

**What happens when you move between
Nordic countries?
Social Insurance and Social Benefits**

What happens when you move to another Nordic country?

What rights and responsibilities do you have?

- When you move to another Nordic country you need to report your move to the national register in the country from where you are moving.
- The national register authority in the country to where you are moving will issue you with a national identity number in your new country of residence. This number shall be used in connection with the public departments in the country when dealing with tax, pension, social insurance etc.
- When you live in a Nordic country you are covered by the social insurance in that country if you do not work in another Nordic country.
- If you are an employee you will be a member of the social insurance in your new working country. This also applies if you do not move to this country but are resident in another Nordic country. This follows from the regulations in the Nordic convention on welfare that comply with the same rules as the EU/EEA regulations.
- You and your spouse and children are eligible for social insurance benefits in the new country of residence or the new country of work on equal terms with the citizens of that country. This follows from the regulations in the Nordic convention on welfare. Be aware that the regulations, types of benefit and benefit rates can vary from country to country. Legislation in this area is not exactly the same in each of the Nordic countries.
- If you are dependent on benefits or assistance according to legislation on social assistance and social services, you are entitled to such benefits in the country to where you are moving on the same terms as the country's own citizens. This follows from the Nordic convention on social assistance and social services.
- The rules on national registration in the country to where you are moving determine whether you are considered to be a resident of that country.
- When as a pensioner you move to another Nordic country you have the right to take with you the pension you received before moving. The same applies if you move to another EU/EEA country. This follows from the regulations in the Nordic convention on welfare that follow the same rules as the EU/EEA regulations.

Tourists and persons who are staying temporarily in another Nordic country

When you are a resident in a Nordic country and are a tourist or are on a visit to another Nordic country, you are entitled to health services in the event of sickness on the same economic terms as the country's own citizens.

Work in another Nordic country or an EU/EEA country

If you take work in another Nordic/EEA country, you will be covered by that country's social insurance system even if you do not move to this country. Your membership of the social insurance system in the country where you live will cease when you are covered by the social insurance system in the new country where you are working.

If you move to another Nordic/EU/EEA country and begin working there, your membership of the social security in the country from where you move will cease and, instead, you will be covered by the new country's social insurance. Your rights and responsibilities will follow from the new country's legislation.

If you work and live in one country and, at the same time, work in another country, you will continue to be covered by the social insurance system in the country where you are resident.

When you take work in Sweden, Finland or Denmark, you are required to apply for membership of an unemployment insurance fund to be entitled to income-based daily allowance in the event that you become unemployed. In Norway you do not need to apply for membership of an unemployment benefit fund since this is covered by the Norwegian national insurance.

If you become fully unemployed when you live in one country and work in another, there are special rules that apply. These mean that you are entitled to daily allowance related to unemployment in the country where you live.

Example 1:

Johan lives in Sweden but works in Denmark. He is a member of a Danish unemployment insurance fund. Since he has lost his job in Denmark but lives in Sweden, he needs to register as a jobseeker at an employment office in Sweden and apply for daily allowance as an unemployed person in Sweden. The Swedish employment office shall take into account the unemployed person's work and membership period in Denmark and determine whether or not he is entitled to daily allowance in the event of unemployment in Sweden.

If you become ill, you will receive sickness benefit according to legislation in the country of employment.

Example 2:

Kalle, who lives in Sweden, begins work for a Norwegian employer in Norway. He is now covered by the Norwegian social insurance system and not the Swedish system even though he continues to live in Sweden.

In Norway, he earns the entitlement to a pension and all the other benefits that exist in the Norwegian social insurance system. If he requires medical treatment, he can choose to receive this in the country of residence or the country of employment.

Example 3:

Minna moves from Helsinki to Copenhagen to begin work there for a Danish employer. As a consequence of moving and her work, she will no longer be covered by the Finnish social insurance system but is fully covered by the Danish social insurance system.

Example 4:

Erkki lives and works in Finland. He does not work full time and therefore seeks work with a Swedish employer in Sweden. He gets this work. Since he also works in the country where he is resident he is fully covered by this country's social insurance system since he works in two countries. As evidence of this, Erkki shall have a Form E 101 from Finland. As a consequence he is not obliged to pay social security contributions in Sweden. Erkki's Swedish employer will pay payroll tax for him in Finland.

Posted employees

If your employer sends/posts you to another Nordic/EU/EEA country to carry out work there on behalf of the employer for a limited period, you will continue to be covered by the

employer country's social insurance system. As evidence that you have been posted, the country from where you are posted shall complete a Form E 101. This means that you avoid having to pay social security contributions in the country where you are working temporarily and that your employer will continue to pay payroll tax in the country from where you are seconded.

- **Families with children**

If you are a family with children and move to another Nordic/EU/EEA country, you will be covered by the social insurance in the new country of residence. There you will be entitled to the family and parental benefits that are covered by legislation in the country to which you are moving. Family and parental benefits may vary from country to country. This applies to the extent of the benefit and what types of benefit can be provided.

