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 and job alternation compensation for those taking job alternation leave.

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 or job alternation compensation, 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 example, if you are a full-time student or a self-employed person, you are not entitled to claim earnings-related allowance. 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 2016 must have been at least 1,173 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), or if you claim partial sickness allowance.

**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 of 500 days. 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.

For more information about the waiting periods or the reasons for setting one, contact any TE Office.
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.

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 2016, the basic unemployment allowance is 32.68 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 (3,104.60 euros in 2016), 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 2016, the child increases are 5.27 euros for one child, 7.74 euros for two children, and 9.98 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.

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 2016 the deduction is 4.6 per cent.

**Example of calculating earnings-related allowance**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly pay</td>
<td>2,000.00 €</td>
</tr>
<tr>
<td>- Monthly pay with 4.6 % taken off</td>
<td>1,908.00 €</td>
</tr>
<tr>
<td>- daily pay (1,908.00 / 21.5)</td>
<td>88.74 €</td>
</tr>
<tr>
<td>- earnings-related component (0.45 x [88.74 – 32.68])</td>
<td>25.23 €</td>
</tr>
<tr>
<td>- daily allowance (32.68 + 25.23)</td>
<td>57.91 €</td>
</tr>
<tr>
<td>Monthly allowance (x 21.5)</td>
<td>1,245.07 €</td>
</tr>
</tbody>
</table>

**Increased earnings-related component**

You can claim increased earnings-related allowance if your work history is long enough or if you participate in an employment promotion measure.

The increased earnings-related component is 58 per cent of the difference between the daily wage and the basic component. If monthly salary exceeds the income limit (3,104.60 euros in 2016), the basic component is 35 per cent for the part in excess.

You are eligible for an increased earnings-related component for a maximum of 90 days, if

- you have been working for at least 20 years
- you have been a member of an unemployment fund for at least five years
- your employment has been terminated, and
- you have registered with the TE Office as a jobseeker within 60 days of the termination of your employment.
You are eligible for an increased earnings-related component for a maximum of 200 days during your participation in an employment promotion measure that was agreed with the TE Office and included in your re-employment plan.

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.

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
- Rehabilitative work

Participation in employment promotion measures is included in the maximum payment period of 500 days 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.

Expense allowance

In addition to unemployment benefits, most employment promotion measures entitle you to an expense allowance during your participation.
The expense allowance is 9 euros per day, and the increased expense allowance is 18 euros per day. The increased expense allowance is paid when the employment promotion measure takes place outside your employment area or municipality and you have to pay for accommodation.

The expense allowance is non-taxable income.

**DURATION OF EARNINGS-RELATED SECURITY**

You can claim earnings-related allowance for five days per week and for no more than 500 days of unemployment.

The maximum period of 500 days of the earnings-related component is deducted by 100 days if you have less than three years of employment history.

100 days will also be deducted from the maximum payment period if you refuse an employment promotion measure or terminate a measure during the first 250 days of allowance payment. No deduction will be made on the basis of this refusal, if you participate in the measure for at least 40 days during the first 250 days of allowance payment and receive an increased component for this period.

If your maximum allowance payment period has been deducted, the unemployment fund will pay you an earnings-related allowance equal to the basic allowance for the last 100 or 200 days.

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

The 500 day maximum period is reset and starts again when you fulfil the employment condition of 26 calendar weeks.

Recalculation of allowances and protection rules

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 500-day period. Normally the earnings-related allowance is not recalculated more than once a year.

If your 500-day 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 are 58 years old before you meet the employment condition, your new earnings-related allowance is at least 100 per cent of the previous allowance.

Extended unemployment allowance

You may be eligible for an extended allowance period after the 500 day 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 500 days
- you were born between 1955 and 1956 and reach the age of 60 before exhausting your 500 days, or
- you were born in 1957 or later and reach the age of 61 before exhausting your 500 days.

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.
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 temporary lay-off periods. If you have been temporarily 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.

