EU citizens			
less than 365 days			
During working hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work, illness/accident
Employee	EHIC / Certificate from FK / FUB	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student employed at UU	EHIC / Certificate from FK / FUB	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student with Scholarship	EHIC / FUB	Personal injury insurance for students	Health and parent insurance for doctoral students with scholarships
PhD student after employment, registered in Ladok	EHIC / FUB	Personal injury insurance for students / FUB (only covers disability benefits) / SPS (requires social security number)	No protection
Not employed/not accepted (eg. Postdoc with scholarship and Erasmus intership)	EHIC / FUB	Private accident insurance / FUB (only covers disability benefits) / SPS (requires social security number)	No protection
El asilius liiteisilipj	EHIC/ FOB	Compensation for accidents (disability compensation, burning and aches,	Compensation for loss of income in the event of absence from work,
Outside working hours	Reduced healthcare costs	blemishes and men)	illness/accident
Employee	EHIC / Certificate from FK / FUB	Private accident insurance / FUB (only covers disability benefits)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student employed at UU	EHIC / Certificate from FK / FUB	Private accident insurance / FUB (only covers disability benefits)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student with Scholarship	EHIC or FUB	Private accident insurance / FUB (only covers disability benefits)	Health and parent insurance for doctoral students with scholarships
PhD student after employment, registered in Ladok	EHIC or FUB	Private accident insurance / FUB (only covers disability benefits)	No protection
Not employed/not accepted (eg. Postdoc with scholarship and Erasmus intership)	EHIC or FUB	Private accident insurance / FUB (only covers disability benefits)	No protection.

EU citizens more than 365 days			
During working hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
	Social security number / Certificate	Occupational injury insurance (FK) /	The sick pay via UU day 2-14, then sickness
Employee	from FK / FUB	Security insurance (PSA)	benefit via FK
	Social security number / Certificate	Occupational injury insurance (FK) /	The sick pay via UU day 2-14, then sickness
PhD student employed at UU	from FK / FUB	Security insurance (PSA)	benefit via FK
			Health and parent insurance for doctoral
PhD student with Scholarship	Social security number / FUB	Personal injury insurance for students	students with scholarships
		Personal injury insurance for students /	
PhD student after employment,		FUB (only covers disability benefits) / SPS	
registered in Ladok	Social security number / FUB	(requires social security number)	No protection.
Not employed/not accepted (eg.			-
Postdoc with scholarship and		Private accident insurance / FUB (only	
Erasmus intership)	Social security number / FUB	covers disability benefits)	No protection.
		Compensation for accidents (disability	Compensation for loss of income in the
		compensation, burning and aches,	event of absence from work in connection
Outside working hours	Reduced healthcare costs	blemishes and men)	with illness / accident
	Social security number / Certificate	Private accident insurance / FUB (only	The sick pay via UU day 2-14, then sickness
Employee	from FK / FUB	covers disability benefits)	benefit via FK
	Social security number / Certificate	Private accident insurance / FUB (only	The sick pay via UU day 2-14, then sickness
PhD student employed at UU	from FK / FUB	covers disability benefits)	benefit via FK
		Private accident insurance / FUB (only	Health and parent insurance for doctoral
PhD student with Scholarship	Social security number / FUB	covers disability benefits)	students with scholarships
PhD student after employment,		Private accident insurance / FUB (only	
registered in Ladok	Social security number / FUB	covers disability benefits)	No protection.
Not employed / not accepted (eg.			
Postdoc scholar and Erasmus		Private accident insurance / FUB (only	
internship)	Social security number / FUB	covers disability benefits)	No protection.

		Non-EU citizens less than 365 days	
During working hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
		Occupational injury insurance (FK) /	The sick pay via UU day 2-14, then sickness
Employee	FUB	Security insurance (PSA)	benefit via FK
		Occupational injury insurance (FK) /	The sick pay via UU day 2-14, then sickness
PhD student employed at UU	FUB	Security insurance (PSA)	benefit via FK
			Health and parent insurance for doctoral
PhD student with Scholarship	FUB	Personal injury insurance for students	students with scholarships
PhD student after employment,		Personal injury insurance for students / FUB (only covers disability benefits) / SPS	
registered in Ladok	FUB	(requires social security number)	No protection.
Not employed / not accepted (eg		Private accident insurance / FUB (only	
Postdoc scholar and Erasmus	FUB	covers disability benefits)	No protection.
		Compensation for accidents (disability	Compensation for loss of income in the
		compensation, burning and aches,	event of absence from work in connection
Outside working hours	Reduced healthcare costs	blemishes and men)	with illness / accident
		Private accident insurance / FUB (only	The sick pay via UU day 2-14, then sickness
Employee	FUB	covers disability benefits)	benefit via FK
		Private accident insurance / FUB (only	The sick pay via UU day 2-14, then sickness
PhD student employed at UU	FUB	covers disability benefits)	benefit via FK
		Private accident insurance / FUB (only	Health and parent insurance for doctoral
PhD student with Scholarship	FUB	covers disability benefits)	students with scholarships
PhD student after employment,		Private accident insurance / FUB (only	
registered in Ladok	FUB	covers disability benefits)	No protection.
Not employed / not accepted (eg		Private accident insurance / FUB (only	
Postdoc scholar and Erasmus	FUB	covers disability benefits)	No protection.

