

Social insurance contributions 2026

TyEL contributions, % of gross earnings

Employer with insurance contract (at least one permanent employee at all times), including employee's share. The TyEL basic contribution rate does not include the company-specific expense loading fee. The expense loading fee will be determined on the basis of the individual customer company's payroll and is added to the basic contribution rate. A client bonus reduces employer's insurance contribution. If the total payroll exceeded €2.455 million in 2024, the TyEL contribution is also affected by the company's contribution category and the premium loss discount in 2026.	24.85%
Occasional employer (including employee's share) No permanent personnel and paid wages less than €10,272 in six months.	25.85%
Employee's share	7.3%

YEL contributions, % of YEL income

YEL contribution percentage	24.4%
YEL contribution percentages for new entrepreneurs	19.03%

Unemployment insurance contributions (age 18–64)

The premium is charged by The Employment Fund. More info at employmentfund.fi.

Employer	
<ul style="list-style-type: none"> for the first €2 509 500 of total payroll/year for the part of total payroll exceeding €2 509 500 	0.31% 1.23%
Employee	0.89%
The part-owner's premium	0.39%
Employer's premium for part-owner	0.31%

Health insurance contributions, %

Employers' health insurance contribution	1.91%
The health insurance premium of the insured party	
Employee	
The health care contribution	1.10%
Daily allowance contribution, for income of less than €17,255/year	0.00%
Daily allowance contribution, for income of minimum €17,255/year	0.88%
Entrepreneur	
The health care contribution	1.10%
Daily allowance contribution, YEL income less than €17,255/year	0.00%

Daily allowance contribution, YEL income of minimum €17,255/year	1.11%
Increase of the daily allowance contribution for self-employed individuals with YEL insurance is 0.23%.	
Pensioner	
The health care contribution collected from pension and benefit income	1.49%

Group life insurance and statutory workers' compensation insurance premiums

The statutory workers' compensation insurance premium is determined by the job's risk factor and the total payroll. The group life insurance premium is collected together with it. Please contact Your non-life insurance company for more information.

Other Key Figures 2026

TyEL limits	Salary at least
TyEL insurance lower limit	€71.72/month

YEL limits	YEL income
YEL insurance lower limit	€9,423.09/year
YEL insurance upper limit	€214,000.00/year
Basic unemployment allowance	€15,481.00/year
Membership of unemployment fund	€15,481.00/year
Self-employed person's voluntary accident insurance	confirmed income

Interest rates	% of premiums
Premium interest rate	
YEL	2.20%
TyEL 1.1.–30.6.2026	2.20%
TyEL 1.7.–31.12.2026	TBA
Penalty interest	
1.1.–30.6.2026	TBA
1.7.–31.12.2026	TBA

Index increases	% from previous year
Pensions (earnings-related pension index = 3104)	0.9%
E.g. earnings and particular limits (wage coefficient = 1,712)	2.3%

We reserve the right to make changes to the brochure. Up-to-date information can also be found on our website at veritas.fi/employers-social-insurance-contributions and veritas.fi/entrepreneurs-social-insurance-contributions.