

# Mela security for grant recipients

You are insured with a MYEL insurance.

The pension cover for science and art grant holders is determined by the Agricultural Entrepreneurs' Pension Act (MYEL). The MYEL insurance gives you an occupational pension and protects your income during periods such as illness and work disability.

**Insurance coverage for grant recipients is administered by Mela and includes the following:**

- MYEL pension insurance
- MATA occupational accident and occupational disease insurance
- Mela sickness allowance
- Group life insurance
- Voluntary leisure-time MATA non-occupational accident and disease insurance

## MYEL pension insurance

The MYEL insurance provides pension coverage for old age, disability or death of your family's wage earner. The amount of your pension is calculated on the basis of your MYEL annual earnings.

You can read more about pensions and how your pension is calculated on the website of the Finnish Centre for Pensions: [tyoelake.fi/en/](https://tyoelake.fi/en/)

## MATA occupational accident and occupational disease insurance

The MATA occupational accident and occupational disease insurance is a compulsory part of the Mela coverage. It covers against accidental injuries caused by a sudden and unforeseen event during grant work. The insurance also covers against occupational diseases caused by work.

### Not covered by the MATA insurance:

- Illness or wear not caused by an accident.  
The MATA insurance is not a health insurance.
- Accidents that occur during the course of self-employment or paid employment subject to the Business Tax Act
- Accidents that occur while performing private household tasks or during leisure time

## Mela sickness allowance

From the 5th day of illness, Mela pays sickness allowance to the beneficiary (after a waiting period of 4 days calculated from the

date you visit the physician plus 3 additional sick days) until the 9th day of illness. The Social Insurance Institution of Finland (Kela) will then continue to pay the allowance. Please note that the Mela coverage is not a health insurance, as it only covers short-term illness.

## Group life insurance

As a grant recipient you are also covered by a group life insurance that entitles your family members to compensation in case of death.

## Leisure-time accident insurance (voluntary MATA)

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

Mela's leisure-time MATA insurance is more comprehensive than that of many private insurance policies. The insurance covers, for example, the cost of treatment, medicines and travel expenses. Treatment expenses are reimbursed without a ceiling, and compensation is also paid for permanent disabilities.

The leisure-time insurance is voluntary and must be taken out separately. The leisure-time MATA insurance is also valid abroad. However, when traveling abroad, you should also have a travel insurance, as the leisure-time accident insurance only covers the cost of treating injuries abroad.

You can apply for leisure-time accident insurance online: [mela.fi/e-services](https://mela.fi/e-services)

## MYEL annual earnings are the basis of your social security

We convert your grant amount into MYEL annual earnings in order to determine the range of your social security. First, your expenses from grant work are deducted. The remaining amount is then converted into annual earnings using the following formula: (Amount of the grant – Expenses) x 360 / number of days in the grant work period.

### The resulting figure is used to determine

- MYEL pensions
- MATA accident compensations for loss of income
- Mela short-term sickness allowances

MYEL earnings are also used to calculate daily allowances paid 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.

To ensure that the pension accrued from your grant work retains its value, your MYEL annual earnings figure is index adjusted annually, even if your grant amount has not increased.

### Insurance premiums

As a grant recipient, you are responsible for paying insurance premiums. The cost of your insurance premium varies according to your age and your MYEL annual earnings figure given in your insurance decision. *MYEL earnings are always calculated on an annual basis, even if your grant period is shorter than one year. However, the insurance premiums and how much pension you accrue are based on the actual insurance period, if less than a year.*

You will shortly receive your first insurance invoice by mail. As a Mela customer, you can choose to receive and pay invoices for insurance premiums electronically by setting up e-invoicing through your bank.

Insurance premiums are fully tax deductible. Mela notifies the Finnish Tax Administration directly of any premiums that you have paid annually.

### Validity of the insurance

All grant recipients with MYEL insurance are also covered by MATA insurance during their work duration. The two policies start and end simultaneously.

The insurance duration is stated in the insurance decision and is given by the grant issuer. If the working period is not determined by the issuer, the insurance duration is given by the grant recipient.

### Have changes been made to your grant?

Notify both Mela and the issuer of your grant about any changes during the insurance period.

### Report changes to your work when:

- Your grant work is interrupted, or you return to your grant work after an interruption.
- Your work ends earlier than expected and you do not use your full grant.
- You move abroad to work on your grant.

More information: [mela.fi/changes](https://mela.fi/changes)

Report the changes in our online service [mela.fi/eservices](https://mela.fi/eservices).

### Working abroad

When you are covered by Finnish social security, your insurance cover is also valid when you work abroad. Before you start working abroad, contact Mela to ensure that your insurance is valid for working abroad.

If you work in an EU or EEA country, a country with a social security agreement, the UK or Switzerland, apply to the Finnish Centre for Pensions for an A1 certificate of the Finnish social security coverage. In other countries, the insurance will remain valid for up to five years, regardless of whether you live or work abroad. If you are not a Finnish citizen but you are working permanently in Finland on a grant from Finland, you are obliged to take out a MYEL insurance.

### Appeals

Insurance and compensation decisions may be appealed. Instructions on how to appeal can be found on the reverse side of the insurance decision.

### Data protection and use of personal information

Information related to your insurance and pension matters processed by Mela is confidential. Mela can only disclose your information to third parties with your consent or if required by law. Mela may, however, use your information later in connection with any other personal Mela security matter.

**Keep in mind that each grant is covered by its own insurance, so please fill out a separate insurance application for each grant.**

**Find out more about Mela security: [mela.fi/grantrecipient](https://mela.fi/grantrecipient)**

### Mela provides a wide range of services

Our customer service can help you in any matters regarding Mela security.

- Take care of your Mela security online at [mela.fi/e-services](https://mela.fi/e-services)
- Contact us at [mela.fi/contact](https://mela.fi/contact)