partial care allowance. Benefits are taken into account in gross amount without deduction of taxes.

Benefits that do not affect the payment of earnings-related allowance include child benefit, housing allowance, social assistance, and disability benefits.

UNEMPLOYMENT SECURITY FOR THE SELF-EMPLOYED

You are considered self-employed when you work outside an employment relationship. You might also be considered self-employed when you work for a family business. If you work in a family-owned business, remember to check whether you are included in the employees' or self-employed persons' unemployment insurance cover.

Conditions for claiming allowance

If you are self-employed, you can insure yourself against unemployment by joining an unemployment fund for the self-employed. You can claim earnings-related allowance for the self-employed if:

- you have closed your business or no longer work for your company;
- you have registered as an unemployed job seeker with the TE Office;
- you have been a member of an unemployment fund for at least 15 months;
- you meet the 15-month employment condition during your membership of the fund; and
- you are aged between 17 and 64.

The TE Office will examine when your full-time self-employment has ended.

To satisfy the employment condition, you must have been self-employed for at least 15 months during your membership of an entrepreneurs' unemployment fund and your self-employment must have been of a substantial nature. In the year 2019, in order for your self-employment to be considered of a substantial nature, you must have taken out pension insurance (YEL; MYEL or TyEL) for yourself for an annual income of at least 12,816 euro.

Self-employment periods of at least four months meet the employment condition. The employment condition must be met during a period of 48 months preceding your period of unemployment.

Amount and payment period of the allowance for the self-employed

As with employees, earnings-related allowance for the self-employed consists of a basic component, which equals the basic unemployment allowance, an earnings-related component, and a possible child increase.

The earnings-related component is determined on the basis of your earned income which you have chosen as the basis of your unemployment insurance as a self-employed person. Your earned income may at maximum equal your earnings under the Self-Employed Persons' Pension Act (YEL) or the Farmers' Pension Act (MYEL) or pay under the Employees' Pension Act (TyEL). Your membership fee is also determined on the basis of this chosen earned income.

Examples of earnings-related allowance for the self-employed in 2019

Earned income /year	Earnings-related allowance/day	Earnings-related allowance/mon.
13,000 €	40.49 €	870.54 €
20,000 €	52.70 €	1,133.05 €
30,000 €	70.15 €	1,508.23 €
40,000 €	84.62 €	1,819.33 €
50,000 €	92.37 €	1,985.96 €

Earnings-related allowance for the self-employed is payable for a maximum of 300-500 days. The maximum payment period for the self-employed is the same as for employees. See page 10 for further information on maximum payment period. Self-employed persons are not entitled to the extended allowance period in the same way employees are.

Changing between self-employment and employment

When you change from an employee to self-employed, you may be paid an earnings-related allowance during unemployment based on you fulfilling the employment condition as an employee, if it is less than 18 months since you started your business activity and if you do not yet satisfy the employment condition as self-employed. For the 18 months, you can remain a member of an employees' unemployment fund or transfer to an entrepreneurs' unemployment fund. Please note that the employment condition of the self-employed can not be fulfilled during membership in an employees' unemployment fund.

When you change from self-employed to an employee, you may be paid an earnings-related allowance during unemployment based on you fulfilling the employment condition as self-employed if you do not yet satisfy the employment condition as an employee. At the start of your employment, you can remain a member of an entrepreneurs' unemployment fund or transfer to an employees' unemployment fund. However, employee's employment condition can not be fulfilled during membership in an entrepreneurs' unemployment fund.

CLAIMING EARNINGS-RELATED ALLOWANCE

Claims for earnings-related allowance are made retroactively in periods of four weeks or one month. You can send your first claim to your unemployment fund for a shorter period according to your fund's instructions.

The claim forms are available from TE Offices, your unemployment fund or at www.tyj.fi. You can also ask your fund whether they provide online customer services.

