

# Social insurance contributions in 2025

EMPLOYER'S PENSION CONTRIBUTION   The contribution is a % of the payroll.	2025	2024
<ul style="list-style-type: none"> <li>An employee shall be insured under TyEL if the monthly earnings amount to at least</li> </ul>	<b>70.08 €/month</b>	68.57 €/month
<p><b>Basic TyEL contribution for contract employers</b> (includes the employee's share of the contribution)</p> <ul style="list-style-type: none"> <li>A contract employer has permanent employees or pays an employee payroll of at least EUR 10,038 (2025) over a period of six months (9,822 €/6 months 2024).</li> <li><b>The TyEL insurance contribution of contract employers is comprised of the basic contribution as well as a customer-specific expense loading fee.</b> The final TyEL contribution is also reduced by a possible client bonus.</li> <li>You can see an estimate of your TyEL contribution percentage from the estimation calculator in the Online Service.</li> <li>If the employer's payroll for 2023 was a minimum of EUR 2,337,500, the 2025 insurance contribution will also be affected by a disability contribution according to the premium category and the premium loss discount.</li> </ul>	<b>25.28 %</b>	25.12 %
<p><b>TyEL contribution of occasional employers</b> (includes employee's contribution.)</p> <ul style="list-style-type: none"> <li>An occasional employer does not have permanent employees and the payroll in 2025 is under 10,038 €/6 months (9,822 €/6 months in 2024).</li> </ul>	<b>26.12 %</b>	26.12 %
<p><b>Employee's share of TyEL contribution</b></p> <ul style="list-style-type: none"> <li>for employees between the ages of 17–52 years</li> <li>for employees between the ages of 53–62 years</li> <li>for employees who have turned 63 years</li> </ul> <p><a href="#">The upper age limit for the TyEL insurance contribution depends on the birth year of the individual in question &gt;</a></p>	<b>7.15 %</b> <b>8.65 %</b> <b>7.15 %</b>	7.15 % 8.65 % 7.15 %
SELF-EMPLOYED PERSON'S PENSION CONTRIBUTION   The contribution is a % of reported income.		
<p><b>YEL contribution</b></p> <ul style="list-style-type: none"> <li>for self-employed person between the ages of 18–52 years</li> <li>for self-employed person between the ages of 53–62 years</li> <li>as of the start of the calendar year following the year in which the self-employed person turns 63</li> </ul> <p>22% discount to new entrepreneurs for 48 months</p> <ul style="list-style-type: none"> <li>for self-employed person between the ages of 18–52 years</li> <li>for self-employed person between the ages of 53–62 years</li> <li>as of the start of the calendar year following the year in which the self-employed person turns 63</li> </ul>	<b>24.10 %</b> <b>25.60 %</b> <b>24.10 %</b>	24.10 % 25.60 % 24.10 %
<p><b>Limit amounts</b></p> <ul style="list-style-type: none"> <li>lower limit of reported YEL income, €/year</li> <li>upper limit of reported YEL income, €/year</li> <li>a self-employed person is entitled to unemployment security if the reported income is at least</li> </ul>	<b>9,208.43 €/year</b> <b>209,125.00 €/year</b> <b>15,128.00 €/year</b>	9,010.28 €/year 204,625.00 €/year 14,803.00 €/year
FARMER'S PENSION CONTRIBUTION		
<p><b>MYEL contribution</b></p> <ul style="list-style-type: none"> <li>The cost of insurance premiums is calculated according to your age and your annual (MYEL) earnings. Further information from Farmers' Social Insurance Institution MELA.</li> </ul>		
OTHER SOCIAL SECURITY CONTRIBUTIONS		
<p><b>Employer's health insurance contribution</b></p>	<b>1.87 %</b>	1.16 %
<p><b>Health insurance contribution of the insured</b></p> <ul style="list-style-type: none"> <li>Employee <ul style="list-style-type: none"> <li>- Contribution for medical care coverage</li> <li>- Contribution for daily allowance coverage, if person's salary, wages and YEL income are at least 16 862 €/year (2025). Otherwise 0.00%.</li> </ul> </li> <li>Self-employed person <ul style="list-style-type: none"> <li>- Contribution for medical care coverage</li> <li>- Contribution for daily allowance coverage, if person's salary, wages and YEL income are at least 16 862 €/year (2025). Otherwise 0.00%.</li> </ul> </li> <li>Pensioner</li> </ul>	<b>1.06 %</b> <b>0.84 %</b> <b>1.06 %</b> <b>0.80 %</b> <b>1.45 %</b>	0.51 % 1.01 % 0.51 % 1.01 % 1.48 %
<p><b>Statutory workers' compensation insurance contribution</b></p> <ul style="list-style-type: none"> <li>The contribution is affected e.g. by payroll and risks at work. Further information from your own workers' compensation insurance company.</li> </ul>		
<p><b>Unemployment insurance contribution</b> (collected by the Employment Fund)</p> <ul style="list-style-type: none"> <li>For payroll of a maximum of 2,455,500 €/year (2025)</li> <li>For part of payroll that exceeds 2,455,500 €/year (2025)</li> <li>Contribution for partial owner paid by the employer</li> <li>Employee's contribution</li> <li>Partial owner's contribution</li> </ul>	<b>0.20 %</b> <b>0.80 %</b> <b>0.20 %</b> <b>0.59 %</b> <b>0.30 %</b>	0.27 % 1.09 % 0.27 % 0.79 % 0.43 %
<p><b>Employees' group life insurance contribution</b></p> <p>Collected in connection with the workers' compensation insurance contribution. Further information from your own workers' compensation insurance company.</p>		
INDICES		
<ul style="list-style-type: none"> <li>Wage coefficient</li> <li>Earnings-related pension index</li> </ul>	<b>1.673</b> <b>3077</b>	1.637 3037
INTEREST RATES   Adjusted every six months on 1 January and 1 July.		
<ul style="list-style-type: none"> <li>Premium interest rate</li> <li>Valid 1 Jan–30 June under TyEL and 1 Jan–31 Dec under YEL</li> <li>Interest for late payment</li> </ul>	<b>2.65 %</b> (1 Jan–30 June)	4.10 % (1 Jan–30 June) 3.75 % (1 July–31 Dec) 12.50 % (1 Jan–30 June) 12.50 % (1 July–31 Dec)