

Newsflash

Welcoming **If P&C Insurance Ltd (publ)** as
our health benefits partner in Finland

December 2025



The Finnish health benefits landscape:

A blend of public welfare and employer support

Understanding the health benefits landscape in Finland is essential for employers seeking to support their teams effectively. This overview explores how the Finnish system blends public healthcare with employer-sponsored services, the growing role of private insurance, and the increasing demand for comprehensive, accessible medical coverage among Finnish employees.

Finland is globally recognized for its robust social welfare system, which guarantees universal healthcare access to all residents. The healthcare services are organized by Kela, the Social Insurance Institution of Finland, and the wellbeing services counties¹. This ensures that basic healthcare needs are equally accessible to all citizens. Public healthcare in Finland includes primary services, such as monitoring the population's health and treating diseases but also specialised healthcare in hospitals².

However, while the public system is comprehensive, it is not without limitations. Long waiting times for specialist care and elective procedures are common, and access to private healthcare is often seen as a valuable supplement. This is where employer-sponsored health benefits play a crucial role.

Mandatory vs. supplementary benefits

Employers in Finland are legally required to provide occupational health services, which include preventive care, workplace health assessments, and support for work-related illnesses or injuries³. These services are governed by the Occupational Health Care Act and must be arranged at the employer's expense.

Beyond these statutory requirements, many employers offer supplementary benefits to attract and retain talent. These include:

- Occupational health services beyond the statutory minimum
- Private medical insurance
- Leisure time accident insurance
- Group life and disability insurance
- Travel insurance
- Lunch, well-being and culture benefits
- Flexible working times

In fact, over 65% of Finnish employees say they value benefits more than salary when choosing a job⁴. This underscores the importance of offering a competitive benefits package that goes beyond the basics.

1 [Social Security in Finland - Kela](#)
2 [Health Services in Finland - Ministry of Social Affairs and Health](#)
3 [Occupational Health Care in Finland - Ministry of Social Affairs and Health](#)
4 [Employee Benefits in Finland - MantraCare](#)



If P&C Insurance Ltd (publ)

The new IGP Network Partner for medical plans in Finland

We're excited to announce a new strategic partnership with If Insurance, one of the leading providers of employee health insurance in Finland. This collaboration marks a significant step forward in our mission to offer comprehensive, locally relevant medical benefits to employers and their teams.

Insurance solutions for large corporations

Founded in the Nordics and deeply embedded in the Finnish market, If Insurance is a trusted name in corporate health and personal insurance. Their solutions are designed to complement Finland's public healthcare system, offering fast access to private care, specialist consultations, and customizable coverage options for employers of all sizes.

1 [Health Insurance for Companies - If Insurance](#)

Why partner with If Insurance?

Here's what makes If Insurance a standout partner for employers in Finland:

Fast access to high-quality care

Employees insured through If can bypass long public queues and access private healthcare providers like Terveystalo, Mehiläinen, Pihlajalinna, and Aava - some of the most reputable clinics in Finland. In many cases, employees can see a specialist within 2 days, and even same-day appointments are possible¹.

Comprehensive coverage

If's health insurance plans cover a wide range of medical needs, including:

- Examinations and treatment of illness or injury
- Hospital care and surgeries
- Specialist consultations (e.g., MRI scans)
- Post-surgery physical therapy (up to 10 sessions)
- Optional coverage for prescription medicines¹

This ensures that employees receive holistic care, from diagnosis to recovery.

Direct billing and seamless experience

Employees can visit If's partner clinics without worrying about upfront payments. Thanks to direct billing, the process is smooth and hassle-free, reducing administrative burdens for both employees and HR teams¹.

Reduced sick leave and cost savings

One of the most compelling benefits of If's offering is its impact on productivity. Quick access to treatment helps employees recover faster, reducing the duration of sick leave. According to If, one day of sick leave costs approximately €400, while a full year of health insurance for one employee costs about the same. This makes health insurance not just a benefit - but a smart business investment².

Boosting employer branding

Offering private health insurance is a powerful way to enhance your employer brand. It signals that you care about your employees' well-being and are willing to invest in their health. This can be a decisive factor for top talent evaluating job offers in Finland's competitive labor market³.

1 [Health Insurance - If Insurance](#)

2 [Health insurance for Finnish companies - If Insurance](#)

3 [Employee Benefits for Finnish Companies - If Insurance](#)

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“We are proud that our strong expertise, as well as the high quality of our service and product offering in health insurance, is recognized and has led to the start of our collaboration with IGP, in which we serve as the network partner in Finland. This expansion comes at a time when employers and employees need dependable and high-quality health insurance solutions more than ever. In Finland, the number of employer-paid health insurance policies has almost doubled in the past decade, clearly showing that companies are strongly investing in employee benefits and employee well-being, a well-founded investment that also supports employers through employees' improved work ability.”

Markus Munter
Head of Employee Benefits Underwriting
If Insurance, Finland

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“We are pleased that IGP sees If as a strong and dependable health insurance provider in the Finnish market, capable of delivering the quality and consistency global employers require. The need for reliable medical solutions has grown rapidly, and employers are placing more emphasis than ever on work ability and timely access to care. Through our collaboration with IGP, multinational companies can now include Finland in a coordinated health insurance framework that supports these priorities in practice, providing globally aligned benefits with centralized governance, predictable outcomes, and a clear link between employee well-being and improved productivity.”

Timo Koskela
Head of Sales & Client Service and Country Manager
If Insurance, Finland

What this means for you as an employer

With If Insurance now part of our network, employers in Finland can:

- Offer tailored health benefits that go beyond statutory requirements
- Improve employee satisfaction and retention
- Reduce absenteeism and associated costs
- Strengthen their position in the Finnish talent market

As part of our partnership with If Insurance, a range of health-related coverages can be included in IGP accounts. These include Group Medical Insurance as the core benefit, with the option to add the following riders for enhanced protection:

- Extended physiotherapy coverage: Provides up to five 45-minute physiotherapy sessions, for treatment of illness or injury resulting from an accident.
- Critical Illness: Provides a lump-sum benefit upon diagnosis of a covered serious illness or injury, helping employees manage unexpected medical and financial burdens.
- Temporary Disability: Offers income replacement for employees temporarily unable to work due to an accident.
- Medical Disability – Accident: Compensation for permanent disability is paid if the insured person suffers a general permanent disability of at least 10% as a result of an accident.
- Death coverage: A death benefit is paid to the beneficiary if the insured person dies as a result of an illness or accident.

These riders allow employers to tailor their health benefits to meet diverse employee needs, while reinforcing their commitment to well-being and financial security.

Finland’s unique combination of public healthcare and private supplementation presents both opportunities and complexities for employers.

With If Insurance as the IGP Network Partner, employers are well equipped to navigate this landscape and offer meaningful, locally relevant health benefits to their teams.



For more information, please contact your IGP Business Development Manager or...



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