Normally you are requested to enclose the following attachments to your claim for earnings-related allowance:

- a pay certificate for a minimum of 26 weeks meeting the employment condition; the certificate must include details of your holiday pay and compensation and any other items, such as one-off payments and performance bonuses, and any unpaid periods and the reasons for them
- a copy of your employment certificate if you are full-time unemployed
- a copy of your employment contract if you have been laid off or you are in part-time employment
- a copy of your notice of termination or notice of lay-off

Depending on your personal circumstances, your claim may have to include:

- the decision on social benefit payments if you claim pension, maternity, paternity or parental allowance, child home care allowance, or some other benefit
- a pay certificate, pay calculation, or other reliable proof of your income during the period you are claiming the allowance for if you are in part-time employment, laid off, or you have income from self-employment
- the unemployment fund will receive tax withholding information directly from the tax authorities; tax rate given for wages is increased to at least 25 % when used to pay out earnings-related allowance; you can get a tax card from the tax office *for benefits* and send it to your unemployment fund in which case your earnings-related allowance is taxed at the rate indicated in your tax card with no minimum rate

Remember to apply for the earnings-related allowance within three months of the first day of the period you are claiming for.

Appealable decisions

If you do not agree with the decision, you can appeal to The Social Security Appeal Board in accordance with the instructions attached to the decision.

Forward your appeal to your unemployment fund within 30 days of the receipt of the decision.

You can appeal the Board's decision to the Insurance Court.

MOBILITY ALLOWANCE

Mobility allowance covers expenses caused by travelling to work or moving, when you are unemployed and take a job far away from where you currently live.

You can claim mobility allowance before the commencement of actual employment if you start training related to an employment relationship that will last at least two months.

You can claim mobility allowance, if:

- travelling to work or training and back at the beginning of the employment or training (or when you agree on the job if you move to another town because of it) takes more than three hours per day in the case of full-time employment or more than two hours in the case of part-time employment
- you are entitled to unemployment allowance immediately before the employment begins
- the length of your employment is at least two months

Mobility allowance equals the basic unemployment allowance and is paid for no more than five days a week. The 2019 mobility allowance for full-time work without increases is about EUR 700. In addition, a child increase and increased component on the basis of the length of the journey can be sought for the allowance.

The maximum payment period of mobility allowance depends on the length of the employment:

Length of employment:	Maximum payment period:
At least 2 months	1 month
At least 3 months	1,5 months
At least 4 months	2 months

Apply for mobility allowance from your own unemployment fund. You must apply for the mobility allowance within three months after the employment or work-related training begins.

JOB ALTERNATION COMPENSATION

You can take job alternation leave if:

- you have been working full-time (more than 75 per cent of the maximum working hours agreed for the sector)
- you have agreed with your employer to take job alternation leave
- your employer will hire a person registered as an unemployed job seeker with the TE Office for the duration of your leave
- your employment with the same employer has continued without interruption for at least 13 months before your leave begins, and
- you have accrued at least 20 years of employment history before your leave begins

The employment period of 13 months may include unpaid absence of no more than 30 days. Only absence resulting from sickness or accident may be regarded as time comparable to employment.

If you have previously taken job alternation leave, you must work for five years between two leaves.

If you are unsure about meeting the condition regarding employment history, contact your unemployment fund. If you have questions about the other requirements for taking job alternation leave, contact a TE Office.

Length of job alternation leave

Job alternation leave may last 100–180 calendar days. Job alternation leave

cannot be divided into shorter periods.

Amount of job alternation compensation

The full amount of the job alternation compensation is 70 per cent of the earnings-related allowance you would be entitled to during a period of unemployment. The job alternation compensation does not include child increases or the increased component of the earnings-related allowance, and neither are these considered in calculating the amount of compensation. Earned income for the minimum of 52 weeks preceding the job alternation leave is taken into consideration when calculating the earnings-related allowance on which the compensation is based.

The amount of job alternation compensation is affected by the amount of income received during job alternation leave.

You are not entitled to compensation for periods of full-time employment of over two weeks.

Social benefits affect the job alternation compensation in the same way as the earnings-related unemployment allowance.

How to claim job alternation compensation?

You can claim job alternation compensation from your unemployment fund. Attach at least a copy of the job alternation agreement and your pay certificate to your claim.

The claim forms are available at TE Offices or at your own unemployment fund. You can also print out the claim form from www.tyj.fi.

For more instructions on how to claim, contact your unemployment fund.

