



Insurance for grant recipients

PENSION AND ACCIDENT SECURITY DURING YOUR GRANT WORK

Have you been awarded a grant? Insurance for grant recipients is issued by Mela, the Farmers' Social Insurance Institution (Maatalousyrittäjien eläkelaitos). Don't forget to apply for MYEL insurance from Mela, which will help you build your occupational pension.

MYEL insurance includes insurance against accidents at work and occupational diseases, i.e. the MATA insurance during working hours. It covers medical expenses related to accidents at work and occupational diseases with no upper limit on the amount of compensation. If the accident results in disability, you may be entitled to an accident allowance and workers' compensation pension.

If you have MYEL insurance, you can receive Mela sickness allowance for the period of time that is deducted for Kela sickness allowance. You have access to vocational rehabilitation. In the event of death, the family of the insured person may receive a survivor's pension and a group life insurance benefit.

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

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?

You must have MYEL insurance when these conditions apply to you:

- Your grant has been awarded for work lasting at least 4 months
- The grant you receive for work is € 4 605 (in 2025) or more, converted into an annual income
- 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 insurance 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

Your annual confirmed income is calculated from the amount of your grant. You will receive a pension for your work as a grant-holder, based on your confirmed income from work. The amount of benefits, allowances and insurance contributions, as well as benefits paid by Kela, such as parental allowance and sickness allowance, are based on income from work.

The confirmed income is determined according to the amount of the grant you are working on. 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 are employed within a group and your share of the group grant meets the insurance conditions, 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. You can receive your invoices as e-invoices by subscribing to your online bank.

CHANGES TO YOUR GRANT WORK

You can suspend your insurance due to other gainful employment, illness, rehabilitation, the birth of a child, caring for a child under three, military service or civilian service. The condition is that you must have been working on the grant for at least four months and the insurance must be valid for at least four months after the interruption. The suspension period must be at least four months. Otherwise, suspension is not possible. You will need written permission from the grant provider to suspend.

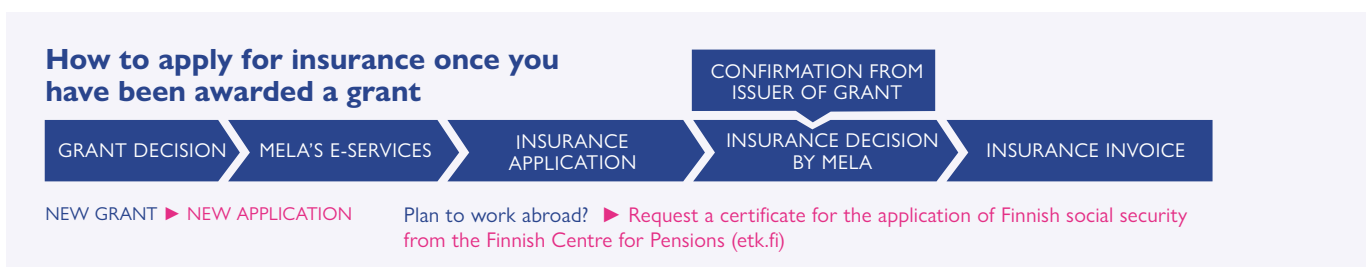
If the duration of your grant and your work input change and your insurance is valid for at least 12 months, your MYEL earned income may be reviewed in the middle of the insurance period, subject to certain conditions. This may be the case, for example, if you want to change from full-time to part-time work or vice versa. The insurance must be valid for at least one month at the time of application, the work input must change by at least 20% and the duration of the change must be at least four months. It is not possible to adjust your confirmed income retrospectively. Read more: mela.fi/grantrecipient.

HOW TO APPLY FOR INSURANCE

Apply for insurance when your grant work starts. You will need to make a separate application for all insurable grants in the Mela's online service. You can also fill in the form by going to mela.fi/forms and mail it to Mela.

Calculate your pension, insurance premiums and compensations: mela.fi/calculators

Take care of your insurance matters when you want to: 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
- Contact us mela.fi/contact

Read more about Mela security: mela.fi/grantrecipient

