

YTY – ASSOCIATION FOR MANAGERS AND PROFESSIONALS

**YTY**

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**MEMBER GUIDE**



## Dear member

In this guide, we present YTY's services and benefits for 2020. The benefits are the same for members of the YTY member associations. We will announce the benefits in e-newsletters throughout the year. So please remember to keep your email address up to date.

### Employment counselling

YTY's labour law advisor is just a phone call away. You can ask for advice on any questions or problems you may have concerning your employment.

### Earnings-related unemployment benefits

The membership fee for YTY includes membership in the KOKO unemployment fund. The fund pays earnings-related daily allowance for unemployed, employees who have been laid off and who have undergone voluntary or employment training, as well as job alternation compensation for the period of alternation leave. You must be a member of the unemployment fund for at least 26 weeks in order to qualify for the daily allowance.

### Career services

Some of our career services are also available in English.

### Member benefits

- YTY budget holiday homes in Levi, Himos and Vierumäki
- Stimulating and networking member events
- Member+ and A-Lomat services (pages in Finnish)
- Danske Bank mortgage and investment benefits
- Discounts on travel: Teboil, cruise lines, Hertz
- If insurance benefits



## Contact us

If you have any questions about membership or benefits, please contact us. We're here for you.

### YTY office

Open: 8.30–16

Switch: (09) 2510 1310

e-mail: [yty@yty.fi](mailto:yty@yty.fi)

### Employment-related legal advice, salary counselling and unemployment benefits counselling

Mon-Fri 8.30–13

tel. (09) 2510 1350

[tyosuhdeneuvonta@yty.fi](mailto:tyosuhdeneuvonta@yty.fi)

### Co-determination negotiation counselling for shop stewards and other contact persons

Satu-Maarit Urtti

tel. (09) 2510 1345

[satu-maarit.urtti@yty.fi](mailto:satu-maarit.urtti@yty.fi)



## Member card and mobile member card

Keep the card in your wallet, as it can be used to take advantage of membership benefits and as an insurance card when you travel. You will also find your membership number on the card.

You can order an YTY mobile membership card for your smartphone. You can place your order through **eAsiointi**. You can find the installation instructions on the YTY website. Your mobile card will be renewed every spring and you will receive a text message with your new download link. (only in Finnish)

## Newsletter

We will inform you about member issues in a newsletter sent to your email. Please remember to update any changes in your membership details, especially your **email address**. Inform the secretary for member affairs by email of any changes [yty@yty.fi](mailto:yty@yty.fi) or by phone (09) 2510 1310.

## Membership fees and discounts

The basic fee for individual members of YTY is € 23.75 / month (€ 285 / year). In addition, the fee may include the share of the company or member association. Payment methods include e-invoice, bank transfer, and employer collection – we recommend e-invoicing. YTY membership fees are tax deductible and will be reported directly to the tax authorities.

By separate application, we grant a discount on the normal membership fee to members who are without salary income or equivalent compensation due to unemployment, family leave, job alternation leave, study or long-term illness. The shortest qualifying period for a discount is three full calendar months. The discount to be deducted from the basic membership fee is 12 euros / month. Check member associations for discount policies directly from your own association.



## Membership register

Make changes to your membership details when your workplace or contact information changes. Addresses are updated automatically unless you have explicitly prohibited it. You can make changes on our website through **eAsiointi** (only in Finnish), by email at [yty@yty.fi](mailto:yty@yty.fi) or by telephone at (09) 2510 1310.

