Disability pension in 2020

You are entitled to disability pension if you have not yet reached the age limit for old-age pension and your work ability has deteriorated considerably due to an illness, handicap or injury for at least a year.

Full disability pension usually begins when the period of sickness allowance preceding the payment of disability pension ends, i.e. approximately one year after the disability began. If you are able to work part-time despite your illness, handicap or injury, partial disability pension is a possibility.

Amount of pension

Disability pension is affected by
- the amount of pension accrued during your career and
- your pension between falling ill and your old-age retirement age.

Disability pension can be permanent or fixed-term, i.e. the cash rehabilitation benefit. Partial disability pension is half of the full pension. A pension according to the Finnish Employment Accidents Act or Motor Third Party Insurance Act reduces the amount of earnings-related such as disability pension.

You can calculate or order an estimate of your disability pension on our eServices before you apply for pension.

How to apply for pension

1. Discuss the options with your physician
   If returning to work or rehabilitation does not seem possible, it is a good idea to consider applying for the pension 2 to 3 months before the 300-day period of daily sickness allowance ends.

2. Be sure to have the following on hand for the application:
   - bank account number in IBAN format
   - medical statement B, please note! A medical statement printed up from the Omakanta (My Kanta) website will not be accepted
   - illness, treatment and examination history
   - education and work history
   - other compensation, benefits and pensions
   - spouse’s personal information if you are also applying for national pension or pension from another country.

3. Apply in Varma’s eServices
   The quickest way to have your application processed is to submit it, along with necessary appendices, in Varma’s eServices. Applications are also available at tyoelake.fi and from the Social Insurance Institution of Finland (Kela). One application is enough, even if you are applying for both earnings-related and national pension. If you have worked or lived abroad, also fill in Appendix U, Residence and Employment Abroad.

We will process your application at Varma if your earnings for the last month were primarily insured with us. If necessary, we will request additional reports, for example, medical statements from Kela and a description of your work tasks from your employer. If your earnings for the last two years were primarily insured in the public sector, Keva processes your application. If you have worked in both private and public sectors (for example, for a municipality or the government), you will receive from us a decision on your total earnings-related pension. In addition to a disability pension decision, we will also give you a preliminary decision on your entitlement to vocational rehabilitation, if you meet the conditions for rehabilitation.

Employee pension card

If you are receiving permanent full disability pension, the employee pension card that entitles you to pensioner discounts will arrive at your home address around 2 weeks after the pension decision. When you retire, you can save your electronic employee pension card on your smart phone or tablet by logging in to our eServices.

Partial disability pension as another option

You can apply for a preliminary decision on partial disability pension while still working full-time. Once you receive the decision you have 10 months to agree on part-time work. The pension can begin when your earnings are reduced to 60% of your previous income level. You may receive partial disability pension even if you stop working altogether.

You cannot receive partial disability pension as national pension.

For more information on applying for disability pension, please visit: varma.fi > Private customer > Applying for pension.
From sick leave to work, rehabilitation or retirement. For more information, please visit: How to apply for disability pension

Apply for a tax card for pension income after you receive a decision

If we do not have a tax card for your pension, we will withhold 40% tax on your first pension payment. Your pension decision will also include instructions on how to get a tax card for pension income. If we have withheld excess tax on your pension, we will refund the excess as soon as we have received the tax card for pension income from the tax office.

How long is pension paid for?

If it is estimated that your work ability will be restored through treatment or rehabilitation, pension will be granted as a fixed-term cash rehabilitation benefit. Disability pension granted until further notice usually continues until the age of retirement, at which point we automatically switch it to old-age pension. The amount of full pension does not change, but the amount of partial disability pension doubles.

Working while on a pension?

While you are on disability pension, you may earn an income of no more than 40% and while on partial disability pension, no more than 60% of your pre-pension earnings level. Your income limit will be stated in your pension decision. Later on, you will be able to check your income limit on our eServices. Regardless of your personal income limit, you may, however, earn 834.52 euros per month without it affecting the payment of your pension.

Notify Varma if you begin earning income from work, and also Kela if you are receiving national pension. Your employment earnings during disability pension will accrue new pension, which you can apply for when you reach the pensionable age for old-age pension; however, not before your employment relationship has ended.

For more information, please visit: varma.fi > Private customer > Working during retirement.

Your pension information on Varma’s website while working and during retirement

Varma is at your service in all matters related to earnings-related pension at www.varma.fi.

In the eService for private customer, you will find

- your pension records
- pension estimates
- pension applications
- rehabilitation applications and services
- paid pensions and benefits
- services for pensioners
- messages and attachments

You can view all your documents, such as decisions, in the electronic archives of the eService.

When you are worried about your work ability

Let’s find the best option to support your work ability and secure your income.

Evaluate your situation ▶ www.varma.fi/en/evaluate

Varma Mutual Pension Insurance Company
Telephone number: 010 2440
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Business ID: 0533297-9
Homepage: www.varma.fi

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