If you are self-employed, you can claim adjusted earnings-related allowance, provided that the TE Office considers you to be part-time self-employed.

You cannot claim earnings-related allowance during periods of full-time 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.

Amount of adjusted earnings-related allowance

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

The adjustment period is either one month or four weeks. If the adjustment period is one month, the amount of the standard entitlement is 300 euro. If the adjustment 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.
Example of the effect of earned income during an adjustment 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 adjustment 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 adjustment 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 500-day maximum payment period is calculated differently to make it last longer:

Example of accruing the maximum payment period during adjustment period

If you are fully unemployed, your 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 500-day 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. Some benefits prevent the payment of earnings-related allowance, some reduce the full amount of the allowance, and some have no effect on the unemployment fund benefits.

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 partial disability pension and the early retirement pensions paid under the State Employees’ Pensions Act (valtion eläkelaki, VaEL 1295/2006).

Child home care allowance for children under three years of age reduces the allowance. The reduction is based on the benefits claimed by both partners: if you claim earnings-related allowance, your partner’s child home care allowance is deducted from your allowance unless your partner cares for your child him/herself and is therefore unable to work.

Benefits that do not affect the payment of earnings-related allowance include child benefit, housing allowance, social assistance, and disability benefits. Other benefits that do not affect the payment include survivor’s pension, handicap allowance paid under the Employment Accidents Act (tapaturmavakuutuslaki 608/1948), conscript’s allowance, and life annuity and additional life annuity under the Military Injuries Act (sotilasvammalaki 404/1948).
UNEMPLOYMENT SECURITY FOR THE SELF-EMPLOYED

You are considered self-employed when you work outside an employment relationship. You are also considered self-employed when you have an employment relationship to a business that you or your family owns partly or in full. 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.

Self-employment can be full- or part-time. Self-employment is full-time, when the amount of work your business requires prevents you from accepting full-time work in an employment relationship. A full-time self-employed person can not be a member in an employees’ unemployment fund except for an 18-month transition period (see page 18). Also, earnings-related allowance can not be paid during full-time self-employment.

Self-employment is generally part-time, when you have been working full-time in an employment relationship while operating your business. Part-time employment does not prevent you from being a member in an employees’ unemployment fund. You can also receive adjusted allowance during part-time self-employment. However, self-employment is not taken into account for employees’ employment condition.

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 2016, 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 12,420 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 2016

<table>
<thead>
<tr>
<th>Earned income /year</th>
<th>Earnings-related allowance/day</th>
<th>Earnings-related allowance/mon.</th>
</tr>
</thead>
<tbody>
<tr>
<td>13,000 €</td>
<td>40.65 €</td>
<td>873.98 €</td>
</tr>
<tr>
<td>20,000 €</td>
<td>52.86 €</td>
<td>1,136.49 €</td>
</tr>
<tr>
<td>30,000 €</td>
<td>70.30 €</td>
<td>1,511.45 €</td>
</tr>
<tr>
<td>40,000 €</td>
<td>85.08 €</td>
<td>1,829.22 €</td>
</tr>
<tr>
<td>50,000 €</td>
<td>92.83 €</td>
<td>1,995.85 €</td>
</tr>
</tbody>
</table>

Earnings-related allowance for the self-employed is payable for a maximum of 500 days. Self-employed persons are not entitled to the extended allowance period in the same way employees are.
Payment period of the earnings-related component may be cut if your employment history is less than three years long or you refuse an employment promotion measure. See page 10 for further information on cutting the payment period of the earnings-related component.

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 and www.suomi.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 part-time self-employed income
- the unemployment fund will receive tax withholding information directly from the tax authorities; however, enclose any tiered or revised tax cards to your claim

Send your application within three months

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 Unemployment Security Appeals 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.

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.

