

Disability pension in 2018

[Varma.fi](#) > Private customer

You are entitled to disability pension if you have not yet reached retirement age and your workability has deteriorated considerably for at least one year due to an illness.

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, 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 retirement age

Disability pension can be permanent or fixed-term, i.e. the cash rehabilitation benefit. Partial 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 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 doctor

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

2. Get a Medical Statement B

If your doctor has given you a Medical Statement B, including an opinion on your workability, you may apply for the pension.

3. Submit an electronic application at [varma.fi](#)

The quickest way to submit your application is to fill in the electronic disability pension application form. 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 two years were primarily insured with us. If necessary, we will request additional reports, for example, doctors' statements from Kela and a description of your work tasks from your employer.

If you have worked not only in the private sector, but also in municipal or state employment, we will give you 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.

National pension can supplement your pension cover if your earnings-related pension is roughly EUR 1,300 per month or less. Kela will issue a decision on your national pension.

Your pension will be paid into your account soon after you receive the decision. From then on, the pension will be in your account on the first banking day of each month.

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 two 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



A self-employed or unemployed person, or someone who looks after their own household, or a student does not need to submit the statement to Kela at the 90-day point.

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 instalment. 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 ability to work 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 737.45 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 work income will accrue new pension, which you can apply for when you reach the retirement age for old-age pension.

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 issues concerning earnings-related pension at www.varma.fi.

Our online services for private customers consist of

- employment pension record
- pension estimates
- pension applications
- rehabilitation applications and services
- services for pensioners

When you apply for pension or rehabilitation, you can order documents containing decisions that concern you to be sent to your electronic archive.