

Social insurance contributions in 2025

Employer's pension contribution The contribution is a % of the payroll.	2025	2024
<ul style="list-style-type: none"> An employee shall be insured under TyEL if the monthly earnings amount to at least 	70.08 €/month	68.57 €/month
<p>Basic TyEL contribution for contract employers (includes the employee's share of the contribution)</p> <ul style="list-style-type: none"> 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). The TyEL insurance contribution of contract employers is comprised of the basic contribution as well as a customer-specific expense loading fee. The final TyEL contribution is also reduced by a possible client bonus. You can see an estimate of your TyEL contribution percentage from the estimation calculator in the Online Service. 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. 	25.28 %	25.12 %
<p>TyEL contribution of occasional employers (includes employee's contribution.)</p> <ul style="list-style-type: none"> 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). 	26.12 %	26.12 %
<p>Employee's share of TyEL contribution</p> <ul style="list-style-type: none"> 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 <p>The upper age limit for the TyEL insurance contribution depends on the birth year of the individual in question ></p>	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.		
<p>YEL contribution</p> <ul style="list-style-type: none"> 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 %
<p>Limit amounts</p> <ul style="list-style-type: none"> 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 	9,208.43 €/year 209,125.00 €/year 15,128.00 €/year	9,010.28 €/year 204,625.00 €/year 14,803.00 €/year
Farmer's pension contribution		
<p>MYEL contribution</p> <ul style="list-style-type: none"> 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		
<p>Employer's health insurance contribution</p>	1.87 %	1.16 %
<p>Health insurance contribution of the insured</p> <ul style="list-style-type: none"> Employee <ul style="list-style-type: none"> Contribution for medical care coverage Contribution for daily allowance coverage, if person's salary, wages and YEL income are at least 16 862 €/year (2025). Otherwise 0.00%. Self-employed person <ul style="list-style-type: none"> Contribution for medical care coverage Contribution for daily allowance coverage, if person's salary, wages and YEL income are at least 16 862 €/year (2025). Otherwise 0.00%. Pensioner 	1.06 % 0.84 % 1.06 % 0.80 % 1.45 %	0.51 % 1.01 % 0.51 % 1.01 % 1.48 %
<p>Statutory workers' compensation insurance contribution</p> <ul style="list-style-type: none"> The contribution is affected e.g. by payroll and risks at work. Further information from your own workers' compensation insurance company. 		
<p>Unemployment insurance contribution (collected by the Employment Fund)</p> <ul style="list-style-type: none"> For payroll of a maximum of 2,455,500 €/year (2025) For part of payroll that exceeds 2,455,500 €/year (2025) Contribution for partial owner paid by the employer Employee's contribution Partial owner's contribution 	0.20 % 0.80 % 0.20 % 0.59 % 0.30 %	0.27 % 1.09 % 0.27 % 0.79 % 0.43 %
<p>Employees' group life insurance contribution</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"> Wage coefficient Earnings-related pension index 	1.673 3077	1.637 3037
Interest rates Adjusted every six months on 1 January and 1 July.		
<ul style="list-style-type: none"> Premium interest rate Valid 1 Jan–30 June under TyEL and 1 Jan–31 Dec under YEL Interest for late payment 	3.50 % (1 Jan–30 June) 11.50 %	4.10 % (1 Jan–30 June) 3.75 % (1 July–31 Dec) 12.50 % (1 Jan–30 June) 12.50 % (1 July–31 Dec)

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.