

Mela security for grant and scholarship recipients

- MYEL insurance provides pension security against old age and work disability. In case of death, your family is entitled to a family pension and group life insurance compensation.
- MATA occupational accident insurance covers the treatment costs of accidents and occupational diseases that occur during work without an upper limit. You can also receive a daily allowance and pension if the accident or disease causes work disability.
- Mela sickness allowance is paid during the qualifying period for sickness allowance from the Social Insurance Institution of Finland (Kela).
- You can also supplement your insurance cover with leisure-time MATA accident insurance, which covers accidents that occur during time off from work, at home, while travelling abroad and during leisure-time activities regardless of the type of sport.

Find out more about insurance!

- Customer service: 029 435 2650 or +358 29 435 2650
- e-mail: vakuutus@mela.fi

For grant and scholarship recipients!

Pension and accident insurance from Mela



The cover features Kristiina Sario, Visual Artist.
Photos by Mikko Käkelä, Photographer.



Pension insurance for grant and scholarship recipients in the fields of the arts and sciences is issued by Mela, the Farmers' Social Insurance Institution (Maatalousyrittäjien eläkelaitos). The types of insurance available to grant and scholarship recipients include MYEL statutory pension insurance, MATA occupational accident and disease insurance, and group life insurance.

Are you a Mela customer?

As a grant or scholarship recipient you have a legal obligation to take out insurance if the following criteria are met:

- **The grant is awarded for work that lasts a minimum of four months**
- The amount of the grant or scholarship corresponds to annual earnings of at least 3 980 euros (figure for 2020).
- The grant or scholarship is awarded from Finland
- You are not employed by the party awarding the grant or scholarship
- You are between 18 and 68 years of age and do not receive an old-age pension
- You are eligible for the Finnish social security system

Do you work in a group?

The insurance obligation applies also to members of research or artist groups. If you work in a group and your share of the grant or scholarship fulfils the insurance criteria, you need to take out insurance with Mela. The group leader is obligated to notify Mela about the members of the group.

Moving to Finland to work on a grant or scholarship?

If you work in Finland with a grant or scholarship for at least 4 months, apply MYEL insurance. Mela will check your eligibility for Finnish social security.

How to apply for insurance

You should apply for insurance at the start of your grant or scholarship work. A separate application should be made for each grant or scholarship meeting the insurance criteria. Applications can be submitted electronically on the Mela website (mela.fi/asiointipalvelut, service in Finnish and Swedish) You can log on to Mela's e-service using your eBanking identifiers. Alternatively, you can fill in the form in PDF format, print it out and mail it to Mela or through Mela's e-service. All application forms can be found on the Mela website (mela.fi/en > forms).

If your grant or scholarship work is interrupted

You can suspend your pension insurance after four months from the start of your grant or scholarship work due to sickness, rehabilitation, the birth of a child or home care of a child under the age of 3, military or civilian service, or other paid work on condition that the work is to be interrupted for at least four months and that the remaining insurance period following the suspension is at least four months. If these conditions are not met, the work period shall be considered to be ongoing and suspending the insurance is not possible. You must also obtain written consent for suspending your work from the issuer of the grant or scholarship.

Earnings and insurance cover

Your earnings are calculated according to the amount of your grant or scholarship. The amount of your earnings in turn determines the level of your pension and accident

cover. The amount of your earnings also determines the amount of benefits paid by the Social Insurance Institution of Finland (Kela), such as maternity allowance, parental allowance and sickness allowance.

Your insurance cover is tied specifically to your work, so your earnings are calculated according to the amount of your grant or scholarship that is intended to cover your work. If your grant or scholarship has been awarded in part to cover work-related expenses, you can deduct these expenses on your insurance application.

For example, if you receive a two-year grant or scholarship amounting to 40 000 euros in total, your annual earnings for insurance purposes would be 20 000 euros. However, if 4 000 euros of the total amount is intended to cover work-related expenses, your annual earnings for insurance purposes would be 18 000 euros.

Premiums

Your insurance premiums are calculated according to your annual earnings and are tax deductible. The amount of your MYEL and MATA insurance premiums will be 13–16 percent of your annual earnings. The invoices can be paid conveniently online using the e-invoicing services of your bank.

How to apply for insurance once you have been awarded a grant or scholarship