IMPORTANT LAWS AND DECREES

The criteria for claiming earnings-related unemployment allowance and job alternation compensation have been laid down in law. Key laws and decrees:

- Unemployment Security Act (työttömyysturvalaki 1290/2002)
- Act on Job Alternation Leave (vuorotteluvapaalaki 1305/2002)
- Act on the Public Employment and Enterprise Service (laki julkisesta työvoima- ja yrityspalvelusta 916/2012)
- Act on Unemployment Funds (työttömyyskassalaki 603/1984)
- Decree on the public employment service (asetus julkisesta työvoima- ja yrityspalvelusta 1073/2012)
- Decree on income taken into consideration when determining unemployment benefits (asetus työttömyysetuutta määrättäessä huomioon otettavasta tulosta 1332/2002)

For the laws and decrees governing unemployment security, visit the government online database of legislative and other judicial information at www.finlex.fi.

Pay/month	Earnings-related allowance/day	Allowance incl. increased component/day	Job alternation compensation/day
1 000 €	37,86 €	39,08 €	26,50 €
1 100 €	39,87 €	41,53 €	27,91 €
1 200 €	41,87 €	43,98 €	29,31 €
1 300 €	43,88 €	46,43 €	30,71 €
1 400 €	45,88 €	48,88 €	32,12 €
1 500 €	47,88 €	51,33 €	33,52 €
1 600 €	49,89 €	53,77 €	34,92 €
1 700 €	51,89 €	56,22 €	36,32 €
1 800 €	53,90 €	58,67 €	37,73 €
1 900 €	55,90 €	61,12 €	39,13 €
2 000 €	57,91 €	63,57 €	40,53 €
2 100 €	59,91 €	66,02 €	41,94 €
2 200 €	61,91 €	68,47 €	43,34 €
2 300 €	63,92 €	70,92 €	44,74 €
2 400 €	65,92 €	73,37 €	46,15 €
2 500 €	67,93 €	75,82 €	47,55 €
2 600 €	69,93 €	78,27 €	48,95 €
2 700 €	71,94 €	80,72 €	50,35 €
2 800 €	73,94 €	83,17 €	51,76 €
2 900 €	75,94 €	85,62 €	53,16 €
3 000 €	77,95 €	88,07 €	54,56 €
3 100 €	79,95 €	90,52 €	55,97 €
3 200 €	81,96 €	92,97 €	57,37 €
3 214,29	82,24 €	93,32 €	57,57 €
3 300 €	83,01 €	94,27 €	58,10 €
3 400 €	83,90 €	95,39 €	58,73 €
3 500 €	84,79 €	96,50 €	59,35 €
3 600 €	85,68 €	97,61 €	59,98 €
3 700 €	86,57 €	98,73 €	60,60 €
3 800 €	87,46 €	99,84 €	61,22 €
3 900 €	88,35 €	100,95 €	61,85 €
4 000 €	89,24 €	102,07 €	62,47 €
4 100 €	90,13 €	103,18 €	63,09 €
4 200 €	91,02 €	104,30 €	63,72 €
4 300 €	91,91 €	105,41 €	64,34 €
4 400 €	92,81 €	106,52 €	64,96 €
4 500 €	93,70 €	107,64 €	65,59 €
4 600 €	94,59 €	108,75 €	66,21 €
4 700 €	95,48 €	109,86 €	66,83 €
4 800 €	96,37 €	110,98 €	67,46 €
4 900 €	97,26 €	112,09 €	68,08 €
5 000 €	98,15 €	113,20 €	68,71 €

CONTACT DETAILS FOR THE UNEMPLOYMENT FUNDS

FUNDS FOR EMPLOYEES

Erityisalojen Toimihenkilöiden tk -
Unemployment Fund for Special Service and
Clerical Employees

Asemamiehenkatu 4, 00520 HELSINKI
tel. 09 6132 3224
www.erto.fi/palvelut/tyottomyyskassa

Erityiskoulutettujen tk Erko - Unemployment
Fund for Higher Educated Employees Erko

Asemamiehenkatu 2, 00520 HELSINKI
tel. 09 7206 4343, fax 09 2721 212
www.erko.fi

IAET-kassa

Ratavartijankatu 2, 00520 HELSINKI
tel. 09 4763 7600, fax 09 4763 7690
www.iaet.fi

JATTK-työttömyyskassa - JATTK
Unemployment Fund

Hietalahdenranta 13, 00180 HELSINKI
tel. 09 7206 820, fax 09 1481 029
www.jattk.fi

Julkis- ja yksityisalojen tk -
Unemployment Fund for Public
and Private Sector Employees

Asemamiehenkatu 4, 00520 HELSINKI
tel. 020 690 069, fax 020 789 3872
www.jytk.fi

Julkisten ja hyvinvointialojen tk - The Public
and Welfare Sectors' Unemployment Fund