The membership register includes the following information:

- Surname and first names
- Personal ID number
- Home address
- Telephone number
- Email address
- Job title and status
- Education
- Employer, business sector and work address
- Membership fee payment method

*We collect and process only personal information that is necessary to conduct our business and the management of our membership.*



## Legal advice

You can ask the YTY labour law advisor for guidance on all work-related questions and difficulties. Here are some examples:

- Entering into and interpreting an employment agreement
- Questions related to collective agreements
- Grounds for termination of employment and determination of their legality
- Non-disclosure and non-compete agreements
- Reimbursement of travel expenses
- Annual holiday and working time questions
- Study leave and job alternation leave
- Guidance when going to work abroad

### **Negotiation support and insurances**

You will receive negotiation support, for example, in settling redundancy payments and claiming termination benefits. If necessary, YTY's lawyer will negotiate with the employer or a representative of the employers' association and seek a contractual solution in the manner you have agreed.

If the negotiations do not lead to an acceptable outcome, you will also have liability and legal liability insurance for the costs of litigation in employment disputes.

*You can reach YTY lawyers by phone on weekdays from 8.30 – 13.00, tel. (09) 2510 1350*

## How does YTY help with an employment dispute?

How can I get help if I am wrongfully dismissed or other mistreatment occurs?

### Contact us even if you only suspect something is wrong

YTY's telephone service is open every weekday. You can get in touch before anything has actually happened such as you suspect you will be dismissed for the wrong reasons.

– The reasons for contacting us are usually always well thought-out and well-founded, and almost every issue moves forward. The main reason why, together with the member we decide not to go forward, is the lack of evidence. In court, it is not the person who is right who wins, but it is the claimant who has the burden of proof. "Your word against mine" is not enough, says Heikki Kähkönen, employment relations attorney.

### A letter to the employer and an opportunity for mediation

As we move forward, YTY will draft letter which the member will comment on. The letter accepted by the member will be sent to the employer, who will provide an explanation. Very rarely is the answer so exhaustive that the matter is taken no further. Instead, it is common to agree on compensation at this stage. About half of the disputes are settled immediately after the correspondence.



### Negotiations

If the employer denies any wrongdoing and is unwilling to settle the matter, the investigation will continue and the employer will be contacted by letter again. The employer can then respond again. Many times a new attempt will provide the opportunity to negotiate a solution. Usually half of the remaining disputes are resolved at this stage without litigation.

### Writ of summons to court

If the dispute cannot be resolved through mutual discussion, the writ of summons will be filed. Prior to this, the costs and financial risks of handling the matter will be assessed together with the member. In the event of a legal proceeding, YTY will refer the matter to the law firm, which will file a written writ of summons. The counterparty will provide a written response to the summons within

about one month. After that, depending on the locality, it may take a year or a year and a half without anything happening, as the queues for processing are long. Also during this period mediation can continue and an agreement can be reached.

Before the actual hearing, a preparatory hearing will be held in which the judge and the attorneys will discuss what they agree on, what they disagree on and what evidence each party intends to present. In the taking of evidence documentary and personal evidence is used. The judge may also propose a settlement without an actual hearing. If there is still no reconciliation, in a few weeks there will be the main hearing, or in other words, a trial.

The District Court's judgment will be handed down a couple of weeks after the trial. The parties concerned must give notice of any dissatisfaction with the judgment within seven days of it being handed down. After that, an appeal must be submitted to the Court of Appeal within 30 days. Appeals are usually dealt with in a written procedure whereby the parties concerned and witnesses are not heard again.

Although YTY has long experience in employment matters, we cannot promise sure victories. Many times the counterparty will come forward with additional information during the process that may change the situation.

- Witnesses are of great importance, and the counterparty lawyer will try to get them to speak contradictorily and thus undermine their credibility. Being a witness is challenging when questioning is cunning and time has passed since the event in question. In addition, only one judge makes

the decision in the district court, says Heikki Kähkönen.

- It is also important to collect and store evidence of a dispute. For example, evidence in a work email can often no longer be accessed after things come to a head.

## How much can it cost?

All correspondence and mediation with the employer is included in the YTY membership fee. The costs of litigation, in the event of the YTY member losing the case, are covered by the YTY legal expenses insurance, up to a maximum of EUR 17,000, with the assistance of a lawyer appointed by the YTY. The deductible share is 15%, but at least EUR 350. In addition, any excess costs on the sum insured will be payable.

