

Mela insurance for recipients of grants or scholarships

The Farmers' Social Insurance Institution Mela is responsible for the statutory pension (MYEL) and occupational accident insurance (MATA) of the persons who have a grant or a scholarship and who have to be insured in Finland as of the beginning of 2009. This insurance is mandatory.

The insurance secure, for the work on grant or scholarship, offered by Mela is available also for the foreign recipients of grants or scholarships if they are covered by the Finnish social security. This insurance cover is mandatory and all recipients of this insurance must be active in the application process.

Obligation to insure

The recipients of grants or scholarships must take out insurance if they work uninterruptedly for at least four months with a grant or scholarship awarded from Finland after 1st of Jan. 2009. The main rule is, that the grant recipient should work in Finland, but not as an employee to the grant issuer. Converted into annual earnings, the grant or scholarship awarded for artistic or scientific work must amount to at least € 3,280.47 (2009 level). The insurance can only be granted to persons between 18 and 67 years of age and who are not already recipients of an old age pension.

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 head of the working group must report the names of the working group members to Mela.

Applying for insurance cover

The insurance application must be made within three months from the beginning of the grant or scholarship work period. The insurance can start only once the decision of awarding the grant or scholarship has been made. The application can be made electronically by logging into the Mela e-services, or by filling in the application on the Mela Internet site. A separate application must be made for every grant or scholarship meeting the insurance criteria.

Level of insurance cover depends on the sum of the grant or scholarship

The insurance cover only applies to working with the grant or scholarship. If a part of the grant or scholarship is meant to cover the expenses incurred for the work in question, these expenses must be specified in the application.

The earnings constituting the basis for the insurance will be determined on the basis of a grant or scholarship for the work proper. For example, a 40,000 € grant for two years' work

means that the annual earnings are 20,000 €. If 4,000 € of the total sum is used to cover work expenses, the annual earnings are 18,000 €.

Most of the benefits derived from the insurance are determined on the basis of the annual earnings, including the allowances paid by the Social Insurance Institution Kela, such as the national maternity allowance and parental allowance.

Premiums The premiums are determined on the basis of the earnings. The recipient pays the pension and occupational accident insurance premiums, amounting to 11–14 percent of the adopted annual earnings.

Mela insurance cover offers security for the recipients of grants and scholarships

For the period of insurance the MYEL pension insurance accumulates the pension security in view of old age and disability for work.

The compensation practice of Mela's insurances follows Finland's legislation and conditions of insurances. The MATA accident insurance reimburses the expenses incurred for an accident at the insured work and for an occupational disease. If the accident leads to disability for work, the insured will receive a daily allowance and a pension. In case of death, the recipient's family members are entitled to a survivors' pension and to lump sum from the group life insurance. The Mela sickness allowance is payable for the part of the waiting period of the national health insurance. The MATA occupational accident insurance can be complemented with an accident insurance for the leisure time.

Insured wellbeing

Mela provides the recipients of grants and scholarships with comprehensive and professional pension and accident insurance services.

For further information on the insurance for grant and scholarship recipients, please refer to

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