

International Student Health Insurance is now available for Aalto students starting in Autumn 2011!!

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 exchange students who will not have access to the student or national health care system here in Finland due to their length of study (students staying in Finland less than 2 years).

SIP Compliment: For students who have access to the student or national health care system here in Finland because they have access to the YTHS (FSHS) student health 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.**

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

The website is a little outdated and a little difficult to navigate but will be upgraded this autumn (and this is not something that we have control of as it is the insurance provider's own site).

1. Visit www.marsh.be/SIP where you will find all the information on the insurance coverage.
2. Download the request for proposal form (SIP insurance request) and fill in the document. Please refer to their list of frequently asked questions (FAQ) if you encounter any problems when filling out the form. They have also developed a document explaining precisely how to fill in the SIP insurance request. This document has been added to the above website in their "list of frequently asked questions" section.
3. Send the SIP insurance request by email to melissa.vanrooij@marsh.com or by fax at 02/674.99.22

You will then receive by mail an insurance certificate and a payment request. The payment must be done by bank transfer.

- **VERY IMPORTANT:** 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.

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).