

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      | 25 euro/year      |
| <b>Total premiums for 1 year</b> | <b>655 euro</b> | <b>1 310 euro</b> | <b>2 620 euro</b> | <b>3 955 euro</b> |
| 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](mailto: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](http://mela.fi).

Mela's customer service telephone number is +358 29 435 11.

More information about Finnish pensions is available in English at [www.tyoelake.fi/en](http://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 a working period of at least four months, and the amount of the grant or scholarship for the four-month period is at least 1 300 euros (2019).

- The grant or scholarship is awarded from Finland and corresponds to annual earnings of at least 3 900 euros (2019).
- 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-





## Glossary

**Mela** = Farmers' Social Insurance Institution, which handles the statutory pension and occupational accident insurance of Finnish farmers and those receiving a grant or a scholarship from Finland.

**MYEL** = Statutory pension insurance for farmers and recipients of grants and scholarships.

**MATA** = Occupational accident insurance for farmers and recipients of grants and scholarships, which also covers occupational diseases. The insurance is mandatory for everyone covered by MYEL insurance.

**Leisure-time MATA insurance** = Voluntary accident insurance that covers accidents during time off.

**Group life insurance RHV** = Family members are entitled to compensation in case of the MYEL policyholder's death.

**Annual earnings** = Amount of the grant converted into annual earnings for pension purposes.

**Old-age pension** = Earnings-related pension that a person may apply for between the ages of 63 and 68. The pension is paid monthly, and the amount is based on career earnings.

Employed Persons' Pensions Act (YEL) do not have any bearing on the MYEL insurance obligation, as pensions can be accumulated from several pension systems simultaneously.

A person receiving a disability pension can be insured on the basis of the remaining work capacity if the person continues to work with a grant or scholarship and if the insurance criteria are fulfilled. If the disability pension begins during the MYEL insurance period, the recipient of the grant or scholarship must contact Mela to ensure the continuation of the MYEL insurance.

The insurance obligation does not apply to studies for a vocational qualification, polytechnic degree or upper or lower level university degree, or to any thesis work required for these degrees. Recognition for past work in the form of a reward does not qualify for MYEL insurance. Grants or scholarships that have been awarded solely to cover the purchase of equipment or travel expenses, as well as the share of any grant or scholarship allocated for covering expenses, do not qualify for insurance under MYEL.

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.

### Working abroad

The insurance obligation of recipients of grants or scholarships remains valid when living and working abroad so long as they are covered by Finnish social security. Being covered by Finnish social security while working abroad depends on factors such

as the duration of the work abroad, the country in question, and the agreements between that country and Finland.

Before going to work abroad, the recipient of the grant or scholarship must contact Mela to ensure the validity of the insurance when working outside of Finland. If the work is carried out in an EU/EEA country or Switzerland, a certificate for the application of Finnish social security (AI) must be requested from the Finnish Centre for Pensions (ETK). For other countries, a decision for the application of Finnish social security is made by either the Finnish Centre for Pensions or the Social Insurance Institution of Finland (Kela), depending on the country in question.

### Validity of the insurance

All recipients of grants and scholarships with MYEL insurance are also covered by MATA insurance during the working period. The two policies start and end simultaneously.

**THE INSURANCE IS FOR A FIXED TERM ONLY.** The insurance period is stated in the insurance decision and is primarily based on the working period stated by the party awarding the grant or scholarship. If the working period is not indicated in the above decision, the validity of the insurance is based on the information provided by the recipient of the grant or scholarship. However, the work covered by the grant or scholarship is deemed to start no earlier than the date on which the grant or scholarship was awarded.

**SUSPENDING THE INSURANCE.** The recipient of the grant or scholarship may apply for a suspension of the insurance 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.

The period of suspension and the insurance periods both preceding and following the suspension must each be at least four months long. In other words, if your grant or scholarship work is interrupted for at least four months and other conditions are met, you can apply for a suspension of the insurance (use the form: Application due to a change in circumstances).

The recipient of the grant or scholarship may reactivate the insurance by notifying Mela about the resumption of work. Both Mela and the grant or scholarship provider must be informed about the suspension of work, and you always need written consent from the provider.

**EXPIRY OF THE INSURANCE.** The insurance will expire without further notice on the expiry date given in the insurance decision. The insurance may expire prematurely if the work under the grant or scholarship ends so that a portion of the grant or scholarship is not used. The insurance also expires if the insurance conditions are no longer fulfilled (e.g. the policyholder is no longer covered by Finnish social security). Mela must be informed about possible changes of circumstances during work under the grant or scholarship.

### Annual earnings

MYEL earnings are the amount of the grant converted into annual earnings. The basis for calculating annual earnings is the total amount of the grant or scholarship less expenses. The remaining amount is adjusted according to the working period to determine annual earnings using the following formula:

**amount of the grant or scholarship - expenses**  
**number of days in the working period**  $\times 360$

The resulting earnings are used to determine MYEL pensions, MATA accident compensations for loss of income and the Mela short-term sickness allowances. MYEL earnings are also used to calculate daily allowances payable by the Social Insurance Institution of Finland (Kela), such as maternity and parental allowance, sickness allowance, and compensation for loss of earnings under the Motor Insurance Act. All Mela insurance payments are calculated based on annual earnings.

### Occupational accident and occupational disease insurance

Recipients of grants and scholarships with MYEL insurance are automatically covered by MATA insurance during the working period. MATA insurance covers accidents and occupational diseases that occur during work carried out on the basis of the grant or scholarship.

