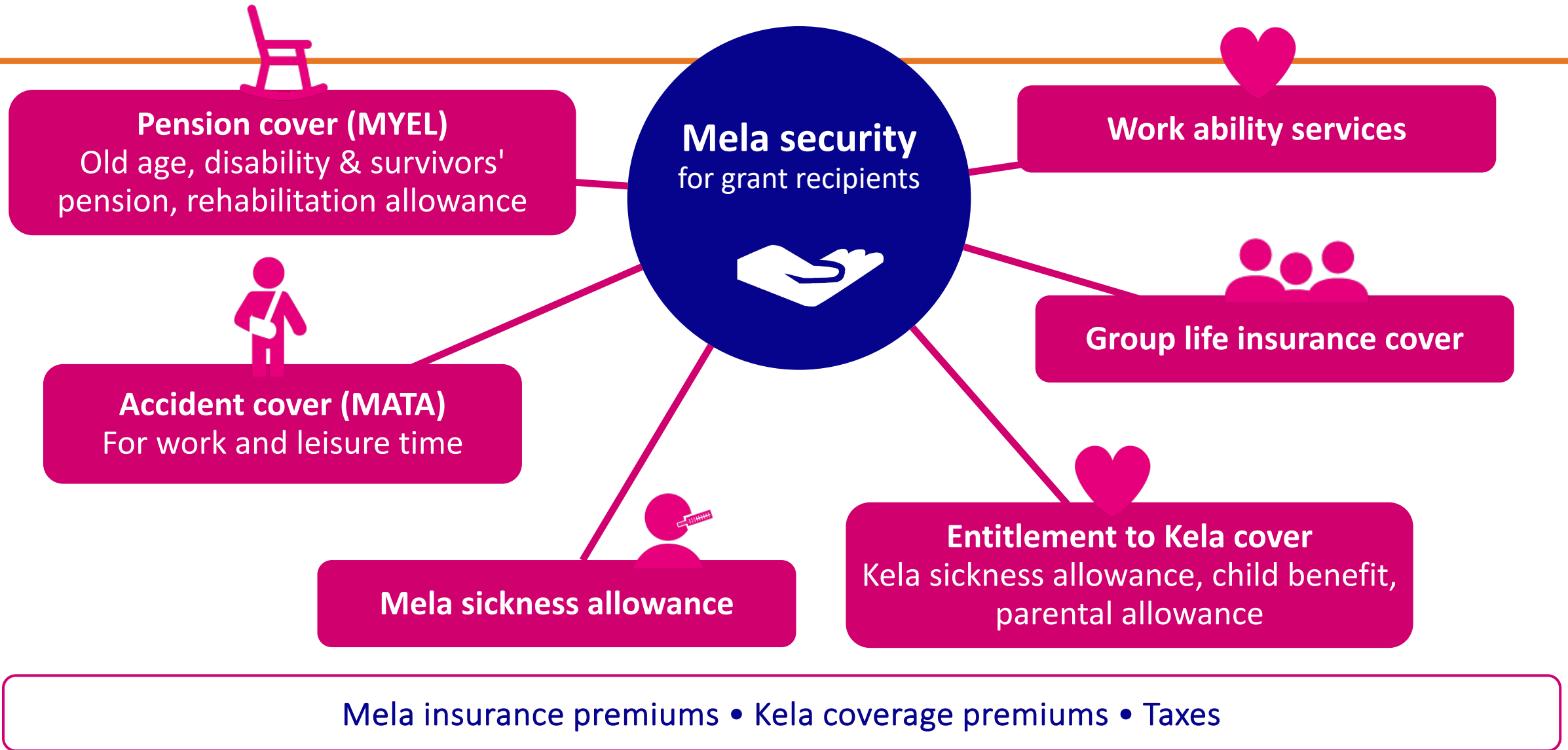


Insurance cover for grant recipients

The Farmers' Social Insurance Institution Mela 2025





Mela security for grant recipients, example



The basics of MYEL insurance

The insurance is issued for a specific period on a grant-by-grant basis

- The criteria for insurance obligation needs to be reviewed for each grant you receive

Length of the insurance period

- The duration or length is specified by the grant awarder

The insurance begins on the day the grant work starts

- Cannot be earlier than the grant approval date

Grant work can be insured retroactively

- For the current year and the preceding year



Mela provides MYEL insurance for recipients of scientific or artistic grants

The insurance is compulsory if...

