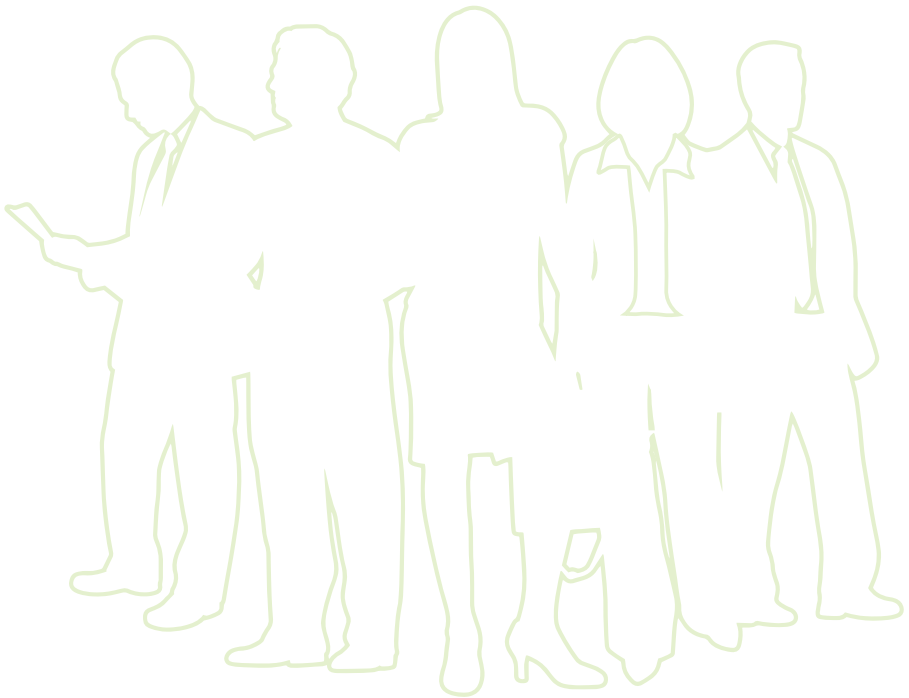


GUIDE TO UNEMPLOYMENT FUND BENEFITS **2014**



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GUIDE TO UNEMPLOYMENT FUND BENEFITS 2014

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, speak to your unemployment fund advisor. The unemployment fund contact details are at the end of this Guide.

In Finland there are 28 unemployment funds for employees and two for self-employed persons, all of which belong to the Federation of Unemployment Funds in Finland (TYJ). TYJ provides information on general matters concerning earnings-related unemployment benefits and promotes the work of the funds. TYJ makes proposals and issues statements for the development of unemployment security and cooperates with similar organisations in other Nordic countries.

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.

For more information about earnings-related security, visit www.tyj.fi or contact your 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. You can apply for membership even when you are a student. 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.

WHEN CAN I CLAIM EARNINGS-RELATED ALLOWANCE?

You can claim 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 condition and the condition regarding previous employment for employees

If you are an employee, you must have been employed for 26 calendar weeks to meet the condition regarding previous employment. That means that you must have been employed for about six months in order to meet the condition regarding previous employment. Each week you have worked for at least 18 hours and have been paid in accordance with your sector's collective agreement meets the condition regarding previous employment. If your sector does not have a collective agreement, your pay for full-time work must have been at least 1,154 euros per month.

Your employment need not be continuous, but the condition regarding previous employment 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 condition regarding previous employment 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.

You no longer meet the condition regarding previous employment if you withdraw yourself from 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. The unemployment fund cannot pay you the earnings-related allowance until you have met the condition regarding previous employment again.

The weekly working hours provision can be changed if you work in a sector which has different arrangements for working hours (such as teaching in an educational institution or engaging in creative work), or if you claim partial sickness allowance.

Temporary restrictions

You cannot claim allowance during a personal liability period that is set when you qualify for the allowance. If you are paid financial benefits when your employment ends or if you leave your employment, you may not claim earnings-related allowance for a specified waiting period.

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.

HOW MUCH ALLOWANCE CAN I CLAIM?

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 condition regarding previous employment. When your allowance is calculated, your pay is counted for the calendar weeks that comply with the condition regarding previous employment.

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 2014, the basic unemployment allowance is 32.66 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 (3,429.30 euros in 2014), 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 2014, 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.

