



SOCIAL INSURANCE CONTRIBUTIONS IN 2022

EMPLOYEE'S PENSION CONTRIBUTION | The contribution is a % of the payroll.

	2022	2021
• An employee shall be insured under TyEL if the monthly earnings amount to at least	62.88 €/month	61.37 €/month
TyEL basic contribution of employers with permanent staff (includes employee's contribution.) • An employer with permanent staff has permanent employees or the payroll is at least 9,006 € / 6 months (2022). The insurance contribution is reduced by a possible client bonus and group discount. Furthermore, if the employer's payroll for 2020 has been a minimum of 2,169,000 euro, the insurance premium is affected by the premium category for the disability contribution and the premium loss discount.	25.85 %	24.80 %
TyEL contribution of occasional employers (includes employee's contribution.) • An occasional employer does not have permanent employees and the payroll is under 9,006 € / 6 months (2022).	25.85 %	24.80 %
Employee's share of TyEL contribution • for employees between the ages of 17–52 years • for employees between the ages of 53–62 years • for employees who have turned 63 years	7.15 % 8.65 % 7.15 %	7.15 % 8.65 % 7.15 %

SELF-EMPLOYED PERSON'S PENSION CONTRIBUTION | The contribution is a % of reported income.

YEL contribution • for self-employed person between the ages of 18–52 years • for self-employed person between the ages of 53–62 years • as of the start of the calendar year following the year in which the self-employed person turns 63 22% discount to new entrepreneurs for 48 months • for self-employed person between the ages of 18–52 years • for self-employed person between the ages of 53–62 years • as of the start of the calendar year following the year in which the self-employed person turns 63	24.10 % 25.60 % 24.10 % 18.798 % 19.968 % 18.798 %	24.10 % 25.60 % 24.10 % 18.798 % 19.968 % 18.798 %
Limit amounts • lower limit of reported YEL income, €/year • upper limit of reported YEL income, €/year • a self-employed person is entitled to unemployment security if the reported income is at least	8,261.71 €/year 187,625.00 €/year 13,573.00 €/year	8,063.57 €/year 183,125.00 €/year 13,247.00 €/year

FARMER'S PENSION CONTRIBUTION

MYEL contribution • The cost of insurance premiums is calculated according to your age and your annual (MYEL) earnings. Further information from Farmers' Social Insurance Institution MELA

OTHER SOCIAL SECURITY CONTRIBUTIONS

Employer's health insurance contribution	1.34 %	1.53 %
Health insurance contribution of the insured • Employee - Contribution for medical care coverage - Contribution for daily allowance coverage, if person's salary, wages and YEL income are at least 15,128 €/year (2022). Otherwise 0.00%. • Self-employed person - Contribution for medical care coverage - Contribution for daily allowance coverage, if person's salary, wages and YEL income are at least 15,128 €/year (2022). Otherwise 0.00%. • Pensioner	0.53 % 1.18 % 0.53 % 1.32 % 1.50 %	0.68 % 1.36 % 0.68 % 1.55 % 1.65 %
Statutory workers' compensation insurance contribution • The contribution is affected e.g. by payroll and risks at work. Further information from your own workers' compensation insurance company.		
Unemployment insurance contribution (collected by the Employment Fund) • For payroll of a maximum of 2,197,500 €/year (2022) • For part of payroll that exceeds 2,197,500 €/year (2022) • Contribution for partial owner paid by the employer • Employee's contribution • Partial owner's contribution	0.50 % 2.05 % 0.50 % 1.50 % 0.74 %	0.50 % 1.90 % 0.50 % 1.40 % 0.65 %
Employees' group life insurance contribution Collected in connection with the workers' compensation insurance contribution. Further information from your own workers' compensation insurance company.		

INDICES

• Wage coefficient	1.501	1.465
• Earnings-related pension index	2691	2631

INTEREST RATES | Adjusted every six months on 1 January and 1 July.

• Premium interest rate Valid 1 Jan–30 June under TyEL and 1 Jan–31 Dec under YEL	2.00 %	2.00 %
• Interest for late payment	8.00 % (1 Jan–30 June)	8.00 % (1 Jan–30 June)

- Employer's statutory social insurance contributions are earnings-related pension, accident, unemployment and group life insurance contributions and the health insurance contribution.
- YEL insurance is statutory for self-employed persons.