If you are an employee in a Nordic/EU/EEA country and live in a different Nordic/EU/EEA country together with your spouse/partner and children, you will be entitled to child allowance and other family benefits from the country where you work. If only one of the parents is employed, it is the country of employment that shall primarily pay these benefits. If the corresponding benefits are greater in the child's country of residence, it is this country that shall pay the difference.

If both parents are employed, and each works in a different country, it is the country of employment where the family lives that shall primarily pay the family benefits. The other country where a parent works shall pay a difference if the country's family benefits are higher.

In this way the family is assured of the amount that corresponds to the higher family benefits.

At the time of moving, you receive a current parental allowance from the country you move from, this may be discontinued. This is because there are different rules concerning this in the Nordic countries.

Example 1:

Ole and Hilde have two children, 1 and 3 years. They move from Sweden to Norway.

In Sweden Hilde received child allowances and parental benefit even though she had not been at work before the birth of the younger child. After moving to Norway, Hilde continued to be at home and to look after the children at home.

Benefits ceased when the family moved from Sweden and, instead, family benefits were received in Norway. This comprised child allowances and cash support (*kontantstøtte*) that is provided as a benefit given for children between the ages of 1 and 3 who do not attend a public-supported day-care centre.

Example 2:

Per and Marie live in Sweden but Per works in Norway. Per is therefore covered by the Norwegian national insurance. When Marie's child is born, Per cannot receive paternity leave since Marie had not worked in Norway and earned the entitlement to parental benefit there.

Only if Marie begins to work, studies full-time or becomes ill so that she cannot care for the child herself, is Per entitled to paternity leave that is paid by the Norwegian social security.

Students

If you plan to study in another Nordic country, you should first contact the social security authorities in the country where you are resident. If you study full-time and do not work, you are covered by the social insurance system in the country where you are registered as resident. As to whether you are considered resident in a country or not depends on the registration rules in the individual country.

You can find more information on national registration in the different Nordic countries on www.nordisketax.net.

You are entitled to medical treatment and health services according to legislation in the country of residence. You are also entitled to the necessary medical treatment in the country where you are studying on equal terms with the country's citizens. Special rules apply to student grants for students, loans and scholarships.

If you work in the country where you study, you will normally be covered by this country's social security legislation irrespective of where you are registered. See the section entitled "Working in a different country".

Example 1:

Tanja, a Finn, wishes to improve her knowledge of Swedish and has therefore applied to an exchange system at a university in Sweden. The exchange lasts one term, i.e. 4 - 5 months.

She is covered by Finnish social security legislation during the period of study in Sweden since she is registered in Finland during her period of study in Sweden. However, she must still inform The Social Insurance Institution of Finland (FPA) that she is studying in Sweden. FPA will make a written decision on the matter.

Example 2:

Anders from Sweden has applied to be enrolled at a university in Finland. He plans to follow the complete course of education in Finland. It is estimated that the period of study will be 3 years.

He needs to register as being resident in Finland. He will be subject to Finnish legislation. He cannot be considered resident in Sweden. Note: Study support can however be paid from Sweden.

• Pensioners

You can apply to receive a pension even if, at the time of application, you are living in a Nordic country/EU/EEA country other than the one where you earned your entitlement to a pension. The application is submitted to the social insurance authority in the country of residence.

If you move from one Nordic country/EU/EEA country to another you will continue to receive pension payments from the pension authority in the country where you have earned the pension. This also applies to the Faroe Islands and Greenland. The pension will continue to be paid according to the rules in the country where the pension was earned. The pension amount will not change because you move. Special rules apply when you move between Denmark, The Faroe Islands and Greenland.

Any supplements that depend on the cost of living or income such as housing allowance are paid by the authorities in the country of residence according to the regulations that apply there.

A pensioner is entitled to treatment by a doctor, treatment at a hospital, care etc in the country of residence according to the regulations that apply there.

Family benefits are paid primarily by the country that pays the pension. If several countries pay pensions, the country of residence will come first if this country pays the pension. Benefits from other pension countries are paid as a supplementary amount if the benefits are higher than in the country of residence.

Example:

Lars has always worked and lived in Denmark. When he becomes a pensioner at the age of 65, he moves to Sweden together with his son age 17. The pension is paid from Denmark. The same shall apply to the Danish family benefits child allowance and special child supplement (børnefamilieydelse og særligt børnetilskud). Any medical treatment and health services are provided in Sweden according to Swedish regulations.

Regulations governing taxation of pensions from the different Nordic countries can be found on the Nordic tax portal: www.nordisketax.net

If, as a pensioner, you move to a different country it is important to notify your move to the authority that pays the pension.

- **Social aid and social services**

Nordic citizens and other persons that have a legal residence in a Nordic country are covered by the Nordic convention on social aid and social services. The convention contains regulations on the entitlement to social support in the country of residence and regulations on moving to another Nordic country for persons who have a requirement for long-term treatment or care.