- The amount of legal expenses insurance is usually sufficient to cover the costs of the hearing in district court. However, there is a risk that the employer appeals against the decision in the Court of Appeal and this cannot be prevented. If the employer wins in the Court of Appeal, the cost could be high. We have one such case that eventually came to over EUR 50,000. Generally speaking, appealing against a district court decision is rare and not always possible for small amounts, Heikki Kähkönen comments.

- If the case is lost, YTY's legal expenses insurance also compensates the counterparty's costs, which are often higher than the member's own. Some legal expenses insurance policies offered by other sources do not cover the counterparty's expenses, but they will have to be paid by the policy holder in the event of losing the case, Kähkönen points out.

## Unemployment benefits and daily allowance

YTY has insured all of its members employed elsewhere in the KOKO Fund\*. The membership fee for the unemployment fund is included in YTY's membership fee. The KOKO Fund pays statutory benefits to YTY members:

- daily allowance for unemployment, lay-off periods and, under certain conditions, study allowance
- job alternation compensation for job alternation leave.

*\* Members of the Finnish Maritime Pilots Association, Maritime Traffic Pilots and Finavia Tekniset FT belong to the JATTK unemployment fund.*



### KOKO unemployment fund

The Unemployment fund for highly educated KOKO (prev. IAET unemployment fund) insures YTY members, providing earnings-related benefit in the event of loss of work or lay-off.

If you lose your job or become laid off, the unemployment fund will pay you earnings related unemployment allowance, if both the membership condition and the employment condition are fulfilled. The membership condition means that you have to have been a member of the fund for at least 6 months before becoming unemployed. The employment condition means that you have been in paid, social insurance-covered employment, for 26 calendar weeks during the 28 months immediately preceding unemployment.

If you are an entrepreneur, or you or your family members own shares of the company you work for this could effect to your rights to unemployment benefits.





## If you lose your job or become laid off

1. **Register as an unemployed jobseeker online** at [www.te-services.fi](http://www.te-services.fi) no later than on your first day of unemployment or lay-off. Unemployment is not considered to have begun until the day on which you register as an unemployed jobseeker. Please check the validity of your jobseeker status with your local Employment and Economic Development Office immediately after registering online. Allowance can only be paid for the period of being registered as a jobseeker. It is recommended that you register as soon as your unemployment begins even if you are not eligible for earnings-related allowance due to a severance package, since you will lose your right to earnings-related allowance if you are absent from the labor market for more than 6 months without an acceptable reason.
2. **Apply for earnings-related allowance.** Send your first application to KOKO unemployment fund through **eAsiointi** at [www.kokokassa.fi](http://www.kokokassa.fi) after 2 weeks of unemployment/ lay-off. Attach to your application all **necessary attachments**. Please note that you have to apply for earnings-related allowance within 3 months from the date you wish it to be paid. If you are laid-off, always fill full calendar weeks (Mon-Sun) to the application.
3. **Send continuing application.** Continuing applications must be filled for at least 4 calendar weeks or a month. Send the continuing application to KOKO even if you haven't received a decision on your first application yet.
4. **Update your contact information.** You can update your contact information in **eAsiointi**. If the handler of your application needs more information to handle your application, they will primarily contact you by e-mail.
5. **Follow the handling situation of your application.** Sending all needed attachments to KOKO on time quicken handling time of your application. You can follow the handling situation on the section **Payment Status**, and see your own application's information on **eAsiointi** and if needed, supplement it.

## Career services

### Personal coaching

Your membership fee includes one personal coaching session a year over the phone or via Skype (30 minutes). You can choose from the following topics: Job search and job search documents, skills recognition, social media skills/brand/LinkedIn, career considerations, workplace dilemmas, support for managerial situations, counselling for new entrepreneurs, work capacity maintenance and mental well-being.