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. The deduction under the condition regarding previous employment in 2014 is 4.13 per cent.

Example of calculating earnings-related allowance

Monthly pay	2,000.00 €
- Monthly pay with 4.13% taken off ($2,000 \times 0.9587$)	1,917.40 €
- Daily pay ($1,917.40 / 21,5$)	89.18 €
- Earnings-related component ($0,45 \times [89.18 - 32.66]$)	25.43 €
- Daily allowance ($32.66 + 25.43$)	58.09 €
Daily allowance per month $\times 21.5 =$	1,248.94 €

Increased earnings-related component

You can claim increased earnings-related allowance for a specified period if you meet the condition regarding employment history or if you participate in an employment promotion measure.

The increased earnings-related component is 65 per cent of the difference between the daily wage and the basic component. If monthly salary exceeds the income limit (3,429.30 euros in 2014), the basic component is 37.5 per cent for the part in excess.

You can be eligible for an increased earnings-related allowance 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.

During your participation in an employment promotion measure that was agreed with the TE Office and included in your re-employment plan, you can claim the increased earnings-related component for a maximum of 200 days.

If you claim the increased earnings-related component your total earnings-related allowance with the child increases may not exceed the amount of your pay on which the allowance is based.

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 again.

Recalculation of allowances and the 80% protection

Your earnings-related allowance is recalculated when you meet the condition regarding previous employment of 26 calendar weeks. Your allowance is recalculated even if there are days left in your previous 500-day period. Normally the earnings-related allowance is recalculated at the most once a year.

If the maximum 500-day period of payment has not been exhausted before the allowance is recalculated, the earnings-related allowance is at least 80 per cent of the previous allowance, excluding child increases.

Extended unemployment allowance

You may be eligible for a so-called supplementary allowance 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 wish to take early retirement, you can claim supplementary allowance and retire on an old-age pension at the age of 62 without an abatement of early retirement.

HOW DOES EARNED INCOME AFFECT MY ALLOWANCE?

If you are in part-time employment, the amount of earnings-related allowance is adjusted so that the full allowance is reduced by half of the amount of your monthly employment income in excess of the standard entitlement of 300 euro a month.

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.

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.

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.

At the most, the combined amount of your allowance and employment income can be the same as the wage your allowance is based on.

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 ($200/50 = 4$).

Each day of adjusted payment of the increased earnings-related component counts towards the maximum payment period, regardless of the amount of benefit paid.

How does a shorter working week affect my allowance?

A shorter working week means that you have been 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.

HOW DO SOCIAL BENEFITS AFFECT MY ALLOWANCE?

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

If you are a full-time self-employed person, you can insure yourself against unemployment when you join an unemployment fund for the self-employed.

Under the Unemployment Insurance Act, you are considered self-employed if you must take out insurance under the Self-Employed Persons' Pension Act (yrittäjän eläkelaki, YEL, 1272/2006) or the Farmers' Pension Act (maatalousyrittäjän eläkelaki, MYEL, 1280/2006) for your main occupation. If you are a part-owner of a company working for the company and you are covered by employees' pension insurance (TyEL), you are also considered self-employed if:

- you are in a leading position and personally own at least 15 per cent of the company or if your family or you together with your family own at least 30 per cent of the company; or
- you, your family, or you together with your family own at least 50 per cent of the company.

The managing director of a company as well as the chairman and ordinary members of the Board are considered to be in a leading position. Family members include a married or common law spouse living in the same household with the self-employed person, children, and parents.

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.

Can I claim earnings-related allowance for the self-employed?

You can claim the 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 18 months;
- you meet the condition regarding previous employment of 18 months during your membership of the fund; and
- you are aged between 17 and 64.

When you close down your business or no longer work for your company

You cannot claim earnings-related allowance when you are self-employed full-time. You may be entitled to claim the allowance if you can prove that you have closed down your business or you no longer work for your company, as laid down in the Act on Unemployment Security (työttömyysturvalaki 1290/2002). The TE Office will check whether you comply with the labour market policy conditions to claim earnings-related allowance.

Condition regarding previous employment for the self-employed

To satisfy the condition regarding previous employment, you must have been self-employed for at least 18 months during your membership of an entrepreneurs' unemployment fund and your self-employment must have been of a substantial nature. 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 8,520 euro.

