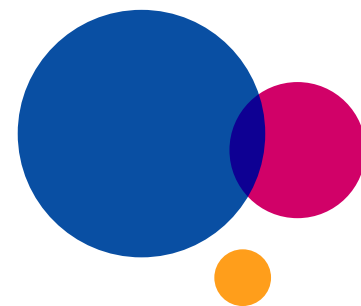


Disability pension 2025



[Varma.fi > Pensions](#)

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 Kela's sickness allowance, the primary benefit, 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 consists of

- the pension accrued during your career and
- the projected pension component calculated from the start of the pension to your pensionable age for old-age pension

Disability pension can be permanent or it can be a rehabilitation subsidy applied for a fixed term. Partial disability pension is half of the full pension.

A pension pursuant to the Finnish Employment Accidents Act or Third Party Motor Liability Insurance Act is deducted from the amount of disability pension.

Log in to [Varma Online Service](#) to calculate or order an estimate of your disability pension.

How to apply for pension

1. Discuss the options with your doctor.

If return to work or rehabilitation is not considered to be possible, you should consider applying for pension 2–3 months before the 300-day sickness allowance period ends.

2. Have the following information on hand when filling in the application:

- your IBAN bank account number
- Medical statement B
- history of illnesses, treatments and examinations
- education and work history
- other compensation, benefits and pensions
- your spouse's personal data if you also apply for national pension or pension from abroad.

3. Apply through Varma Online Service

The quickest way to have your application processed is to submit it, along with any necessary attachments, [through Varma Online Service](#).

Applications are also available at [Työeläke.fi](#). 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.

Varma will process your application if your earnings for the last month were primarily insured with us. 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.

If your earnings for the past two years were primarily insured in the public side, Keva will process your application.

If necessary, we will request additional reports, for example, doctors' statements from Kela.

We will also assess your rehabilitation opportunities in connection with your pension application.

National pension can complement your pension coverage if your monthly earnings-related pension is less than EUR 1,617.13 (if you live alone) or EUR 1,449.13 (if you are cohabiting). Kela will send you a decision on your national pension.

The first pension payment will be made to 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

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 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.

From sick leave to work, rehabilitation or retirement. For more information, please visit varma.fi/Rehabilitation



Occupational health negotiation

Employee + employer + occupational healthcare discuss arrangements concerning returning to work:

- The negotiation is arranged between the 30th and 90th day of receiving the daily sickness allowance
- Follow-up measures are agreed on.

Sjukdagpenning

30 days <p>Your employer notifies occupational healthcare of your sick leave.</p>	60 days <p>Deadline to apply for daily sickness allowance from Kela.</p>	90 days <p>Submit an occupational healthcare physician's statement to Kela if your disability continues.</p>	300 days <p>Maximum daily sickness allowance.</p>
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Options when the daily allowance ends



- Back to work + possible work arrangements.
- Partial sickness allowance + part-time work.
- Vocational rehabilitation.
- Partial disability pension.
- Disability pension.

Partial disability pension

You can apply for a preliminary decision on partial disability pension while still working full-time. Once you receive the decision, you will have 10 months to agree on part-time work. The pension may 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/en > Pensions > Disability pension](https://varma.fi/en > Pensions > Disability pension).

Apply for a tax card for pension income after you have received a decision

If you do not have a pension tax card, we will withhold 40% in taxes from 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 amount as soon as we have received your tax card for pension income from the tax office.

For how long will pension be paid?

If work ability is estimated to be returned 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. In this case, 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% of your pre-pension earnings level, with the limit being 60% while you are on partial disability pension. Your income limit will be stated in your pension decision. You can later check your income limit in our eServices. Regardless of your personal income limit, you may, however, earn 986.30 euros per month without it affecting the payment of your pension.

Notify Varma if you begin earning income from work, in addition to which you must notify Kela if you are receiving national pension. Your earnings from employment 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.

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

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

Through our eServices, you can obtain

- pension records
- pension estimates
- pension applications
- information on the status of the processing of your pension application
- information on paid pension and withheld tax
- certificate of the amount of your pension
- an employment pension card (pdf)
- 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.

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