

Insured wellbeing

Mela provides professional and inclusive pension and accident insurance services for recipients of grants or scholarships.

For further information, please refer to:

- www.mela.fi
- + 358 20 630 0500
- vakuutus@mela.fi

Mela insurance for grant or scholarship recipients

Pension and accident insurance
for artists and researchers

Photos: Mikko Käkelä • Multiprint Oy 5/11



Insurance for recipients of grants or scholarships

The Farmers' Social Insurance Institution Mela is responsible for statutory pension insurance (MYEL), occupational accident insurance (MATA) and group life insurance of persons who have received a grant or scholarship from Finland.

Mela's insurance coverage for work on a grant or scholarship is mandatory also for foreign recipients if they are covered by Finnish social security during the work.

OBLIGATION TO INSURE

Recipients of a grant or scholarship must take out the above insurance if their grant or scholarship has been awarded from Finland on or after 1 January 2009 for artistic or scientific work that lasts for at least four months. The amount of the grant or scholarship converted into annual earnings should be at least EUR 3,400 (in 2011), which is approximately EUR 285 per month. The insurance is available for persons between 18 and 67 years of age who are not receiving an old-age pension. Furthermore, the grant recipients may not have a contract of employment with the grant issuer.

WORK IN GROUPS

The insurance obligation also applies to work performed in a working group, if the share payable to the individual recipient of the group's joint grant or scholarship meets the insurance criteria. The leader of the working group must report the names of the working group members to Mela.

APPLYING FOR INSURANCE

The insurance application should be made within three months from the beginning of the period of work on a grant or scholarship. At the earliest, the insurance can start on the day when the grant-awarding decision has been issued. The insurance application can be made electronically by logging into Mela's e-services (available in Finnish and Swedish), or by filling out the printable application form on Mela's website. A separate insurance application must be made for each grant or scholarship that meets the insurance criteria.

LEVEL OF INSURANCE COVERAGE

The accident insurance coverage applies only to actual work on a grant or scholarship. If a part of the grant or scholarship is intended for work-related expenses, these expenses must be specified in the insurance application.

The level of the insurance coverage, that is, the annual earnings, is based on the amount of the grant or scholarship, possible expenses and the length of the working period. For example, a grant of EUR 40,000 for two years' work means that the annual earnings level is EUR 20,000. If EUR 4,000 of the total sum is intended for work-related expenses, the annual earnings level is EUR 18,000.

Most of the benefits derived from the insurance are determined on the basis of the annual earnings. These benefits include allowances paid by Kela, the Social Insurance Institution of Finland (the national maternity allowance, the sickness allowance, etc.).

PREMIUMS

The insurance premiums are determined on the basis of the annual earnings. The recipient must pay the premiums, which are estimated to amount to 11–14 per cent of the annual earnings, to Mela. For more information on the premiums, please visit Mela's website.

Mela insurance coverage offers security

For the period of insurance, the MYEL pension insurance accrues pension security in the form of old-age and disability pension.

The MATA accident insurance compensates possible expenses in case of an accident or occupational disease caused during work on the insured grant. If the accident leads to work disability, the insured will receive a daily allowance or a pension. In case of death, the recipient's family members are entitled to a survivors' pension and a lump sum from the group life insurance. The Mela sickness allowance is payable during the waiting period of the national health insurance.

The MATA occupational accident insurance can be complemented with a voluntary leisure time accident insurance.

The compensation practice of Mela's insurances follows Finland's legislation and conditions of insurances.

