HEALTH INSURANCE FOR INTERNATIONAL STUDENTS COMING TO AALTO UNIVERSITY

As of September 1st 2007, the student directive of the EU (2004/114/EC) requires that all third-country nationals (non-EU/EEA nationals) who come to Finland to study or for a student exchange are required to have a health insurance if their studies or exchange period will last over three months.

Third-country national means a person who is not a citizen of either one of the EU countries, Norway, Iceland, Liechtenstein or Switzerland. Students from Quebec, Canada are also exempt from the health insurance requirement.

Health insurance is a requirement for obtaining a residence permit for studies. The health insurance must be valid upon entry to Finland. Students applying for an extension of to their residence permit must also have appropriate health insurance.

**Health insurance must be obtained prior to applying for a residence permit.** The insurance must be valid for the duration of studies.

Aalto has negotiated an affordable and, most importantly, pre-approved health insurance for its foreign students (speeding up the residence permit process).

**Instructions for obtaining insurance from the Student Insurance Program (SIP)**

To buy the Marsh SIP insurance please go to [www.sipinsurance.eu](http://www.sipinsurance.eu)

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 on the website).

- **VERY IMPORTANT NOTE:** All communications regarding this insurance (obtaining it, what it covers, and how to make a claim) should be done with the insurance provider. You, the student, are the policy holder and your institution has no right to discuss any issues with the insurer.

**Two packages have been 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 exchange and double degree students who will not have access to the national health care system here in Finland due to their length of study (i.e. students staying in Finland less than 2 years).

**SIP Compliment**: For degree students who have access to the national health care system here in Finland through obtaining a ‘home municipality right’ (considered to be in Finland for 2 years or more - a 2 year programme is considered to be 2 years in general).

**The costs of these two products:**
**SIP Integral**: €1.18/day or €431/365 days (1 year) - this insurance can be purchased by the day with a minimum of €25 coverage plus an admin fee of €3.50.

**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.**

The type of health insurance policy depends on the duration of studies in Finland, which, in turn, affects the right to domicile in Finland.

**NOTE:** The right to use Finnish Student Health Service (FSHS/YTHS) does not exclude a student from having to take out the health insurance.