Self-employment periods of at least four months meet the condition regarding previous employment. The condition regarding previous employment 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 the child increase, which is 5.27 euros for one child under 18 years of age, 7.74 euros for two children, and 9.98 euros for three or more children.

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.

Your earnings-related allowance, including child increases, can be no higher than 90 per cent of your daily pay.

Examples of earnings-related allowance for the self-employed in 2014

Earned income / year	Earnings-related allowance	Earnings-related allowance / month
10 000 €	34.88 €	749.92 €
20 000 €	52.85 €	1 136.28 €
30 000 €	70.29 €	1 511.24 €
40 000 €	87.73 €	1 886.20 €
50 000 €	96.60 €	2 076.90 €

Earnings-related allowance for the self-employed is payable for a maximum of 500 days. Self-employed persons are not entitled to the supplementary allowance 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 pages 9 and 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 condition regarding previous employment as an employee, if it is less than 18 months since you started your business activity (corresponds to the employment requirement of the self-employed).

For the 18 months, you can remain a member of the employees' unemployment fund or transfer to an entrepreneurs' unemployment fund. Please note that the employment requirement 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 condition regarding previous employment as self-employed if you do not yet satisfy the condition regarding previous employment 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 requirement can not be fulfilled during membership in an entrepreneurs' unemployment fund.

Part-time self-employment

Part-time self-employment does not preclude membership of a fund for employees. Earnings from part-time self-employment are taken into consideration as adjusted income. For more information about the adjusted earnings-related allowance, see pages 11-12.

HOW DO I CLAIM 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 condition regarding previous employment; 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 you claim

For further details, contact your unemployment fund.

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 ten 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 for a continuous period of at least 90 calendar days and a maximum of 359 calendar days. You can divide your leave into periods of at least 90 days each. These periods must be agreed in the job alternation agreement before starting the leave.

You can agree on extending your job alternation leave while you are on leave; however no later than two months before the end of your leave. The TE Office decides on the periods and extension of your leave.

If you return to work for the same employer temporarily during your leave, such time is considered part of the leave.

The job alternation leave must be completed within two years from its commencement.

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 have an employment history of at least 25 years with pension entitlement before your job alternation leave begins, the compensation is 80 per cent of your earnings-related allowance.

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 do I claim job alternation compensation?

You must claim job alternation compensation from your unemployment fund after your period of leave has started. The attachments to the claim form include at least a copy of the job alternation agreement and your pay certificate.

The claim forms are available from TE Offices or 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.

Restructuring of the job alternation leave system in 2014

Several changes are being planned for the job alternation leave system in 2014. For further information on the changes, please visit www.tyj.fi.

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.

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

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

Pasilanraito 9 B, 00240 HELSINKI
tel. 09 7206 820, fax 09 1481 029
www.jattk.fi

Julkis- ja yksityisalojen toimihenkilöiden tk

Unemployment Fund for Public and Private Sector Employees

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

Julkisten ja hyvinvointialojen tk

Public and Welfare Employees' Unemployment Fund

PL 100, 00531 HELSINKI
tel. 010 190 300, fax 010 770 3235
www.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.kuljetusalan.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 0840
www.laakarientkassa.fi

Maa- meri- ja metsäalojen tk

Unemployment Fund for Land Sea and Forest Employees

PL 115, 00181 HELSINKI
tel. 09 6866 340, fax 09 6866 3441
www.mmtk.fi

Metallityöväen tk

Metalworkers' Unemployment Fund

PL 116, 00531 HELSINKI
tel. 020 690 455, fax 020 774 1270
www.tyottomyyskassa.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.smkj.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. 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

Puu- ja erityisalojen tk

Unemployment Fund of the Wood and Allied Workers' Union

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
www.rakennuskassa.fi

Suomen Elintarviketyöläisten tk

Unemployment Fund of the Finnish Food Workers' Union

PL 213, 00531 HELSINKI
tel. 020 690 321, 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

Terveydenhuoltoalan 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 Nomit

Unemployment Fund for Business College Graduates

Kutomotie 18 B, 00380 HELSINKI
tel. 09 868 9400, fax 09 671 330
www.tknomit.fi

Työttömyyskassa Pro

Unemployment Fund Pro

PL 54, 00521 HELSINKI
tel. 09 1727 3444, fax 09 1727 3335
www.proliitto.fi

Työttömyyskassa Statia

Unemployment Fund Statia

Ratamestarinkatu 11, 00520 HELSINKI
tel. 09 1551, fax 09 2787 217
www.statia.fi

Vakuutusväen tk

Insurance Employees' Unemployment Fund

Asemamiehenkatu 2, 00520 HELSINKI
tel. 020 729 1480, fax 020 729 1461
www.vvl.fi/tyottomyyskassa