[www.urapalvelut.fi/yty](http://www.urapalvelut.fi/yty)

*(you can change the language to English in the top right corner before signing in)*

## Member events

Every year we organise cultural or sporting events and events for the whole family. Invitations to events will be sent by e-newsletter.



## Scholarship fund

YTY has a scholarship fund that it opens for application at a time defined by the board, usually annually in the fall. In 2020, the application period will open in the autumn.

Scholarship Fund scholarships are awarded to support scientific research and publication work concerning management, professional expertise or professional organisation of senior staff. (Grants from the Scholarship fund shall be granted to support scientific research and publication work related to managerial work, expertise work or the professional organisation of senior salaried employees.) Publication work can be supported against real costs.

The grant is primarily intended for members of YTY and YTY member associations. The maximum amount of a single grant is EUR 5,000.



## YTY Holiday homes

YTY owns three high-quality holiday homes which members can rent throughout the year for a holiday with the family. The rent covers the maintenance and repair of holiday homes. Rental rates can be found on our website.

### Villa Hilla

The Villa Hilla holiday property is located in Levi, near Kittilä, in Rakkavaara. The total area of the two-storey villa is 120 m<sup>2</sup>. The cottage has four bedrooms and sleeps up to eleven people. Changeover day for the holiday week is Saturday.



#### Other benefits

- Rent includes two ski passes for the whole rental period during the winter season.
- Rent includes two daily playing rights to Levi Golf Course (not on departure day) during the summer season.

### Putti Torppa

Putti Torppa is located in Himos near Jämsä, in the Central Himos cottage area. The semi-detached log house includes 57 m<sup>2</sup> with a loft of 12 m<sup>2</sup>. There are beds for 5 + 2 people. Changeover day for the holiday week is Friday.

#### Other benefits

- Rent includes two ski passes during the winter season.
- Four rounds a day at 50 % off for the Himos-Patalahti golf course.

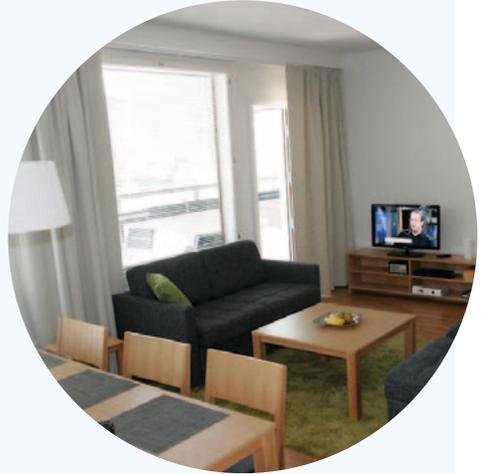


## Kuntokanto

Kuntokanto is located in Vierumäki, next to the Vierumäki Resort Hotel. The chalet is 65 m<sup>2</sup> and has 2 bedrooms. There are beds for 4 + 2 people. Changeover days are Friday and Monday.

### Other benefits

- Final cleaning is included in the price.
- Two Sporttipassi sports passes.
- Two low-cost golf rounds per day on the Classic golf course (not on departure day).



You can make reservations by logging in to the Member pages on the top right corner of YTY's website and going to the Memberplus site (Finnish only). You can also log in or register on the Memberplus website directly, then list the YTY Association for Managers and Professionals as your member association. Our holiday homes can be found under **Liittosi edut ja palvelut** (benefits and services of your association) as they are only available to YTY members. The homes in the **holiday homes section** are available for all members of Akava.

The cottages are available for reservation seven months prior to the week you wish to book between 00:00 on Sunday and Monday night and the first to book will get that week.

The booking fee (20 % of the total rent, but not less than 100 €) will be billed immediately, with the remainder payable 45 days before the start of the holiday. If you book 45 days or less before the time reserved, you must pay the full amount immediately.

