



# Varma supports your vocational rehabilitation

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If an illness is making it difficult for you to continue working, look into the possibility of receiving Varma-supported rehabilitation, i.e., a work trial, job coaching, vocational training or a business subsidy.

You can receive vocational rehabilitation if

- an illness or injury causes a threat of disability within the next few years
- rehabilitation makes it possible to continue in working life
- you have professional competence acquired through work or education
- your work earnings over the past five years total at least EUR 41,143.38 (at the 2024 level)
- you have earnings for the previous 36 months or during that time you were not gainfully employed due to caring for a child under 3 or an adopted child over 3
- you are under your minimum age of eligibility for old-age pension
- you are not entitled to vocational rehabilitation based on a road accident or other accident.

## Rehabilitation options

Vocational rehabilitation refers to measures by which we can support you in continuing to work despite your illness.

### Work trial

We can support you in returning to work after a long period of sick leave, for example, through a work trial. The trial can be carried out at your current workplace or in the service of another employer. Your tasks can be rearranged or you can learn to perform a new job.

The usual duration of a work trial is 1–3 months, and the maximum is 6 months.

### Job coaching

Through job coaching you can learn a new job that will enable you to cope in spite of your illness. Job coaching can be carried out at your current workplace or in the service of a new employer.

### Training

If a work trial or job coaching does not enable you to continue working, we can support you in retraining for a new profession.

### Business subsidy for entrepreneurs

If you remain in working life as an entrepreneur, we may grant you a business subsidy for carrying out entrepreneurial activities that suit your state of health. We may grant you a subsidy for acquiring equipment that facilitates your work, for specialised professional equipment or for making alterations to work machines. The business subsidy for entrepreneurs is always evaluated on a case-by-case basis and requires also self-funding.

## How to apply for rehabilitation

1. Discuss your possibility to receive rehabilitation with your attending physician or occupational health physician.
2. Also bring up the matter of rehabilitation with your employer. If you are self-employed, think about your possibilities to continue in working life through rehabilitation supported by Varma.
3. Request a medical statement B from your physician to attach to the rehabilitation application.
4. Apply for rehabilitation in [Varma Online Service](#) after you receive a medical statement B. Applications are also available at [tyoelake.fi](#) and from the Social Insurance Institution of Finland (Kela).

Based on the documents we receive, we will assess whether you have the right to receive rehabilitation supported by Varma.

Together with the rehabilitation decision, you will receive information concerning your personal rehabilitation specialist. The specialist will advise you on how to proceed with your rehabilitation.

Varma's rehabilitation partner may support you in drawing up a rehabilitation plan. The use of this service is agreed upon separately.

## Income during rehabilitation

If your income before the start of rehabilitation consisted of wages/salary, a daily sickness allowance or unemployment allowance, we will pay you a rehabilitation allowance. The allowance will equal the disability pension + 33 per cent. The payments will start, for example, once your work trial begins. If you are already receiving the cash rehabilitation benefit, we will pay you a 33 per cent rehabilitation increment in addition to your pension. You may also be compensated for the costs of your travel and study expenses.

If you have not yet applied for rehabilitation, you can calculate or order an estimate of the rehabilitation allowance on our eServices.

## Varma's rehabilitation partners

Varma's rehabilitation partners (in Finnish):  
[varma.fi>Henkilö>Kuntoutus>Kuntoutuskumppanit](https://varma.fi/Henkilo>Kuntoutus>Kuntoutuskumppanit).

[Read more about vocational rehabilitation](#) at [varma.fi](https://varma.fi).

## Your pension information during working life and retirement on Varma's website

[Varma Online Service varma.fi](https://varma.fi)>Log in

### Through our eServices, you can obtain

- pension records
- pension estimates
- pension applications
- rehabilitation applications and services
- information on the status of the processing of your application
- information on paid pension and withheld tax
- pension decisions and documents for the past two years

You can send messages and attachments to us through the service or change your contact details.

Varma is at your service in all issues concerning earnings-related pension at the address [varma.fi](https://varma.fi).

### Varma Mutual Pension Insurance Company

Telephone number: 010 2440

Address: Salmisaarenranta 11, Helsinki | P.O. Box 3, FI-00098 VARMA

Business ID: 0533297-9

Homepage: [www.varma.fi](https://www.varma.fi)