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

Unemployment Fund for Entrepreneurs and Self-Employed

Ratavartijankatu 2, 00520 HELSINKI
tel. 0800 9 0888, fax 09 2535 3131
www.ayt.fi

Suomen Yrittäjien tk

Unemployment Fund for Finnish Entrepreneurs

PL 999, 00101 HELSINKI
tel. 09 6224 830, fax 09 6224 840
www.syt.fi

Pay/month	Earnings-related allowance	Allowance incl. increased component	Job alternation compensation (70%)	Job alternation compensation (80%)
1 000,00 €	38,03 €	40,41 €	26,62 €	30,42 €
1 100,00 €	40,04 €	43,31 €	28,02 €	32,03 €
1 200,00 €	42,04 €	46,21 €	29,43 €	33,63 €
1 300,00 €	44,05 €	49,11 €	30,83 €	35,24 €
1 400,00 €	46,06 €	52,01 €	32,24 €	36,84 €
1 500,00 €	48,06 €	54,91 €	33,64 €	38,45 €
1 600,00 €	50,07 €	57,81 €	35,05 €	40,05 €
1 700,00 €	52,07 €	60,70 €	36,45 €	41,66 €
1 800,00 €	54,08 €	63,60 €	37,86 €	43,27 €
1 900,00 €	56,09 €	66,50 €	39,26 €	44,87 €
2 000,00 €	58,09 €	69,40 €	40,67 €	46,48 €
2 100,00 €	60,10 €	72,30 €	42,07 €	48,08 €
2 200,00 €	62,11 €	75,20 €	43,48 €	49,69 €
2 300,00 €	64,11 €	78,09 €	44,88 €	51,29 €
2 400,00 €	66,12 €	80,99 €	46,28 €	52,90 €
2 500,00 €	68,13 €	83,89 €	47,69 €	54,50 €
2 600,00 €	70,13 €	86,79 €	49,09 €	56,11 €
2 700,00 €	72,14 €	89,69 €	50,50 €	57,71 €
2 800,00 €	74,15 €	92,59 €	51,90 €	59,32 €
2 900,00 €	76,15 €	95,48 €	53,31 €	60,92 €
3 000,00 €	78,16 €	98,38 €	54,71 €	62,53 €
3 100,00 €	80,17 €	101,28 €	56,12 €	64,13 €
3 200,00 €	82,17 €	104,18 €	57,52 €	65,74 €
3 300,00 €	84,18 €	107,08 €	58,93 €	67,34 €
3 400,00 €	86,19 €	109,98 €	60,33 €	68,95 €
3 500,00 €	88,19 €	112,87 €	61,74 €	70,55 €
3 577,03 €	89,74 €	115,11 €	62,82 €	71,79 €
3 600,00 €	89,94 €	115,49 €	62,96 €	71,96 €
3 700,00 €	90,84 €	117,16 €	63,58 €	72,67 €
3 800,00 €	91,73 €	118,84 €	64,21 €	73,38 €
3 900,00 €	92,62 €	120,51 €	64,83 €	74,10 €
4 000,00 €	93,51 €	122,18 €	65,46 €	74,81 €
4 100,00 €	94,40 €	123,85 €	66,08 €	75,52 €
4 200,00 €	95,29 €	125,52 €	66,71 €	76,24 €
4 300,00 €	96,19 €	127,20 €	67,33 €	76,95 €
4 400,00 €	97,08 €	128,87 €	67,95 €	77,66 €
4 500,00 €	97,97 €	130,54 €	68,58 €	78,38 €
4 600,00 €	98,86 €	132,21 €	69,20 €	79,09 €
4 700,00 €	99,75 €	133,89 €	69,83 €	79,80 €
4 800,00 €	100,65 €	135,56 €	70,45 €	80,52 €
4 900,00 €	101,54 €	137,23 €	71,08 €	81,23 €
5 000,00 €	102,43 €	138,90 €	71,70 €	81,94 €

Työttömyyskassojen Yhteisjärjestö ry

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