[www.memberplus.fi](http://www.memberplus.fi) (in Finnish)



## YTY services for entrepreneurial members

YTY lawyers will advise you if you are a sole proprietor starting a business. You can check the essential documents for starting a business with our lawyers.

YTY is an AKY – Akavalaiset yrittäjät member organisation. AKY supplements YTY's services for entrepreneurial members. As a YTY member, you can take advantage of AKY's services and benefits and participate in events organised by AKY.

### Discount on UKKO.fi service charges

Members of AKY member organisations get a UKKO.fi billing service with a 20 % discount. The membership fee is 4 % of the total invoiced value-added tax (normal price 5 %).

In addition, you get a 10 % discount on UKKO Pro's monthly fee, starting from 0 €/month. UKKO Pro is intended for sole trader entrepreneurs who can use this service to automate their accounting and thus save on accountancy costs. You can also set up a trade name through the service free of charge if you do not already have one.

Discounts can be obtained by notifying UKKO.fi customer service that you are a member of the AKY organisation.

*Learn more about UKKO.fi's service and how to get started at [UKKO.fi](http://UKKO.fi)*

*Learn more about UKKO Pro and how to start using the service at [www.ukkopro.fi](http://www.ukkopro.fi)*

### Discount from OP Light Entrepreneurship service

Through AKY, you will receive a 20 % discount on the OP Light Entrepreneurship service.

*[www.akateemisetyrittajat.fi](http://www.akateemisetyrittajat.fi)*

### Fondia's VirtualLawyer free of charge

VirtualLawyer is an online legal data bank created by lawyers at Fondia, which provides basic legal information to help you manage your day-to-day business. The service includes more than 1,700 articles on legal issues important to entrepreneurs in Finnish and English, as well as over 150 document templates with drafting guidelines and checklists.

As a member of YTY, you get free access to the VirtualLawyer service which normally has a standard fee of € 240 per year. Log in to the YTY website to find instructions for using the service.

## Danske Bank

### Mortgage benefits

- always discount on the margin automatically
- no service charge or arrangement fee
- daily transactions 25–50 % cheaper during mortgage repayment
- 4–12 month grace periods without a service charge.

### Benefits in investment services

- Even if you do not transfer your total customership, you invest more cheaply: Danske account and domain name free of charge.
- Online service without monthly fees and transfer of book-entry account to Danske Bank EUR 0. You only pay brokerage commissions. In addition, the benefits of additional investor services.
- A 15 % discount on Danske Asset Management and Danske Investment Advisory Services.
- Free mapping meeting for the entrepreneur and support in personal juridical matters.

*[danskebank.fi/akava](https://danskebank.fi/akava)*

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## A-Lomat

### Cottages

A-Lomat rent holiday cottages and flats. There are 23 holiday homes for rent around Finland.

*Holiday rentals can be booked at [memberplus.fi/lomahuoneistot](https://memberplus.fi/lomahuoneistot) (Finnish only)*





## Hostels

By reserving your accommodation in the members' own Hostellit.fi booking system, you will receive an immediate 10% discount on your accommodation in domestic hostels. Hostel accommodation is also an affordable option when travelling abroad. With an international hostel card you can choose from almost 4000 HI hostels in about 90 countries. They also offer a discount of at least 10 % with the hostel card, or it is even a prerequisite for overnight stays in hostels in some countries. The card also gives you many other regional travel related benefits in Finland and abroad as well as timely travel tips and information on budget accommodation directly to your email.

As a member of Akava confederation you can buy an international hostel card for € 15 (regular price € 20). The card is valid until the end of the year following the year of purchase.

[www.hostellit.fi/en](http://www.hostellit.fi/en)

## Wellness holidays

You can apply for wellness holidays, which are supported with income from Veikkaus with the support of the Ministry of Social Affairs and Health, in cooperation with Hyvinvointilomat ry.

The subsidised holiday is granted on an economic, health and social basis, taking into account first-timer status. A holiday may be granted at most every two years.