An accident means a sudden, unexpected, unintended and externally caused event in which a person is injured. MATA covers injuries caused by accidents at work. However, it

**MATA occupational accident and disease insurance is valid only when performing work carried out on the basis of grants or scholarships. It is not valid around the clock.**

does not compensate for illnesses unrelated to the accident, even if the symptoms appear for the first time in connection with the accident.

MATA insurance compensates for immediate expenses incurred by the treatment of the injury, medicines and travel for treatment. It also covers physical rehabilitation for the injury as prescribed by a doctor.

There is no upper limit to the amount of compensation. If the accident causes work disability, daily disability allowance is paid for up to one year from the time the accident occurred. If the work disability continues for more than one year, a disability pension is paid. The amount of the disability allowance and pension is determined according to the recipient's MYEL earnings.

### Leisure-time accident insurance


MYEL and MATA insurance cover can be complemented with voluntary non-occupational or leisure-time accident insurance, which offers broader compensation than that provided by private accident insurance policies. Leisure-time MATA insurance covers accidents that occur during time off, including sports-related accidents, without limitations regarding the type of activity. The insurance also covers accidents that occur while travelling abroad. However, separate travel insurance is also recommended in case of illness.

Leisure-time accident insurance does not cover illnesses. It also does not cover accidents that occur during salaried work or entrepreneurial activities or other gainful employment. Leisure-time accident insurance does not cover traffic accidents, assault or damages where compensation is subject to other applicable laws. For the purposes of leisure-time accident insurance, annual earnings are the same as MYEL earnings.

Leisure-time accident insurance is only available with MYEL and MATA insurance policy. The leisure-time accident insurance automatically expires when the statutory MYEL and MATA insurance policies expire. Leisure-time accident insurance can also be terminated earlier by requesting in writing. In this case the insurance can be terminated at the end of the current month.

### Deductible expenses

Deductible expenses include those generated by the work being carried out on the basis of grants or scholarships so long as the party awarding the grant or scholarship has intended some

|  |  |  |
|--|--|--|
|   | INVOICE<br>4.1.2017  |  |
| MAKELAINEN, PAYER LONGNAMEEEE<br>MAKSAJANTIE 234<br>53100 HIRVENSALMI  | Insured<br>Personal ID<br>Invoice no.<br>Due date<br>Interest for late payment<br>MYEL earnings              | MÄKELÄINEN, MATTI<br>112233-123T<br>2009303011<br>15.2.2017<br>4,00 %<br>20 309,40 euros             |
| <b>MYEL, MATA and Group life insurance</b>   |  |  |
| Insurance premium 1.1.2017 - 31.3.2017   |  |  |
| The insurance expired on 31.12.2017  |  |  |
| MYEL insurance premium<br>Total  | 660,77   | 660,77   |
| MATA insurance premium<br>MATA deduction 90 %<br>Total   | 42,08<br>-37,87  | 4,21   |
| <b>Total payment, euros</b>  |  | <b>664,98</b>  |
| The payment for 2017 will be invoiced in three instalments. The due date for the following payments are 15.06.2017, 15.09.2017 and 15.12.2017. The premiums are itemised in more detail on the reverse side.                         |  |  |
| You have been awarded grants as follows:<br>Arts Promotion Centre Finland: 1.1.2017 - 31.12.2017   |  |  |
| ENQUIRIES  | Mela, tel. 029 435 11 / Insurance premium invoicing  | OVER   |
| Mela, PL 16, 02101 ESPOO, puh. 029 43 511, faksi 029 435 2426, www.mela.fi, Y-tunnus 0101319-6   |  |  |
| MAKSAAJA/BETALAREN   |  |  |
| Sääjin<br>titrunnere<br>Mottagarens<br>kontonummer   | IBAN<br>FI45 5721 1510 0074 17<br>FI65 2290 3800 0000 50<br>FI83 8000 1500 0822 51<br>FI11 4405 0010 0471 50 | BIC<br>OKOYFIHH<br>NDEAFIHH<br>DABAFIHH<br>ITELFIHH  |
| Sääji<br>Mottagare   | Mela<br>PL 16, 02101 ESPOO   | MYEL, MATA and group life insurance  |
| Maksajan<br>nimi ja<br>osoite<br>Mottagarens<br>namn och<br>adress   | MAKELAINEN, PAYER LONGNAMEEEE<br>MAKSAJANTIE 234<br>53100 HIRVENSALMI  | Vakuutus / Den försäkrade<br>MAKELAINEN, LONGNAMEEEE<br>Yhteisnro / Ref. nr<br>123 45678 90123 45678 |
| Aluekoodi<br>Landskod  |  | Laskun nro / Faktan<br>2009303011  |
| Tilillä nro<br>Frian konto nr  | Eripäivä<br>Förfallodag  | Euro<br>664,98   |
| Maksu välittömästi tilinmaksajien käyttöön<br>maksajien ja sen maksajan käyttöön<br>perustella<br>Sääntöjen mukaisesti tilinmaksajan eteen<br>for betalningsförmåder och endast till det<br>kontonummer som tillägs<br>PANKKI/BANKEN |  |  |

Insurance certificates can be  
printed out using Mela's e-services,  
[www.mela.fi](http://www.mela.fi)

**When you get a new grant, please  
apply for the insurance when you  
start working.**