



Insurance for grant recipients

PENSION AND ACCIDENT SECURITY DURING YOUR GRANT WORK

Grant recipients in the fields of the arts and sciences are covered by statutory pension and accident insurance. Insurance for grant recipients is issued by Mela, the Farmers' Social Insurance Institution (Maatalousyrittäjien eläkelaitos). The MYEL pension insurance issued by Mela also includes MATA occupational accident and occupational disease insurance, which covers the treatment costs of occupational accidents and occupational diseases that occur during grant work without an upper limit. You can also receive a daily allowance and pension if the accident or disease causes work disability.

As a grant recipient covered by MYEL pension insurance, you are also eligible for Mela sickness allowance during the qualifying period for sickness allowance from the Social Insurance Institution of Finland (Kela). In addition, you may qualify for professional rehabilitation. In case of death, family members may receive a survivor's pension and group life insurance compensation. Collectively, all of this is referred to as Mela security.

SECURITY ALSO DURING LEISURE TIME

If you wish, you can supplement your security with voluntary leisure-time accident insurance. Mela's leisure-time MATA non-occupational accident and disease insurance covers accidents that occur outside of your grant work, including accidents that occur while performing private household tasks, accidents that occur while engaged in recreational activities and accidents that occur while traveling abroad.

WHO IS ENTITLED TO MYEL PENSION INSURANCE?

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

- Your grant has been awarded for work lasting at least 4 months
- The amount of your grant when converted into annual income is 4130 euros or more (2022)
- The grant has been awarded in Finland
- You are not employed by the same body that awarded the grant
- You are between the ages of 18 and 68 but not yet on an old-age pension
- Your permanent residence is in Finland or you are covered by Finnish social security system while working abroad

If you have an existing pension policy, in certain conditions you can also qualify for pension insurance for grant work lasting less than 4 months by adding it to your existing insurance policy.

HAVE YOU MOVED TO FINLAND TO PERFORM GRANT WORK?

If you work in Finland on a grant for at least 4 months, you should apply for pension insurance from Mela. We always check on a case-by-case basis whether you have a legal obligation to take out insurance for the period of your grant work.

PENSION INSURANCE IS BASED ON YOUR ANNUAL EARNINGS

The amount of your annual earnings (MYEL earnings) determines how much pension is accrued from your grant work. Your annual earnings also determine the amount of benefits, compensation and insurance premiums. In addition, your annual earnings determine the amount of benefits paid by the Social Insurance Institution of Finland (Kela), such as maternity, parental and sickness allowances.

Since your Mela insurance cover is valid only for grant work, the annual earnings that are used to determine your

Mela security for grant recipients includes the following:

- Pension insurance and occupational accident insurance
- Mela sickness allowance
- Possibility to receive rehabilitation
- Group life insurance
- Support for wellbeing at work

Pension insurance is based on your annual earnings, which are calculated according to the amount of your grant

insurance cover are calculated according to the amount of the grant you have been awarded for your work. If the grant or any part of it is intended to cover work-related expenses, you can deduct the expenses on your insurance application. For example, the annual earnings for a 10,000-euro grant covering 6 months of work amount to 20,000. If 2000 euros of the grant are used to cover expenses, the annual earnings amount to 16,000 euros.

DO YOU WORK IN A GROUP?

The insurance obligation applies also to members of working groups. If you work in a group and your share of the grant meets the insurance criteria, you need to apply for insurance from Mela. The group leader is obligated to notify Mela about the members of the group who are working on a grant.

INSURANCE PREMIUMS

Your insurance premiums are calculated according to your annual earnings and are tax deductible. The amount of your 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.

IF YOUR GRANT WORK IS INTERRUPTED

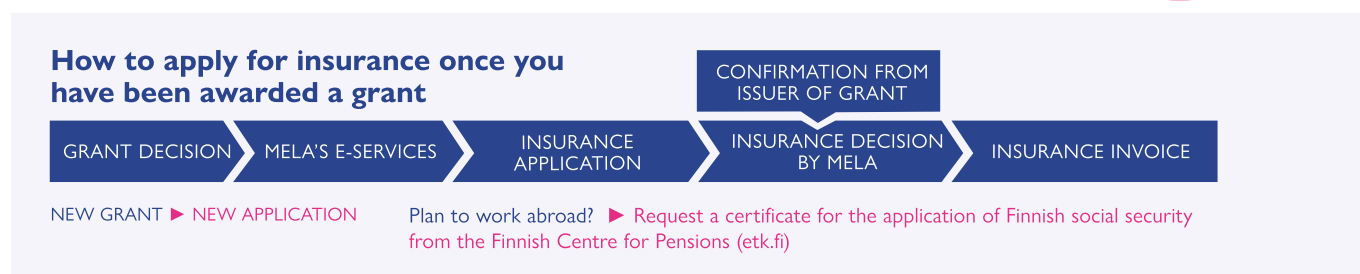
You can suspend your pension insurance after four months from the start of your grant work due to sickness, rehabilitation, the birth of a child, the home care of a child under the age of three, military or civilian service, or other paid work. The condition for suspending your pension insurance is that the remaining insurance period following the suspension is at least four months. In addition, the suspension period must be 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.

HOW TO APPLY FOR INSURANCE

You should apply for insurance at the start of your grant work. A separate application should be made for each grant that meets the insurance criteria. Applications can be submitted electronically on the Mela website at mela.fi/eservices. You can log in to Mela's e-Services using Suomi.fi e-identification. Alternatively, you can fill in the application form by going to mela.fi/forms, after which you can print it out and mail it to Mela.

Mela's online calculators make it easy to estimate the amount of your compensation, future pension and insurance premiums:
mela.fi/calculators

Mela's e-Services let you take care of your insurance matters whenever is most convenient for you. You can find all the forms and certificates you need online: mela.fi/eservices.



Our customer service is ready to help you with any questions you have regarding Mela security.

- Manage your Mela security online at mela.fi/eservices
- Customer service in English for grant recipients is available by calling 029 435 2625 (+358 29 435 2625)
- Our postal address is: Farmers' Social Insurance Institution Mela, P.O. Box 16, FI-02101 ESPOO, FINLAND
- You can also contact Mela using our secure e-mail service: mela.fi/contact

Read more about Mela security: mela.fi/grantrecipient

