

## International Student Health Insurance

International Student Health Insurance is now available for most students coming to Finland.

The two basic packages we have negotiated

These packages are primarily for non EU/EEA students but can be bought by EU students if they wish to have private health insurance during their stay in Finland. These were negotiated with MARSH/SIP.

SIP Integral: For students who will not have access to the student or national health care system here in Finland due to their length of study or type of institution (students staying in Finland less than 2 years and/or studying at a University of Applied Science). Please note that this restriction does not apply to Seinäjoki UAS and Lappeenranta UAS.

SIP Compliment: For students who have access to the student or national health care system here in Finland because they attend a University (student system) or they are covered by the national health system through obtaining a 'home municipality right' (meaning their studies are considered to be 2 years or more).

The costs of these two products:

SIP Integral: €1.18/day or €431/356 days (1 year)- this insurance can be purchased by the day with a minimum of €25 coverage plus an admin fee of €3.50.

SIP Compliment: €0.71/day or €260/365 days (1 year)- this insurance can be purchased by the day with a minimum of €25 coverage plus an admin fee of €3.50.

Please note:

Once the €25 mount has been reached, you can purchase as many or as few days as you will need.

**But remember a residence permit cannot be issued for a period longer than the period of the insurance cover.**

To buy the Marsh SIP insurance please go to [www.marsh.be/sip](http://www.marsh.be/sip).

This website allows you to purchase your health insurance online with a credit card. It is as easy as that! If you have any questions about the insurance, you must contact Marsh directly (see their "contact us" section of the website).

**For those students still looking for their own insurance package please note the following requirements set by the Finnish government:**

### Necessary Insurance

Health insurance is a mandatory requirement for obtaining a residence permit (non-EU/EEA citizens) for studies lasting more than three months. Therefore this means that you must be covered when applying for a residence permit. This requirement is the same for degree-seeking and exchange students. Students from Quebec, Canada, are exempted from the health insurance requirement.

The type of the insurance a student needs depends on duration of the studies in Finland:

- For studies of less than two years in duration (primarily exchange students), you must have private health insurance which covers costs of at least 100,000 **EUROS** for medical treatment.
- Where the duration of the studies is two years or more (including Master's students), it is sufficient for the insurance to primarily cover the cost of medicines (in practice the cover extends to doctor's fees and costs of treatment and examination), of at least 30,000 **EUROS** (this is because you have the right to a "home city" in Finland and are therefore entitled to local health care services).