



# Vocational rehabilitation for employees and self-employed persons

**Vocational rehabilitation is part of Ilmarinen's pension service. It means measures to support employees and self-employed persons in continuing to work in spite of illness.**

Action covered by rehabilitation includes measures aiming at a change of job or occupation such as work try-outs, practical work training, training leading to an occupation and aid for industrial and service enterprises.

## Who is eligible for vocational rehabilitation?

Ilmarinen may support the vocational rehabilitation of employees and self-employed persons

- whose illness is likely to render them incapable of work in the near future
- whose transfer to disability pension can be prevented or postponed or whose lost capacity for work can be restored sufficiently to allow them to return to work
- who have accrued a minimum of EUR28,249.94 (2008 index) in earnings from gainful employment during five calendar years previous to the application
- who have an occupation and an established work history and have accrued a reasonable number of work years and a reasonable amount of pension
- who are not entitled to rehabilitation under the Motor Vehicle Third Party Liability Insurance Act or the Employment Accidents Act

## What forms can vocational rehabilitation take?

### Work try-outs

Work try-outs are the most common form of voca-

tional rehabilitation at workplaces. The usual length of a try-out period is 1-3 months. The aim is return to previous work or transfer to a new job.

### Work try-outs for returning to previous work

Work try-outs may be geared towards returning to work after prolonged sick leave. In such a case the job description may be lightened for the try-out period and various working hour arrangements may be applied, e.g. shorter working hours in the initial stages of the try-out period. Other work arrangements may also be made during the try-out period. When the try-out period is over, the rehabilitated employee returns to full-time work.

### Work try-outs for changing job description

If necessary, work try-outs can help in the induction of rehabilitated employees into new or adapted duties, the aim being learning new duties and placement in these duties at the workplace. The try-out period may also help in finding out if the new duties are suited to the rehabilitated employee's state of health.

### Practical work training

Practical work training is also an individual programme for workplace rehabilitation but longer in duration than work try-outs. It helps the employee to acquire vocational skills through on-the-job learning. Apart from practical training, the programme may include external courses or other theoretical instruction. Practical work training may be preceded by a work try-out to find out if the new duties are suited to the rehabilitated employee's state of health, but this is not always necessary. The length of the practical work training is agreed individually; normally it lasts from 6 to 18 months.

### Vocational training

Ilmarinen may support training leading to an occupation arranged by vocational or other educational institutions or in the form of apprenticeship train-

ing. This may be either further training or training leading to a new occupation.

With Ilmarinen's support, rehabilitees may complete a vocational upper secondary qualification, a further vocational qualification or a polytechnic degree if the rehabilitation plan is regarded as appropriate and feasible in terms of their health. The primary aim is, however, to find a job suited to the employee's state of health, not to raise the employee's level of education. Ilmarinen can normally support just one training route to an occupation.

#### Aid for industrial and service enterprises

Ilmarinen may grant aid for industrial and service enterprises to rehabilitees for starting an enterprise if the operating prospects for the company are good. In order to ascertain this, an opinion is required from e.g. the relevant Employment and Economic Development Centre explaining the applicant's potential as an entrepreneur. The support may take the form of financial assistance or loan against collateral.

#### What about income during rehabilitation?

A rehabilitation allowance is paid for the period of vocational rehabilitation amounting to disability pension increased by 33 per cent. In addition, necessary study and travel costs caused by rehabilitation are compensated. If the rehabilitee continues to work partially as an employee or self-employed person during a rehabilitation programme, e.g. study, only partial rehabilitation allowance is paid.

If a rehabilitee receiving a cash rehabilitation benefit as a result of disability starts vocational rehabilitation, a 33 per cent increment is paid on the rehabilitation benefit for the rehabilitation period.

If, for instance, the employer pays those par-

ticipating in a workplace rehabilitation programme, the rehabilitation allowance or benefit including the increment is paid to the employer for the proportion equivalent to the pay. Partial rehabilitation allowance is not payable to employers.