Social support

You may be entitled to social support in the country of residence according to that country's regulations.

The need for care and moving to a different Nordic country

If a person who is covered by the convention needs long-term treatment or care and wishes to move from one Nordic country to another, the responsible authorities in the two countries shall collaborate on such movement where this improves the person's quality of life. It is a requirement that the person has a special association with the country where he/she wishes to move to.

For a move to be implemented, the authorities in the countries being moved from/to shall agree on the following:

- That the person has a special association with the country being moved to,
- That the move will improve the person's quality of life, and
- That the authorities' involvement is necessary for a move to take place.

The authorities in the two countries have an obligation to collaborate and assist in the required move. This is no guarantee however that the individual citizen will have his/her wish to move fulfilled.

• How can you access more information?

Denmark:

- **Pensions and general information:** www.sist.dk (National Social Insurance Agency, *Sikringsstyrelsen*) and www.borger.dk
- **ATP:** www.atp.dk (Labour market supplementary pension, *Arbejdsmarkedets tillegspension*)
- **Unemployment, sickness benefit and social aid:** www.adir.dk (The National Directorate of Labour, *Arbejdsdirektoratet*)
- **Student aid:** www.su.dk (State Education Grant and Loan Scheme in Denmark, *Statens Uddannelsesstøtte*)

Finland

- **Basic pension, health insurance, rehabilitation, parental benefits, family benefits, unemployment, student aid, disability allowance, housing benefit.** www.fpa.fi (The Social Insurance Institution of Finland, *Kansaneläkelaitos, Kela*)
- **Work pension and Form E101:** www.etk.fi (Finnish Centre for Pensions, *Pensionsskyddcentralen i Finland*), www.tyoelake.fi
- **Occupational injury:** www.vakes.fi (Federation of Finnish Insurance Companies, *Olycksfallsförsäkringsanstaltens förbund i Finland*)
- **Income-based unemployment benefit:** www.tyj.fi (The Federation of Unemployment Funds in Finland, *Arbetslöshetskassornas samorganisasjon*)
- **Social aid and public health services:** www.stm.fi (The Ministry of Social and Health Care, *Social- och hälsovårdsministeriet*) and www.kommunerna.net

Faroe Islands:

- Pensions, social aid and general information: www.almannastovan.fo (only in Faroese)
- Unemployment and sickness daily benefits: www.als.fo (only in Faroese)
- Pregnancy benefit: www.barsil.fo (only in Faroese)

Greenland

- www.nanoq.gl (Greenland Home Rule Government, *Grønlands Hjemmestyre*)

Iceland

- **Pension, health insurance, sickness benefit, occupational injury and general information:** www.tr.is (Social Insurance Administration, *Tryggingastofnun ríkisins i Island*)
- **Unemployment:** www.vinnumalastofnun.is (Icelandic Labour Market Authority, *Arbejdsdirektoratet i Island*)
- **Maternity and parental benefits:** www.faedingarorlof.is
- **Work pension:** www.ll.is (the Icelandic Pension Funds Association, *Tillægspensjonsfondernes forbund i Island*)
- **Family benefits:** www.rsk.is (Internal Revenue, *Skattedirektoratet*)
- **Student aid:** www.lin.is (Icelandic Student Loan Fund, *Íslandske studerendes lånefond*)
- **Social aid** www.felagsmalaraduneyti.is (Ministry of Social Affairs and Social Security, *Socialministeriet i Island*)

Sweden

- **Pensions, sickness benefit, family benefits, occupational injury, etc.** www.forsakringskassan.se (Swedish Social Insurance Agency, *Försäkringskassan*)
- **Unemployment:** www.iaf.se (The Swedish Unemployment Insurance Board, *Inspektionen för arbetslöshetsförsäkringen i Sverige*)
- **Social aid:** www.socialstyrelsen.se (National Board of Health and Welfare, *Socialstyrelsen*)
- **Student aid:** www.csn.se (The Swedish National Board of Student Aid, *Centrala studiestödnämnden*)

Norway

- **Pensions, sickness benefit, family benefits, occupational injury, unemployment etc.** www.nav.no (The Norwegian Labour and Welfare Administration, *Arbeids- og velferdsetaten i Norge*)
- **Social aid:** www.shdir.no and www.fylkesmannen.no
- **Student aid:** www.lanekassen.no

Tax and national registration in the Nordic Area

- www.nordisketax.net/ Common Nordic tax portal

Looking for work

- <http://eures.europa.eu>
- Norway: www.eures.no or www.nav.no

This leaflet gives a general description of the social security benefit entitlements when moving within the Nordic Area. You should always contact the responsible authorities in the respective country in order to get correct and sufficient information in each individual case.

In Swedish:

Denna broschyr avser endast att ge en allmän beskrivning av den sociala tryggheten då man flyttar inom Norden. I ett enskilt fall bör man alltid kontakta de behöriga myndigheterna i respektive land för att kunna få rätt och tillräcklig information om hur saken ligger till i det aktuella fallet.