

Applying for compensation from Mela

Compensation application forms can be found on the Mela website. Most forms are available in English.

MELA SICKNESS ALLOWANCE is a benefit that is paid during the qualifying period for sickness allowance from the Social Insurance Institution of Finland (Kela). Mela sickness allowance is not paid for the day of the initial doctor's visit or for the three days subsequent to that. A sick leave certificate from the doctor is required when applying for a Mela sickness allowance. If the sick leave lasts for up to nine days after the doctor's visit, the application should be sent to Mela. If the sick leave is longer, the application should be sent to Kela, and Kela's application form is then used for both Mela and Kela sickness allowance.

MATA ACCIDENT COMPENSATION. The accident notification form on the Mela website should be used to apply for compensation for occupational and leisure-time accidents, as well as occupational diseases. The accident notification must be sent to Mela within 60 days after the incident. For occupational accidents and diseases, recipients of grants or scholarships who are insured by Mela can receive free medical treatment by presenting the MATA insurance certificate when seeking medical help in Finland. Costs for medicines will be compensated by Mela against receipts.

Example of annual premiums (amounts rounded to the nearest full euro)

MYEL annual earnings	5 000 euro/year	10 000 euro/year	20 000 euro/year	30 000 euro/year
MYEL pension insurance	650 euro/year	1 300 euro/year	2 600 euro/year	3 930 euro/year
MATA occup. accident insurance	5 euro/year	10 euro/year	20 euro/year	30 euro/year
Total premiums for 1 year	655 euro	1 310 euro	2 620 euro	3 955 euro
Leisure-time MATA insurance	60 euro/year	60 euro/year	75 euro/year	105 euro/year

For the policyholder at age 53 to 62, the premium for the MYEL insurance is slightly higher due to a higher rate of pension accrual. A premium calculator is available on the Mela website. The calculator estimates the amount of the premium. The exact figure can be seen on the invoice.

To cover against accidents during time off, voluntary leisure-time accident insurance is available separately and is valid in both Finland and abroad.

Expenses incurred by leisure-time accidents are paid initially by the policyholder, who can then apply for compensation from Mela by presenting the receipts.

Appeals

Insurance and compensation decisions may be appealed. Instructions for how to appeal are also provided on the reverse side of the insurance decision.

APPEAL INSTRUCTIONS. If you are dissatisfied with an insurance or compensation decision, you may request an amendment, in writing, within 30 days. Please submit the appeal to the Farmers' Social Insurance Institution Mela.

Please state the following in your appeal:

- Your name, social security number, address and telephone number
- The insurance decision that the appeal concerns
- The appealed details
- Desired amendments to said details
- Justification for the appeal

You may submit your appeal by post or e-mail, muutoksenhaku@mela.fi. The appeal must arrive at Mela no later than thirty (30) days of the arrival of the insurance decision. If Mela does not amend the appealed decision according to your de-

mands by issuing a new decision, it will forward your appeal to the Pension Appeal Court for processing. You will be informed of the transfer of your appeal.

Privacy notice

The information obtained during the processing of MYEL or MATA insurance is confidential. The information can be disclosed to third parties only with the consent of the person in question or on the basis of applicable legislation. However, the information may be used again at a later date for other Mela matters related to the recipient of the grant or scholarship.

Practical matters

Contact Mela's customer service in the following circumstances:

- When applying for insurance for work carried out on the basis of a grant or scholarship
- When moving abroad to work on the basis of a grant or scholarship
- When returning from abroad and continuing work in Finland on the basis of a grant or scholarship
- When you want to suspend the work you are carrying out on the basis of a grant or scholarship due to employment, self-employed work, sickness and rehabilitation, birth of a child or home care of a child under the age of 3, military or civilian service, or similar reason
- When you want to continue work on the basis of a grant or scholarship after suspending the insurance
- When you are eligible for an old-age or disability pension
- When you finish working on the basis of a grant or scholarship prematurely before the end of the insurance period and you do not use the whole grant.

What is Mela?

The Farmers' Social Insurance Institution Mela handles the statutory pension and occupational accident insurance of Finnish farmers and those receiving a grant or a scholarship intended for scientific or artistic work from a Finnish grant awarder. Mela's customers include 57 000 farmers and 3100 recipients of grants and scholarships. Mela pays pensions to approximately 115 000 people.

Further information about Mela security

Mela's customer service is ready to help with any matters regarding Mela security.

You may contact Mela by telephone, over the internet or in person.

Forms and certificates are available online using our e-services. Contact information and instructions for making an appointment with us can be found on our website, mela.fi.

Mela's customer service telephone number is +358 29 435 2650.

More information about Finnish pensions is available in English at www.tyoelake.fi/en

Mela security for recipients of grants or scholarships

MYEL PENSION INSURANCE

MYEL insurance provides pension security against old age, work disability or the death of the primary wage earner in the family. The insurance accrues pension based on MYEL annual earnings as follows: 1.5% from age 18 as well as age 63 and above; 1.7% between the ages of 53 and 62.

MATA OCCUPATIONAL ACCIDENT AND OCCUPATIONAL DISEASE INSURANCE

MATA occupational accident and occupational disease insurance is always provided with statutory MYEL insurance. MATA insurance covers accidents and occupational diseases that occur during work carried out on the basis of grants or scholarships.

MELA SICKNESS ALLOWANCE

In case of sickness, recipients of grants or scholarships with MYEL insurance receive Mela sickness allowance during the qualifying period for sickness allowance from the Social Insurance Institution of Finland (Kela).

GROUP LIFE INSURANCE

Recipients of grants or scholarships with MYEL insurance are also covered by group life insurance that entitles family members to compensation in case of death.

LEISURE-TIME ACCIDENT INSURANCE

Occupational accident insurance coverage can be complemented with voluntary non-occupational or leisure-time accident insurance, which covers accidents that occur during time off.



MYEL insurance

Mela security for grant and scholarship recipients

Comprehensive Mela security

The pension obligation for artistic or scientific work carried out on the basis of grants or scholarships is stipulated in the Farmers' Pensions Act, which provides the basis for MYEL statutory pension insurance. MYEL pension insurance also includes MATA occupational accident and occupational disease insurance, stipulated in the Farmers' Occupational Accident and Disease Act, group life insurance and short-term sickness security (Mela short-term sickness allowance). In addition, recipients of grants and scholarships are entitled to voluntary leisure-time accident insurance. Mela security combines all these benefits to provide much more than just statutory pension insurance.

Insurance obligation

MYEL insurance is mandatory for recipients of grants or scholarships whenever the following criteria are met:

- The grant is awarded for work that lasts a minimum of four months, and the amount of the grant or scholarship for the four-month period is at least 1 330 euros (2020).

- The grant or scholarship is awarded from Finland and corresponds to annual earnings of at least 3 980 euros (2020).
- The recipient of the grant or scholarship does not have an employment contract with the party awarding the grant or scholarship simultaneously while working on the grant.
- The recipient of the grant or scholarship is between 18 and 68 years of age and does not receive an old-age pension.

MYEL insurance is also available for recipients of a grant or scholarship who are part of a working group if the personal criteria for the insurance are fulfilled. The leader of the working group is obligated to notify Mela about the members of the working group.

A separate insurance policy is made for each grant or scholarship meeting the insurance criteria. The grant recipient is obligated to submit a separate application for each grant.

MYEL insurance is mandatory even if the recipient of the grant or scholarship is otherwise normally employed or works as an entrepreneur. Pension insurance policies granted in accordance with the Employees Pension Act (TyEL) and Self-



