

Social insurance contributions and limits 2025

TyEL contribution rates	2025	2024
Temporary employer If the payroll for six months in 2025 is less than €10 038 (€9 822 in 2024) or there are no permanent employees.	26,28 %	26,12 %
Contract employer If the employer has at least one permanent employee or the payroll is at minimum €10 038 for six months in 2025 (€9 822 for six months in 2024). A company-specific administrative cost and client bonus affect the size of TyEL-contribution.	Small contract employer 25,46 %	Small contract employer 25,32 %
Large employer The limit for large employers in 2025 – Payroll in 2023 was at least 2 337 000 €, (2 251 500 € in 2022). The contribution is impacted by the client bonus, the premium loss discount and the disability pensions granted to your employees. Log into the employer's service on our website ilmarinen.fi to check your client bonus. The average TyEL contribution is 24.85% in 2025 (24.81% in 2024).		
Employee's pension contribution The employee's share is included in the total contribution.		
17–52-year-olds	7,15 %	7,15 %
53–62-year-olds (transitional provision 2017–2025)	8,65 %	8,65 %
63–67-year-olds	7,15 %	7,15 %
Lower limit for monthly earnings of employee covered by TyEL	70,08 €/kk	68,57 €/kk
YEL-contribution rates	2025	2024
18–52-year-olds	24,10 %	24,10 %
53–62-year-olds (transitional provision 2017–2025)	25,60 %	25,60 %
63–67-year-olds	24,10 %	24,10 %
Newly self-employed (22 per cent discount)		
18–52-year-olds	18,80 %	18,80 %
53–62-year-olds (transitional provision 2017–2025)	19,97 %	19,97 %
63–67-year-olds	18,80 %	18,80 %
Lower limit of YEL confirmed income	9 208,43 €/v	9 010,28 €/v
Upper limit of YEL confirmed income	209 125 €/v	204 625 €/v
YEL confirmed income accruing minimum employment requirement for unemployment security	15 128 €/v	14 803 €/v
Maximum monthly earnings of the disability pension recipient	986,30 €	976,59 €
Other social insurance contributions	2025	2024
Employer's health insurance contribution The social security contribution is paid to the Tax Administration. Further information: www.vero.fi	1,87 %	1,16 %
The employee's health insurance contribution Daily allowance contribution, if the total earned income and confirmed income is at least €16 862 per year in 2025 (€16 499 in 2024). Otherwise 0.00 %.	0,84 %	1,01 %
Medical care contribution	1,06 %	0,51 %
Self-employed person's health insurance contribution Daily allowance contribution, if the total earned income and confirmed income is at least €16 862 per year in 2025 (€16 499 in 2024). Otherwise 0.00	0,84 %	1,01 %
Medical care contribution	1,06 %	0,51 %
Self-employed person's additional funding contribution	0,20 %	0,22 %
Pension recipient's health insurance contribution	1,45 %	1,48 %
Accident insurance contribution (average) Contribution based on payroll and work-related accident risk. More information from your accident insurance company.	0,54 %	0,57 %
Average group life insurance contribution The accident insurance company collects the contribution in conjunction with the accident insurance contribution.	0,06 %	0,06 %
Employer's unemployment insurance contribution The Employment Fund charges fees from the age of 18.		
For a payroll that is at most € 455 500 in year 2025 (€ 2 337 000 in 2024)	0,20 %	0,27 %
For a payroll component that exceeds € 2 455 500 in year 2025 (€ 2 337 000 in 2024)	0,80 %	1,09 %
Employee's contribution	0,59 %	0,79 %
Employer's contribution paid for the part-owner	0,20 %	0,27 %
TyEL-insured part-owner's contribution	0,30 %	0,43 %
Interest rates	2025	2024
YEL Insurance contribution interest	2,65 %	4,10 %
Insurance contribution interest 1.7.– 31.12.2025 2,10 % (1.1 - 30.06.2025 2.65 %)	2,10 %	3,75 %
YEL late payment interest 1.1.– 30.6.2025 11,50 % ja 1.7 - 31.12.2025 10.50 %.	10.50 %	12,50 %
TyEL late payment interest 1.1.– 30.6.2025 11,50 % ja 1.7 - 31.12.2025 10.50 %	10.50 %	12,50 %
Interest rates are fixed semi-annually entering into effect on 1 Jan. and 1 Jul.		
Indexes and life expectancy coefficient	2025	2024
Wage coefficient	1,673	1,637
Earnings-related pension index	3077	3037
Life expectancy coefficient	0,94759	0,94692