n	Non-EU citizens nore than 365 days	
Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
Social security number	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
Social security number	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
Social security number	Personal injury insurance for students	Health and parent insurance for doctoral students with scholarships
Social security number	Personal injury insurance for students / FUB (only covers disability benefits) / SPS (requires social security number)	No protection.
Social security number	FUB  Compensation for accidents (disability	No protection.  Compensation for loss of income in the
Reduced healthcare costs	compensation, burning and aches, blemishes and men)	event of absence from work in connection with illness / accident
Social security number	Private accident insurance / FUB	The sick pay via UU day 2-14, then sickness benefit via FK
Social security number	Private accident insurance / FUB	The sick pay via UU day 2-14, then sickness benefit via FK Health and parent insurance for doctoral
Social security number	Private accident insurance / FUB	students with scholarships
Social security number	covers disability benefits)	No protection.
Social security number	Private accident insurance / FUB	No protection.
	Reduced healthcare costs  Social security number  Reduced healthcare costs  Social security number  Social security number  Social security number  Social security number  Social security number	Compensation for accidents (disability compensation, burning and aches, blemishes and men)  Social security number  Personal injury insurance (FK) / FUB (only covers disability benefits) / SPS (requires social security number)  Social security number  FUB  Compensation for accidents (disability compensation, burning and aches, blemishes and men)  Social security number  Private accident insurance / FUB  Social security number  Private accident insurance / FUB  Private accident insurance / FUB (only covers disability benefits)

Students at undergraduate and graduate level shorter than 365 days			
School hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
	EHIC (Student IN if no longer		
European exchange students through	entitled to insurance in the home		
agreements	country)	Personal injury insurance for students	No protection.
Non-European exchange students			
through agreements	Student IN	Personal injury insurance for students	No protection.
European students not via exchange			
agreements	EHIC	Personal injury insurance for students	No protection.
Non-paying bachelor/master's students	EHIC (Student IN if no longer entitled to insurance in the home country)	Personal injury insurance for students	No protection.
	,,		·
Paying bachelor/Master's students	FAS+	Personal injury insurance for students	No protection.
		Compensation for accidents (disability	Compensation for loss of income in the
		compensation, burning and aches,	event of absence from work in connection
Outside school hours	Reduced healthcare costs	blemishes and men)	with illness / accident
European exchange students through agreements	EHIC (Student IN if no longer entitled to insurance in the home country)	Student IN	No protection.
Non-European exchange students			
through agreements	Student IN	Student IN	No protection.
European students not via exchange			
agreements	EHIC	Home insurance	No protection.
Non-paying bachelor/master's students	EHIC (Student IN if no longer entitled to insurance in the home country)	Home insurance	No protection.
Paying bachelor/Master's students	FAS+	FAS+	No protection.

Students at undergraduate and graduate level longer than 365 days			
School hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
European exchange students through			
agreements	Social security number or EHIC	Personal injury insurance for students	No protection.
Non-European exchange students through agreements	Social security number	Personal injury insurance for students	No protection.
European students not via exchange agreements	Social security number or EHIC	Personal injury insurance for students	No protection.
Non-paying bachelor/master's students	EHIC (Student IN if no longer entitled to insurance in the home	Personal injury insurance for students	No protection.
Paying bachelor/Master's students	Social security number or FAS+	Personal injury insurance for students  Compensation for accidents (disability compensation, burning and aches,	No protection.  Compensation for loss of income in the event of absence from work in connection
Outside school hours	Reduced healthcare costs	blemishes and men)	with illness / accident
European exchange students through agreements	Social security number or EHIC	Home insurance in first hand (Student IN as backup)	No protection.
Non-European exchange students through agreements	Social security number	Home insurance in first hand (Student IN as backup)	No protection.
European students not via exchange agreements	Social security number or EHIC	Home insurance	No protection.
Non-paying bachelor/master's	,		
students	Social security number or EHIC	Home insurance	No protection.
Paying bachelor/Master's students	Social security number or FAS+	Home insurance in first hand (FAS+ as backup)	No protection.