**Employers’ contributions 2022**

An employer is obligated to pay various insurance contributions, such as accident and unemployment insurance contributions, when paying salary. The employee’s age, duration of employment and salary amount may influence the obligation to pay or the size of the contribution.

This page tells you the sizes of the following employers’ contributions:

* [Occupational pension contributions](https://www.yrittajat.fi/en/for-employers/employment/wages-and-benefits/employers-contributions-2022/#occupational_pension_contributions)
* [Health insurance contributions](https://www.yrittajat.fi/en/for-employers/employment/wages-and-benefits/employers-contributions-2022/#health_insurance_contributions)
* [Unemployment insurance contributions](https://www.yrittajat.fi/en/for-employers/employment/wages-and-benefits/employers-contributions-2022/#unemployment_insurance_contributions)
* [Occupational accident insurance](https://www.yrittajat.fi/en/for-employers/employment/wages-and-benefits/employers-contributions-2022/#occupational_accident_insurance)
* [Group life insurance](https://www.yrittajat.fi/en/for-employers/employment/wages-and-benefits/employers-contributions-2022/#group_life_insurance)

**Occupational pension contributions**

Employee aged 17–67

The 2022 occupational pension contributions include the first recovery portion for the discount given on 2020 occupational pension contributions.

The average occupational pension contribution is an average of the occupational pension contributions charged by different occupational pension providers. The annually adjusted occupational pension contributions vary between different pension providers. The amount of occupational pension contributions depends on the rebates received by occupational pension providers, which are based on the share of proceeds generated by the company’s solvency position.

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| **EMPLOYER’S SHARE** *(% of salary)(In 2022, the 2020 salary amount is used)* | **2022** |
| **Average** occupational pension contribution.– Contribution reduced by possible client rebate and expense loading discount. In addition, if the employer paid at least €2,169,000 in 2020, the disability pension contribution of the appropriate class and premium loss component affect the amount of the insurance. | 24,85 % |
| Temporary employerNo permanent employees and salary bill for six months less than €9,006 | 24,85 % |

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| **EMPLOYEE’S SHARE** *(% of salary)*The employee’s share is included in the total payment. The employer withholds the payment from salary.Because of the transitional rule in 2017–2025, a contribution which is 1.5 percentage points larger is withheld from employees aged 53–62 than from other employees. For that period, they will accrue pension at the rate of 1.7% instead of 1.5%. | **2022** |
| 17–52-year-olds | 7,15 % |
| 53–62-year-olds (transitional rule 2017–2025) | 8,65 % |
| 63–67-year-olds | 7,15 % |

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| **Limit for occupational pension insurance (TyEL)** | **2022** |
| No permanent employees and salary bill for six months less than €9,006. | 62,88 €/month |

**Health insurance contributions**

Employee aged 16–67

Employer’s health insurance contribution is paid to the Tax Administration in conjunction with other self-assessed taxes. Employers do not pay health insurance contributions on salary paid to employees aged under 16 or 68 or over.

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|  | **2022** |
| **Private employer’s health insurance contribution** | 1,34 % |

**Unemployment insurance contributions**

Unemployment insurance contribution is paid for employees aged 17–64. The lower age limit for unemployment insurance will rise to 18 years on 1 August 2022.

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| **For salary expenses up to €2,169,000** | **2022** |
| Employer’s share | 0,50 % |
| Employee’s share | 1,50 % |
| **Total** | **2,00 %** |

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| **For the portion exceeding €2,169,000** | **2022** |
| Employer’s share | 2,05 % |
| Employee’s share | 1,50 % |
| **Total** | 3,55 % |

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| **For salary paid to a co-owner covered by TyEL occupational pension insurance**Not deducted from entrepreneurs with mandatory YEL pension insurance | **2022** |
| Employer’s share | 0,65 % |
| Employee’s share | 0,74 % |
| **Total** | 1,39 % |

**Occupational accident insurance**

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|  | **2022** |
| **Average** occupational accident insurance contribution.Mandatory when the employees are paid a total of at least €1,300 during a calendar year. | 0,70 % |

**Group life insurance**

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|  | **2022** |
| **Average** group life insurance contributionAn accident insurance provider charges this when charging for accident insurance. Rates vary by provider. | 0,06 % |