

We safeguard
your everyday
life, we
support your
work!



Insurance cover for grant recipients

The Farmers' Social Insurance Institution Mela

8.2.2023

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Programme:

Webinar opening by Koneen säätiö

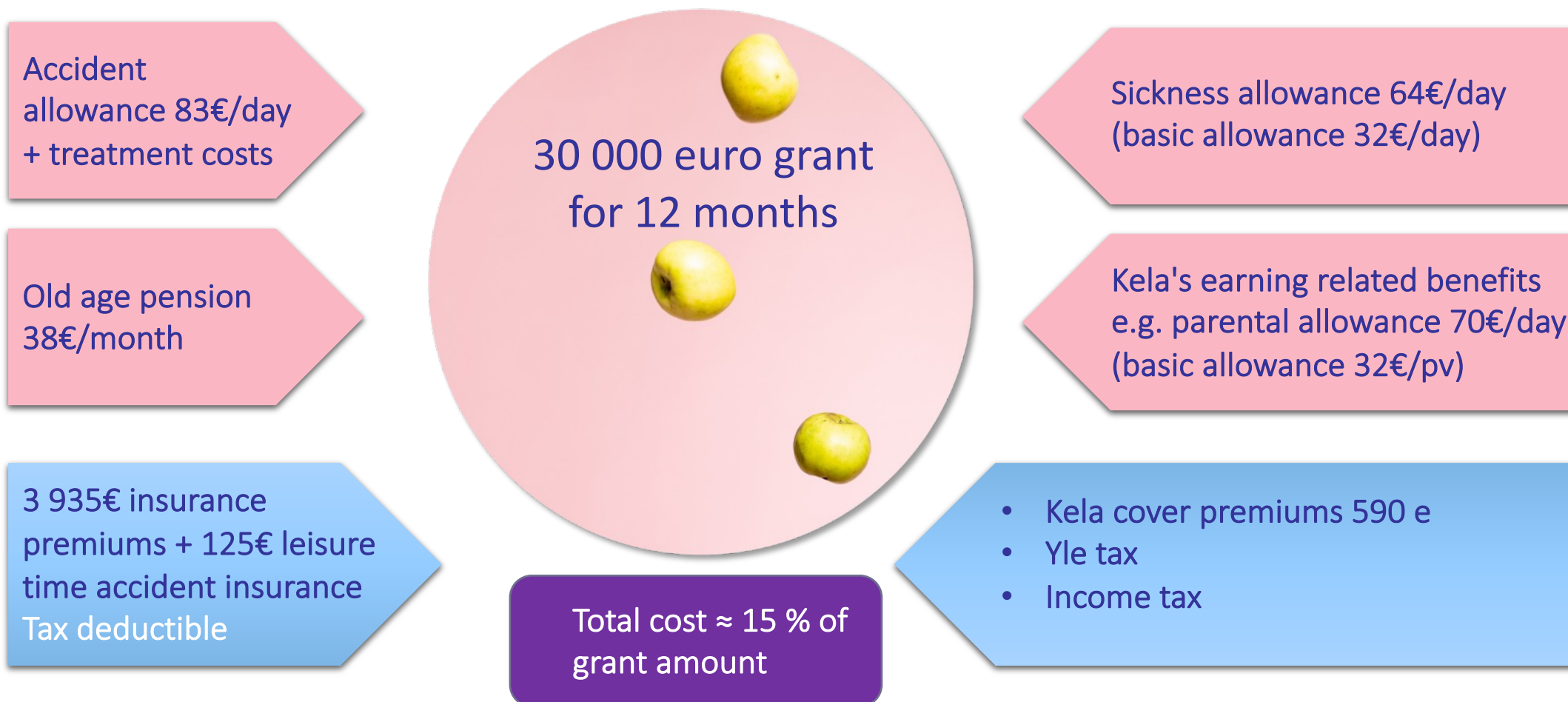
Insurance cover for grant recipients, Petra Kaukonen Mela