The subsidised full board holiday is

- As a rule, five days of full board *including breakfast, lunch and dinner. An evening snack is also offered on a family holiday with children.*
- Accommodation for adults in double rooms and for families with children in family rooms (it can vary according to holiday destination).
- There are programmed group activities twice a day. *On arrival and departure day, the program will vary according to holiday destination.*
- Family holidays include two-hour supervised child care two times during the holiday for children aged 3 to 6.
- The deductible varies by holiday destination (50–125 €/adult/5 days) *Children under the age of 16 are free of charge with a guardian.*

<http://hyvinvointilomat.fi> (in Finnish)



## Member+ member benefit service

Member+ is a joint membership service for Akava confederation members. It offers up-to-date benefits to members of YTY and other Akava trade unions and their family members. Member+ rents/offers holiday homes from A-Lomat and member organisations. You can sign up for the service free of charge. Select Esimiehet ja Asiantuntijat YTY from the trade union menu to ensure that all your interests are reflected in the service.

You can also join a Facebook group or follow Member+ on Instagram.

[memberplus.fi](http://memberplus.fi) (only in Finnish)

## Fuel discount

### Teboil

YTY membership card brings special benefits at Teboil service stations, including a discount of **2,1 cents per litre** of petrol or diesel fuel and 10 per cent off the price of lubricants (not applicable to canisters exceeding 10 litres).

Member discounts on fuel and lubricants are available at regular and unmanned Teboil service stations (excluding Express unmanned stations) when paying in cash or by debit card, MasterCard or Visa. If your payment card includes the K-Plussa feature, then you may select the member benefit instead of Plus points at the checkout or vending machine.

You claim the discount by displaying your YTY membership card when paying at the counter or by inserting it first into the vending machine before using your payment card. The discount will be reckoned on current prices at the manned or unmanned service station.



## Discount from cruise lines

### Tallink Silja

The TallinkSilja shipping line provides varying special offers for leisure travel every month. YTY members may join Club One free of charge, and are admitted directly to the intermediate Silver level of the programme. You may register and provide your contact details online at [www.clubone.fi/erikoisliittyminen](http://www.clubone.fi/erikoisliittyminen) (Finnish language only). If you are already a member of Club One, then your current membership number will remain unchanged. Simply send e-mail to [erikoisliittymiset@tallinksilja.com](mailto:erikoisliittymiset@tallinksilja.com) specifying your union (YTY) and the customer number **9057**.

*For further details check out the website at [www.clubone.fi](http://www.clubone.fi)*

*For timetables and reservations: Club One, tel. +358 60 015 268 (EUR 1,75 per call + local/mobile call charge)*

### Viking Line

Viking Line provides even 10 % discount from the current rate for the following cruises:

- Helsinki-Stockholm-Helsinki, service code **FKKRY**
- Turku-Stockholm-Turku, service code **FKKRY**
- Helsinki-Tallinn-Helsinki day cruise, service code **FKKRYP**

*Bookings through [www.vikingline.fi](http://www.vikingline.fi), travel agencies or by phone 0600 41577.*

### Eckerö Line

Eckerö Line member discount is 10–15 % from current price. The price depends on departure date and time and time of booking.

*Bookings only through [www.eckeroline.fi](http://www.eckeroline.fi) with code **JARJ20***





## Federation of Professional and Managerial Staff (YTN)

As AKAVA's collective bargaining organisation for the private sector, YTN is responsible for activities relating to negotiations and contracts for AKAVA's field members in commercial, service and industrial sectors.

One of YTN's prime objectives is to improve the earnings level and conditions of employment of professional and managerial employees by, among other approaches, strengthening contractual activities.

