

NEAR VISION TEST

Looking distance 40 cm

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In the Finnish

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constitution, social security is defined as

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the universal right to basic subsistence in the event of unemployment, illness and disability and during old age as well as at

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the birth of a child or the loss of provider. Social security benefits can be in the form of cash benefits or services provided or purchased with public funds.

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The provision of social security is financed with taxes, tax-like payments, social insurance contributions and fees for service. Kela, the Finnish Social Insurance Institution, is one of

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the institutions implementing the Finnish social security system. It is a public institution supervised by the Finnish parliament. The schemes administered by Kela include basic pensions, health insurance, unemployment protection, rehabilitation, housing

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benefits, benefits for families with children, financial aid for students, and basic social assistance. Kela also administers schemes paying out disability benefits and conscript's allowances, among others. Kela has network of customer service points that covers the entire country.

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At the end of 2017, customer service around Finland was provided out of 182 service points operated solely by Kela and 142 service points operated jointly with other public-sector organisations. Phone inquiries can be directed to a range of customer service numbers, all operating nationwide and each with its own special area of benefit expertise. Applications for nearly all benefits can be made by signing in to Kela's online customer service. The first chapter of this Statistical Yearbook

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outlines the Finnish social security system and describes Kela's role as one of the institutions implementing the system. The following chapters focus on the individual schemes administered by Kela. The Finnish pension system consists of two statutory schemes, one providing earnings-related pensions and the other national pensions supplemented by guarantee pensions. Combined, these two schemes offer retirement security for old age, incapacity for work and the death of a provider. There are also a number of laws which provide for retirement security in the event of certain specific risks. Earnings-related pensions are payable to persons with earnings from public- or private-sector employment or from self-employment. The purpose of national pensions and guarantee pensions is to provide basic economic security for pensioners whose

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other pension income is small or non-existent. National pensions are paid in the form of old-age and disability pensions, while survivors' pensions can take the form of spouses' and orphans' pensions. Other pension benefits provided by Kela are the child increase, the front-veterans' supplement and the additional front-veterans' supplement. The amount of the earnings-related pension is affected by career length and earnings. Entitlement to an earnings-related pension is accrued for all pensionable self-employment or employment in the public or private sector. Earnings-related pension rights are also accrued when in receipt of an earnings-related daily allowance, during periods of childcare, and during degree-oriented study. There is no coordination between individual earnings-related pensions, but pensions payable under the legislation on employment accident and motor insurance take precedence, which means that they reduce the recipient's other earnings-related pension entitlement. The earnings-related pension scheme consists of a number of private- and public-sector subschemes, which are governed by different laws concerning pension provision. The pensions payable under these laws include old-age

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text: *Statistical Yearbook of the Social Insurance Institution, pages 368 - 369*



Finnish Federation
of the Visually Impaired



Finnish Institute for
Health and Welfare