- General information about the MYEL Insurance,
- How the insurance is worked out
- Changes in grant work
- Insurance when working abroad
- Insurance premiums
- Applying for insurance

Mela cover for grant recipients



Mela cover for grant recipients, example



Insurance cover for grant grant work

When you receive a personal grant (or your personal share of a working group's grant) from a Finnish issuer to undertake scientific or artistic work, the insurance is compulsory if

- the grant is **awarded for a minimum work duration of 4 months**
- the grant amount converted into an annual earnings figure amounts to 4 288 € (2023). Minimum grant amount is 1 429 € / 4 months
- you do not receive statutory old age pension
- you are between the ages of 18 and 67
 - for those born in 1957 or earlier, the insurance obligation ends at age 68
 - for those born between 1958 and 1961, the insurance obligation ends at age 69
 - for those born in 1962 or later, the insurance obligation ends at age 70
- you live in Finland, OR you live abroad, but are subject to Finnish social security

Insurance is based on annual earnings

- A grant recipient's annual earnings figure (aka MYEL earnings) is calculated from the personal grant amount in relation to work duration

$(\text{total grant amount} - \text{expenses}) \times 360 / \text{number of working days}$

- Expenses can be deducted from the grant amount if the grant is intended for expenses as well as work by the grant awarder
- The annual earnings figure / MYEL earnings cannot be changed during the insurance period
 - index adjustments are made yearly

Why annual earnings instead of the exact grant amount?

- **Determining annual earnings is a calculatory procedure, that is done to all income that is registered to the Finnish earnings- and accrual register**
 - In Finnish Pension system all income is converted into annual income.
- **MYEL-earnings is the the basis of your social security during the insurance period. It is used to calculate:**
 - MYEL pension accrual, MATA compensation, Mela sickness allowance.
 - benefits paid by Kela, such as maternity, parental and sickness allowances.
- **MYEL earnings are always calculated on an annual basis, even if your grant or scholarship period is shorter than one year.**
 - Insurance payments are calculated from annual earnings based on the length of the insurance.

General information about MYEL insurance and Kone foundations grants

- **MYEL insurance is confirmed for each grant (issued by Kone foundation or other issuer)**
 - Each grant's details will be examined and grant insured separately
- **MYEL insurance is issued according to the duration of grant work given by Kone Foundation**
 - Mela's insurance starts from the date given by the grant recipient
- **You must apply for MYEL insurance within three months of starting grant work**
- **Mela is able to issue insurances retrospectively for the present or the previous year**

Grants for working groups

Kone Foundation awards grants for projects

- Monthly payments are made to the members from the project (personal share of the grant)
- Kone notifies Mela of a member's total grant amount in the same way as in personal grants

Leader of working group or project applies for an insurance for themselves only, if they work on the grant (Kone foundation is an exception compared to other grant awarders)

- No need to inform Mela of group members, changes to their personal shares or work durations. These changes are reported to Kone foundation, who will confirm the changes to Mela

Interrupting insurance or working periodically

- Length of MYEL insurance = Length of the grant period confirmed by Kone foundation
- Insurance can be interrupted when:
 - Kone foundation approves the interruption
 - Insurance has been in force for at least 4 months
 - The grant work is interrupted for at least 4 months
 - Remaining amount of grant months after the interruption is at least 4 months
 - The work is interrupted due to: paid employment, illness or rehabilitation, childbirth or care of a child under the age of 3, military or civilian service or other similar reason.
- Same rules apply when working periodically.
- If a grant is awarded for 8 months or less, the insurance cannot be interrupted.
- If a portion of the grant is cancelled and grant work ends prematurely, insurance can be terminated accordingly.