YTN's main objectives

- Strengthening contract activities in all contracting sectors
- Identifying the personnel group of managerial and professional staff in all labor legislation
- Ensuring equal representation of personnel representatives
- Improving the operational framework for personnel representatives (use of time, access to information, authority to act)
- Comprehensive coverage of the application of Finland's Working Hours Act and payments for working hours under the provisions of the Act
- Obtaining payment for work-related leisure-time travel
- Ensuring practical implementation of Finland's Act on Cooperation Within Undertakings
- Promoting the use of working-hour banks
- Enhancing official monitoring of enforcement of Finland's Working Hours Act
- Safeguarding the earnings level of managerial and professional staff
- Developing occupational safety and health
- Pursuing equitable tax policy, equality in unemployment benefits and social security, and improved employment protection



## Lobbying

One important function of YTY is to promote and oversee the common interests of its members at work and in society more generally. YTY shares this collective lobbying function with the Confederation of Unions for Professional and Managerial Staff in Finland – Akava and with the Federation of Professional and Managerial Staff – YTN, which lobbies for private sector employees belonging to Akava-affiliated unions.

Work on behalf of individual members involves providing employment advice, legal services, and various advisory materials. Members may also approach YTY for advice on salary standards, or consult the YTY legal department for technical assistance with aspects such as employment contracts, non-disclosure and restraint of trade agreements.

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## Activities at the workplace

### Company level employee association

Many companies have a local staff association operating at unit, enterprise or group level. The role of such an association includes defending the employment-related interests of their members. Employee associations have a registered independent legal identity, meaning that they may enter into binding local agreements and collective agreements on behalf of their members. We recommend membership of any YTN-affiliated employee association operating at your workplace.

### Staff representatives

Staff representatives include the elected representatives of senior salaried employees, shop stewards and other representatives elected to positions of trust, staff liaison officers, and representatives elected under the Employment Contracts Act. The elected representatives of senior salaried employees may belong to any YTN-affiliated trade union, including YTY, but will represent all senior salaried employees working in the represented staff group regardless of trade union membership. A staff liaison officer also serves as a link between YTY and its members and affiliated staff associations at the workplace.

*For more information on contact persons and business association activities, please contact representative Satu-Maarit Urtti [satu-maarit.urtti@yty.fi](mailto:satu-maarit.urtti@yty.fi), tel. (09) 2510 1345*

## YTY Board of Directors 2018–2020

YTY's Board of Directors is elected for a term of three years. The term of office of the current Board will expire 31.12.2020.

CHAIRMAN

**Holmlund Ralf**

*Wärtsilä Finland Oy  
040 574 5832*

VICE CHAIRMAN

**Haapala Pirkko**

*Voimisteluseura Keski-Uusimaa ry  
050 567 8662*

MEMBERS

**Kivilaakso Ulla**

*Suomen Osuuskauppojen Keskuskunta*

**Lehtilahti Risto**

*Nokia Solutions and Networks Oy*

**Pyy Marko**

**Simonen Sami**

*Finnair Oyj*

**Westergren Kari**

*Helsingin Op Pankki Oyj*

ALTERNATE MEMBERS

BY CONVENTION:

**Sovala Roope**

*Yleisradio Oy*

**Hyvärinen Keijo**

*Elisa Oyj*

**Rautava Antti**

*Finnpilot Pilotage Oy*

## Contact information



YTY office

Mailing address: Rautatieläisenkatu 6, 00520 Helsinki

Visiting address: Kellosilta 7, 00520 Helsinki

[yty@yty.fi](mailto:yty@yty.fi), [www.yty.fi](http://www.yty.fi)



Unemployment fund for the highly educated KOKO

Ratavartijankatu 2, 00520 Helsinki

Visiting address: Ratavartijankatu 2 B, 4.krs

[www.koko-kassa.fi](http://www.koko-kassa.fi)

Customer service by appointment only.

Reservations online or by phone.

Telephone service: (09) 4763 7600

Check the service hours on the KOKO web pages.