PL 100, 00531 HELSINKI
tel. 010 190 300, fax 010 770 3235
tyottomyyskassa.jhl.fi

Kuljetusalan tk - Unemployment Fund of
the Finnish Transport Workers' Union

PL 65, 00531 HELSINKI
tel. 09 613 111
www.kuljetusalan.fi

Lakimiesten tk - Unemployment
Fund for Lawyers

Uudenmaankatu 4-6 B, 00120 HELSINKI
tel. 09 6123 067
www.lakimiestentk.fi

Lääkärien tk - Unemployment
Fund for Medical Practitioners

PL 49, 00501 HELSINKI
tel. 09 393 091
www.laakarientkassa.fi

Myyntin ja markkinoinnin ammattilaisten tk -
Unemployment Fund for Sales and Marketing
Professionals

PL 25, 00521 HELSINKI
tel. 020 690 442, fax 09 4780 7740
www.mmakassa.fi

Opettajien tk - Teachers' Unemployment Fund

Pasilankatu 4 B, 00240 HELSINKI
tel. 09 2294 4100, fax 09 141 549
www.opetk.fi

Palvelualojen tk - Unemployment Fund
of the Service Union United PAM

PL 93, 00531 HELSINKI
tel. 020 690 211, fax 020 774 2203
www.pam.fi/tyottomyyskassa

Paperityöväen tk - Finnish Paper
Workers' Unemployment Fund

PL 349, 00531 HELSINKI
tel. 020 690 429, fax 09 876 4095
www.paperiliitto.fi/tyottomyyskassa

Posti- ja logistiikka-alan tk - Postal and
Logistics Employees' Unemployment Fund

PL 189, 00531 HELSINKI
tel. 09 6131 1780, fax 09 6131 1789
www.pautk.fi

Rakennusalan tk - Unemployment Fund of the Construction sector
PL 135, 70101 KUOPIO
tel. 020 690 230, fax 017 580 8777
rakennuskassa.fi

Suomen Elintarviketyöläisten tk - Finnish Food Workers' Unemployment Fund
Asemamiehenkatu 2, 00520 HELSINKI
tel. 040 451 8451, fax 09 694 0392
www.selry.fi/tyottomyyskassa

Super tk - Super Unemployment Fund
PL 117, 00521 HELSINKI
tel. 09 2727 9377, fax 09 2786 531
www.supertk.fi

Sähköalojen tk - Unemployment Fund of Finnish Electrical Workers
PL 774, 33101 TAMPERE
tel. 03 2520 300, fax 03 2520 209
www.sahkoliitto.fi/tyottomyyskassa

Teollisuuden tk - The Unemployment Fund of Finnish Industrial Workers
PL 116, 00531 HELSINKI
tel. 020 690 455, fax 020 774 1270
teollisuuskassa.fi

Terveydenhuoltoalan tk - Unemployment Fund for Health and Social Care Professionals
PL 70, 00060 TEHY
tel. 09 5422 7300, fax 09 1483 384
www.tehytk.fi

Työttömyyskassa Finka - Unemployment Fund Finka
Kutomotie 18 B, 00380 HELSINKI
tel. 09 868 9400, fax 09 671 330
www.finka.fi

Työttömyyskassa Pro - Unemployment Fund Pro
PL 228, 00181 Helsinki
tel. 09 1727 3444, fax 09 1727 3335
www.prokassa.fi

Työttömyyskassa Statia - Unemployment Fund Statia
Ratamestarinkatu 11, 00520 HELSINKI
tel. 020 7289 780, fax 09 2787 217
www.statia.fi

Yleinen työttömyyskassa YTK - General Unemployment Fund YTK
PL 100, 32201 LOIMAA
tel. 02 7607 620, fax 02 7624 917
www.ytk.fi

FUNDS FOR THE SELF-EMPLOYED

Ammatinharjoittajien ja yrittäjien tk - The Unemployment Fund for Entrepreneurs and the Self-Employed
Ratavartijankatu 2, 00520 HELSINKI
puh. 09 2535 3100, faksi 09 2535 3131
www.ayt.fi

Suomen Yrittäjien tk
PL 999, 00101 HELSINKI
puh. 09 6224 830, faksi 09 6224 840
www.syt.fi