Let us know about interruption

- **If you plan on working periodically or you are aware of an upcoming interruption when applying for MYEL-insurance:**
 - Report it to Mela in the insurance application.
 - Send us a message through Mela's e-services
- **If you have already received an insurance decision from Mela**
 - Notify Mela using the form Application due to a change in circumstances (Mela's e-services).
- **Remember to attach an approval from Kone foundation**
 - Grant certificate or a copy of an e-mail

Examples

Working schedule

3+3 months

- 1.1.–31.3.2023 ja
1.1.–31.3.2024

3+9 months

- 1.1.–31.3.2023 ja
1.4.–31.12.2024

10+2
months

- 1.1.–30.11.2023 ja
1.8.–30.9.2024

4+4+4
months

- 1.1.–30.4.2023, 1.1.–
30.4.2024 ja 1.1.–30.4.2025

Insurance

Insured uninterruptedly
for 6 months 1.1.-30.6.2023

Insurance periodically 4+8 = 12 months,
1.1.-30.4.2023 and 1.4.-30.11.2024

Insured uninterruptedly
for 12 months 1.1.-31.12.2023

Insurance is in force simultaneously with the
working periods

Changes in grant payment

Possible changes in grant payment can be:

- Starting part-time employment while working on the grant
- Increases to grant amounts

Insurance is based on work duration and grant amount that are known at the time of issuing the insurance decision

- Changes in the grant's monthly payments cannot be taken into consideration
- Changes in working hour percentages (part-time/full time) cannot be taken into consideration in insurance premiums
- Only interruption to the insurance or ending grant work prematurely can affect the insurance premiums




MYEL insurance
conditions
can only be
adjusted due to
interruption

Combining grants

A new grant awarded for the same purpose by the same issuer or working group can be added to an existing insurance if


- it has been awarded at the same time or after the insured grant
- work on the new grant takes place at the same time or immediately after the insured grant
- the new grant is intended for a minimum of 1 month's but less than 4 months' duration
- the annual earnings figure exceeds the insurance threshold



Please apply for combining before the existing insurance ends

Working abroad

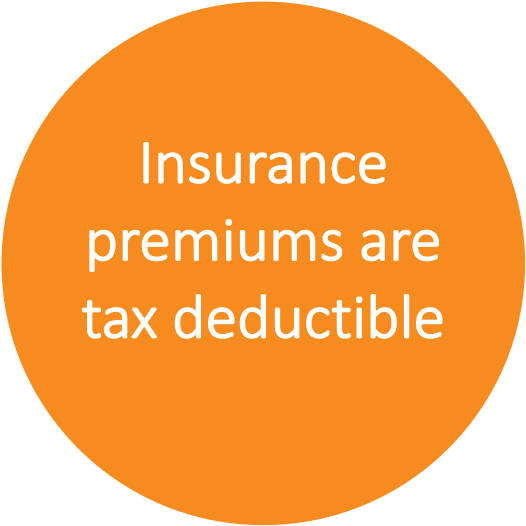
- **MYEL insurance is confirmed when**
 - your grant work meets the overall insurance criteria
 - you are subject to Finnish social security legislation during grant work
- **The competent authorities are Finnish Centre for Pensions (ETK) and Kela**
- **The rules depend on where you work (EU/other countries)**
 - EU/EEA- country or Switzerland
 - Apply for Finnish social security (A1 certificate from ETK)
 - Social security agreement country
 - Apply for Finnish social security (A1 certificate from ETK)
 - Non-agreement country
 - You remain within Finnish social security when working abroad less than 5 years



Remember to let us
know where you work!

Insurance premiums

- You as a grant recipient are liable for insurance payments
- Mela will send 1 to 4 invoices yearly
 - 3 month billing period in longer insurances, if applied on time
 - retrospective insurance period is always billed at once
- Sickness insurance payments (KELA) and Yle tax (Public service broadcasting tax) will be charged by to your annual earnings figure by tax authorities
- The total insurance cost is about 15 % of the grant amount (payments to Mela about 13 %)



Insurance
premiums are
tax deductible

Paying for the insurance

- You receive (the first) invoice after Mela has issued the insurance decision.
 - Leisure-time accident insurance is billed separately.
- Usually, the first invoice becomes due on the 15th of the following month after the insurance decision is issued.
- You can pay the bill in parts or negotiate a payment schedule. To do so:
 - Log in to Mela's e-services and apply for a later due date (you can also view copies of sent invoices)
 - Call our insurance payment department, phone 029 435 2690
- Interest rate for overdue payments is 10,5% per year (during 1.1. – 30.6.2023)