JATK unemployment fund

Hietalahdenranta 13, 00180 Helsinki

[asiakaspalvelu@jattk.fi](mailto:asiakaspalvelu@jattk.fi)

Tel. (09) 720 6820, Tue and Thu 9–11.30, Wed 12–14.

[www.jattk.fi](http://www.jattk.fi)

## SYT

Rohkeutta yrittää.

Suomen Yrittäjien Työttömyyskassa SYT

PL 86, 00251 Helsinki

Visiting address: Mannerheimintie 76 A

The office is open: Mon–Thu 9–14

Telephone service: (09) 622 4830

Mon–Thu 9–12 and Tue 13–15

[neuvonta@syt.fi](http://neuvonta@syt.fi), [www.syt.fi](http://www.syt.fi)



# What do I do if...

## ... I enter into an employment relationship or my job changes?

Contact the YTY labour law advisor. You can check the employment contract with the lawyer. Get help with your employment relationship negotiations with your employer. We also provide salary advice based on member research.

**Employment issues:** Labour law advisor Mon -Fri 8:30–13:00, tel. (09) 2510 1350

## ... my employment is being terminated unjustifiably in my opinion?

Contact the YTY labour law advisor. He will evaluate your situation and, if the termination appears to be illegal, he will seek a settlement in the manner you have agreed. If the negotiations do not lead to an acceptable outcome, you will also have liability and legal liability insurance for the costs of litigation in employment disputes. In order to use the insurance, YTY's lawyer must first identify and settle the dispute.

## ... I lose my job or I am laid off?

- Register as an unemployed jobseeker at latest on the first day of unemployment or layoff [www.te-palvelut.fi](http://www.te-palvelut.fi)
- Keep your job application valid as directed by the TE office
- Send your first daily allowance application after two weeks to KOKO and make sure you have all the necessary attachments. See instructions at [www.koko-kassa.fi](http://www.koko-kassa.fi)  
Extension applications are submitted in four-week periods or monthly.
- If you are unemployed/laid off for more than three calendar months, you can apply for a discount on the YTY membership fee. The discount deducted from the basic membership fee is 12 euros/month. Contact the secretary for member affairs, [yty@yty.fi](mailto:yty@yty.fi) or Tel. (09) 2510 1310.

### ... I retire?

You can either terminate your membership or become a retired member. The resignation shall be effected by written notice, for example by e-mail to [yty@yty.fi](mailto:yty@yty.fi). Include the information that you are resigning from YTY and the KOKO fund in the message. You can become a retired member if you permanently leave working life. The transfer requires written notification, e.g. by e-mail to the above address. Mention in the message that you will be a retired member and that you will leave KOKO and the date of resignation. The membership fee is 72 euros/year. For more information, contact the secretary for member affairs, tel. (09) 2510 1310.

### ... I have children, study, take job alternation leave or a long sick leave?

We grant a discount on the normal membership fee to members who are **without salary income or equivalent compensation** due to unemployment, family leave, job alternation leave, study or long-term illness. The shortest qualifying period for a discount is three full calendar months. The discount to be deducted from the basic membership fee is 12 euros/month. You can find discount instructions on our website.

### ... I'm leaving for an international assignment?

It is a good idea to consult YTY's labour law advisors before signing the agreement for the international assignment. On the YTY website you will find a lot of information on working abroad and things to take into account. In the search field, enter "international work". If you are covered by Finnish social security, it is a good idea to maintain your membership as normal.

### ... I move abroad?

Contact your labour law advisor, especially if you have any doubts about the effects of your stay abroad on your unemployment benefits. You can find more information on our website with the search word "abroad". A member who is temporarily living abroad and is not covered by the Finnish social security system has the opportunity to remain as a member in abeyance.



## Recommend YTY!

For every new YTY member you bring, you will receive a 40 euro Super Gift Certificate which you can use in over 100 stores and experiences.

Ask the new member to provide your name and email address in the "More Details" section on the signup form, and we'll send the gift certificate to your email address.



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