The grant

- is awarded
 - for a minimum work duration of 4 months
 - by a Finnish issuer
 - for a personal grant, or your personal share of a working group's grant
- the grant amount converted into an annual earnings figure amounts to 4 605 € (2025).
Minimum grant amount: 1 535 € / 4 months.

You, as a grant recipient

- are between 18 and 67 years old
The insurance obligation ends
 - at age 68 for those born in 1957 or earlier
 - at age 69 for those born 1958–1961
 - at age 70 for those born in 1962 or later
- live in Finland or abroad, but are subject to Finnish social security
- are not on an old-age pension

Working part-time or intermittently does not absolve you from the insurance obligation.

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), Kela and Mela

The rules depend on where you work (EU/other countries)

- EU/EEA-country, UK or Switzerland
- Social security agreement country
- Non-agreement country



Please remember to inform us where you work

The insurance is based on annual earnings 1/2

- The annual earnings figure (MYEL earnings)
 - is calculated from the personal grant amount in relation to the work duration
 - confirmed by the insurance decision
 - formula: **(total grant amount - expenses) x 360 / number of working days**
- Expenses can be deducted from the grant amount if the grant awarder has intended the grant for expenses as well as for work
 - Indicate expenses in the insurance application
- Normally the annual earnings figure cannot be changed during the insurance period
 - index adjustments are made yearly
 - If your grant is awarded at least for 12 months, MYEL earnings can be adjusted if certain conditions are met

In the Finnish Pension system all income is converted into annual income.



The insurance is based on annual earnings 2/2

- **MYEL-earnings are 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 parental and sickness allowances
- **Insurance payments are based on the length of the insurance**
 - MYEL earnings are always calculated on an annual basis, even if your grant period is shorter than one year.
 - Example
 - An 8 000 euro grant with a 4-month working period is considered as an annual income of 24 000 euros
 - Payments are, however, only collected for the 4-month duration.

Adjusting MYEL earnings in the middle of the insurance period

CAN MY MYEL EARNINGS BE ADJUSTED?

My insurance is issued for at least 12 months and **is still valid** for at least one month.

YES

My work input will increase or decrease by at least **20%**.

YES

My new work situation will continue for **at least four months**.

YES

I am applying for an adjustment as of **the date of this application or for a later period**. MYEL earnings cannot be adjusted retroactively.

YES

**YES,
YOUR MYEL
EARNINGS
CAN BE
ADJUSTED**

NO

NO

NO

NO

NO, YOUR MYEL EARNINGS CANNOT BE ADJUSTED

Interrupting the insurance or working periodically

The insurance can be interrupted when

- 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

The interruption is effective from the beginning of the following month, or at the earliest, 4 months from the start of employment

- If a grant is awarded for 8 months or less, the insurance cannot be interrupted.

The remaining amount of grant months after the interruption must be at least 4

If a portion of the grant is cancelled and the grant work end prematurely, insurance can be terminated accordingly

The grant work can be interrupted for at least 4 months

Planning to interrupt? Please inform us.

- If you plan on working periodically or 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 the grant awarder
 - Grant certificate or a copy of an e-mail

Combining grants

A new grant can be added to an existing insurance, if...

Please apply for combining before the new grant period ends

The grant is awarded for the same purpose by the same issuer or working group

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

Insurance premiums



MYEL insurance premiums are tax deductible

Calculated according to your age and annual MYEL earnings

- 13-14 % of the grant amount

1–4 invoices per year

- The invoicing period is three months
- Due dates are 15/3, 15/6, 15/9, 15/12
- Every grant is invoiced separately
- A retrospective insurance period is always invoiced at once
- Wish to negotiate a payment schedule? Please contact us.