Insurance time frame

Kone foundation notifies Mela of their grants

- Mela's insurance decision is based on the grant issuer's notification
 - Mela must comply with this notification
 - Mela monitors notifications that have not been linked to an insurance application

The grant recipient applies for the insurance when the grant work begins

- If any changes are made, the grant recipient must inform Mela of what has been agreed on with the grant issuer (in writing)
 - The purpose or duration of grant work has changed etc.
- If Mela does not receive an insurance application on time, we must issue the insurance decision on behalf of the grant issuer as part of the supervisory duties

Applying for MYEL insurance

It is best to apply for MYEL insurance when you start working on the grant. By making an application you can report the starting date of grant work AND possible work-related expenses.

Mela will issue a decision solely based on the grant awarders notification if you do not make an insurance application.

Apply for MYEL
insurance in
Mela's e-
services

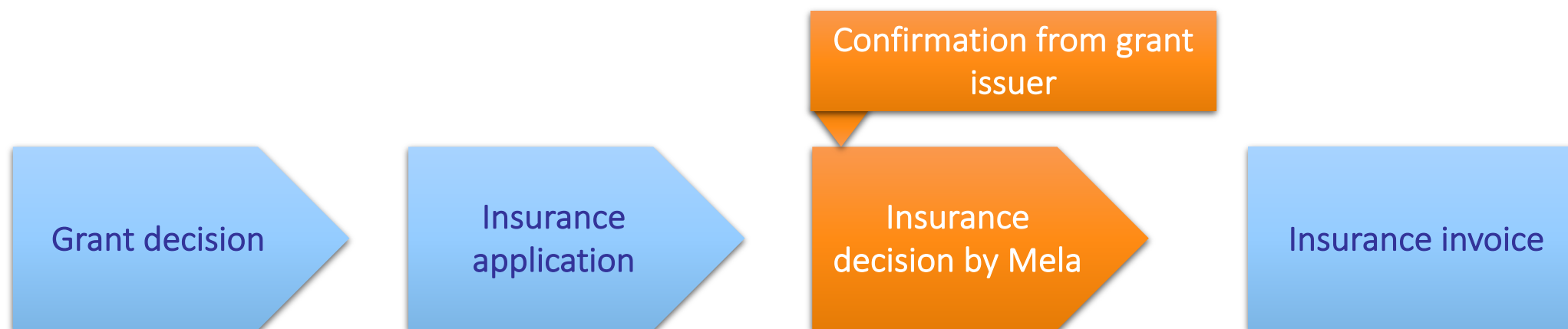


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Mela's e-Services

How to apply for insurance after you have been awarded a grant



New grant

> New application

Plan to work abroad?

> apply for Finnish social security coverage (A1 Certificate) from Finnish Centre for Pensions (etk.fi).

Take care of your Mela-security online



In Mela's e-services you can

- Fill out insurance applications and sign pre-filled applications
- Submit a claim in case of an accident at work or during leisure time
- Apply for Mela-sickness allowance
- Apply for old age pension, disability & survivors' pension, rehabilitation allowance
- View your applications and decisions
- Send documents and messages to Mela
- Print or order certificates
- View your Pension Record
- Update address and bank information
- View amounts of made insurance payments and received benefits
- Apply for term for payment and view your payment situation

Further information

- Mela's web page mela.fi/en/grant-and-scholarship-recipients
- Online service mela.fi/en/melas-e-services
- Customer service 029 435 2625
- Email [vakuutus\(at\)mela.fi](mailto:vakuutus@mela.fi)
– Secure e-mail [securemail.mela.fi](mailto:securemail@mela.fi)
- Occupational wellbeing services mela.fi/en/grant-and-scholarship-recipients/occupational-wellbeing
- Mela for grant recipients facebook.com/MelaApuraha



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