If you work for your employer during your job alternation leave, you cannot claim the job alternation compensation. If you work for another employer, the amount of your compensation is calculated on the basis of the adjusted earnings-based allowance. However, there is no 300 euro standard entitlement for employment income in job alternation compensation, as there is in earnings-related allowance.

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](http://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 degrees:

- 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 määättäessä 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.
<table>
<thead>
<tr>
<th>Pay/month</th>
<th>Earnings-related allowance/day</th>
<th>Allowance incl. increased component/day</th>
<th>Job alternation compensation/day</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 000,00 €</td>
<td>37,94 €</td>
<td>39,46 €</td>
<td>26,56 €</td>
</tr>
<tr>
<td>1 100,00 €</td>
<td>39,94 €</td>
<td>42,03 €</td>
<td>27,96 €</td>
</tr>
<tr>
<td>1 200,00 €</td>
<td>41,93 €</td>
<td>44,61 €</td>
<td>29,35 €</td>
</tr>
<tr>
<td>1 300,00 €</td>
<td>43,93 €</td>
<td>47,18 €</td>
<td>30,75 €</td>
</tr>
<tr>
<td>1 400,00 €</td>
<td>45,93 €</td>
<td>49,76 €</td>
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<td>1 500,00 €</td>
<td>47,93 €</td>
<td>52,33 €</td>
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<td>1 600,00 €</td>
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<td>37,74 €</td>
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<td>62,62 €</td>
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<td>2 000,00 €</td>
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<td>2 200,00 €</td>
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<td>2 300,00 €</td>
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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, fax 09 6132 3201
www.erto.fi/palvelut/tyottomyyskassa

Erityiskolutettujen 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
Pasilanratto 9 B, 00240 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 - Public and Welfare Employees’ Unemployment Fund
PL 100, 00531 HELSINKI
tel. 010 190 300, fax 010 770 3235
www.jytokassa.jhl.fi

Kuljetusalan tk - Unemployment Fund of the Finnish Transport Workers’ Union
PL 65, 00531 HELSINKI
tel. 09 613 111, fax 09 6131 1333
www.kuljetusalanlantki.fi

Lakimiesten tk - Unemployment Fund for Lawyers
Uudenmaankatu 4-6 B, 00120 HELSINKI
tel. 09 6123 067, fax 09 8561 0305
www.lakimiestentk.fi

Lääkärien tk - Unemployment Fund for Medical Practitioners
PL 49, 00501 HELSINKI
tel. 09 393 091, fax 09 393 0794
www.lakarientkassa.fi

Metallityöväen tk - Metalworkers’ Unemployment Fund
PL 116, 00531 HELSINKI
tel. 020 690 455, fax 020 774 1270
www.metalliliitto.fi

Myynnin ja markkinoinnin ammattilaisten tk - Unemployment Fund for Sales and Marketing Professionals
PL 720, 00101 HELSINKI
tel. 0800 554 322, 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.opettk.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

Papperityöväen tk - Finnish Paper Workers’ Unemployment Fund
PL 349, 00531 HELSINKI
tel. 0800 0 7089, 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.pau.fi/tyottomyysturva

Puualojen tk - Unemployment fund of the Wood Workers
PL 21, 00531 HELSINKI
tel. 09 6151 6444, fax 09 761 160
www.puuliitto.fi/puukassa

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
PL 213, 00531 HELSINKI
tel. 040 451 8451, fax 020 774 0804
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

Teollisuusalojen tk - The Unemployment Fund for Industry Workers TEAM
PL 291, 00531 HELSINKI
tel. 09 7739 7355, fax 09 8764 594
www.teamliitto.fi/tyottomyyskassa

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

Työttömyyskassa Finka - Unemployment Fund Finka
Kutomotie 18 B, 00380 HELSINKI
tel. 09 868 9400, fax 09 671 330
www.tknomit.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. 09 1551, 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
Ratavartijankatu 2, 00520 HELSINKI
puh. 0800 9 0888, faksi 09 2535 3131
www.ayt.fi

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