Other payments related to MYEL insurance

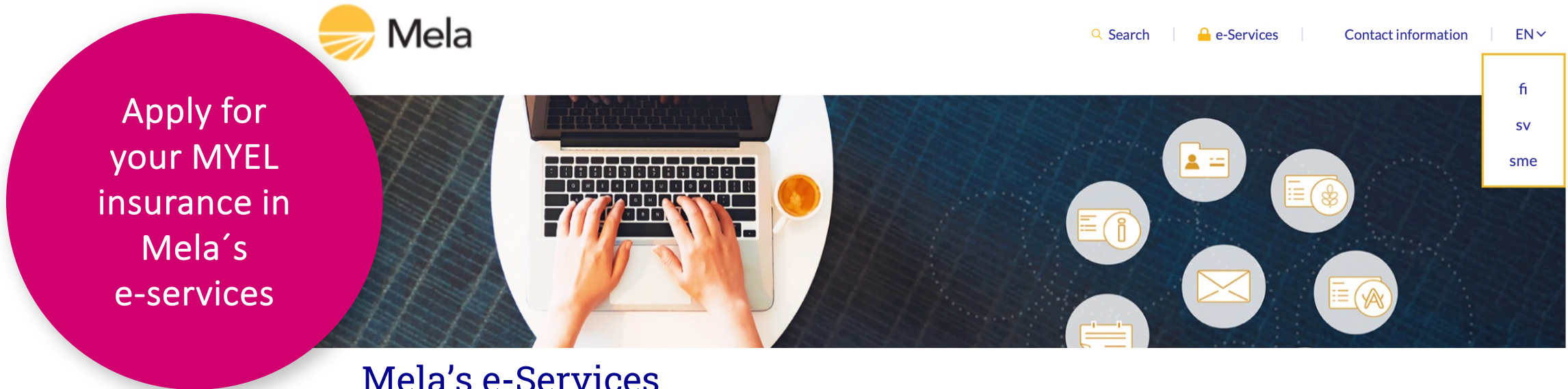
- Healthcare contribution (1,9 % in 2025)
- Public broadcasting tax

Apply for insurance when you start your grant work

By making an application you can report

- the starting date of grant work
- possible work-related expenses.

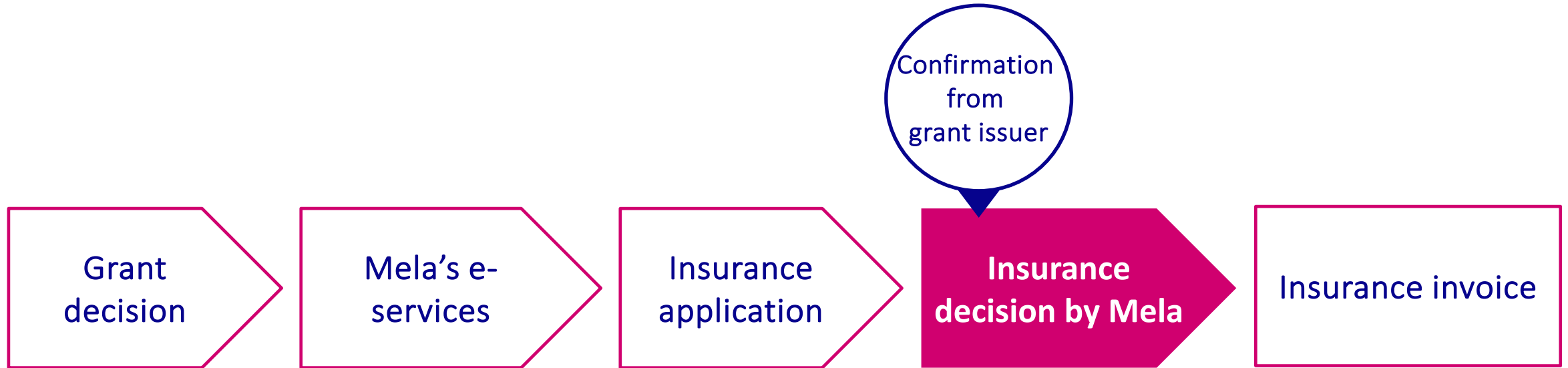
If you do not file an insurance application, Mela will issue a decision solely based on the grant awarders notification.



The image shows a screenshot of the Mela website's e-services section. On the left, a large pink circle contains the text: "Apply for your MYEL insurance in Mela's e-services". The website header includes the Mela logo, a search bar, and links for "e-Services", "Contact information", and "EN". A dropdown menu is open, showing options for "fi", "sv", and "sme". The main content area features a background image of hands typing on a laptop keyboard next to a cup of coffee, with several circular icons representing different services like user profiles, documents, and communication.

Mela's e-Services

When to apply for insurance?



New grant

- ▶ New application when you start your work

Plan to work abroad?

- ▶ apply for Finnish social security coverage (A1 Certificate) from the 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 and 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 website** mela.fi/grantrecipient
- **E-services** mela.fi/e-services
 - Send and receive messages over a secure connection
- **Customer service** 029 435 2650
- **Occupational wellbeing services** mela.fi/occupational-wellbeing

Follow us

 [Melan Juureva joukko](#)

 [@juurevajoukko](#)

 [Apurahansaajien Mela](#)

 [@melaviestinta](#)

 [Maatalousyrittäjien eläkelaitos Mela](#)