#### How to apply for rehabilitation?

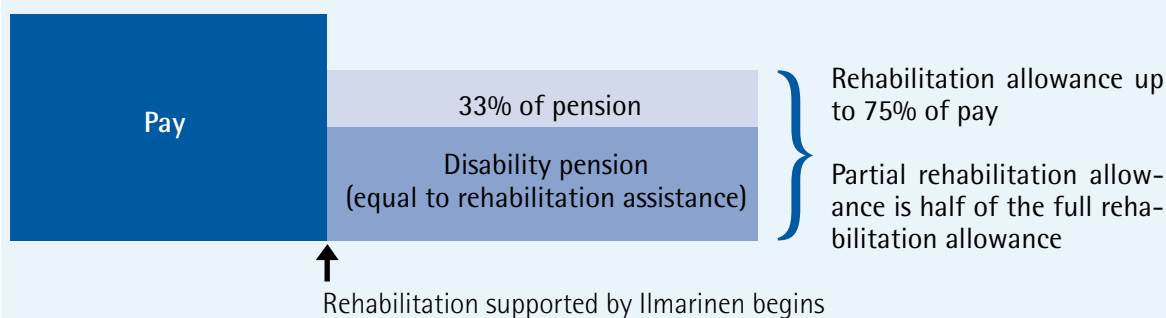
Employees or self-employed persons may apply for vocational rehabilitation with a personally signed application form K, which can be printed out via Ilmarinen's website at [www.ilmarinen.fi](http://www.ilmarinen.fi). Forms are also available at all Ilmarinen service points.

An up-to-date medical certificate B2 must be appended to the application. The applicants obtain the certificate from their occupational health physician or their own personal physician at their own cost. Furthermore, a description of the applicant's work and work arrangement possibilities given by the employer or the applicant's nearest supervisor is required. This description is important, as the employer's possibilities to offer the applicant work that is suited to the applicant's state of health must always be looked at first. Self-employed persons provide a report on their own work activities.

The processing of rehabilitation applications is faster if all necessary documents are submitted to Ilmarinen simultaneously.

The possibility of rehabilitation is also looked at if a person applies for fixed-term rehabilitation benefits, disability pension or individual early disability pension. When a need for rehabilitation is diagnosed, Ilmarinen can instruct the applicant to apply for vocational rehabilitation to support returning to work. A person receiving a rehabilitation benefit applies for vocational rehabilitation using form KT, which is shorter than form K.

#### Rehabilitation allowance, partial rehabilitation allowance and rehabilitation assistance



## How are decisions made on applications?

Ilmarinen's rehabilitation experts examine the threat of disability pension on the basis of the reports received. If rehabilitation is justified, Ilmarinen will give the applicant a decision on entitlement to rehabilitation and an advance calculation of the amount of the rehabilitation allowance. If no rehabilitation plan has been drawn up yet, Ilmarinen will give an advance decision, valid for some 10 months, on the entitlement to rehabilitation. An acceptable rehabilitation plan must be submitted during the decision's period of validity.

If rehabilitation is not considered justified, Ilmarinen will reject the application. The decision will include the grounds on which it was made and will direct the applicant to other rehabilitation systems where necessary. The applicant may appeal the decision.

## Where to get help for drawing up a rehabilitation plan?

Employees should first of all start discussions with their own employer and occupational health care service about the possibilities of changing over to other duties. If an employee's own workplace cannot offer duties suited to the employee's state of health or if the employment relationship has terminated, other options must be charted. Instructions and hints for drawing up a rehabilitation plan can be found for instance on Ilmarinen's website.

If an employee or self-employed person wants information, guidance and advice in choosing an occupation, in looking for a job or in studying various training options, the services of the vocational and training information service of the local employment office are available.

## Why is rehabilitation worthwhile?

- **Continuation at work**
  - more well-being at work
  - pay is better than pension
  - old-age pension accrues more at work
- **Personal improvement**
  - expertise expands
  - labour market eligibility improves
- **Better quality of life**
  - general operating capacity improves
  - resources increase even during spare time
- **Good income security during rehabilitation**
  - rehabilitation allowance is a good financial

aid for students

- pension accrues from rehabilitation allowance

## Example of change of occupation

Jukka is a 48-year-old glass-worker whose hand and wrist problems hampered his work, which was heavy and involved plenty of lifting, and tended to cause accidents. Not even a number of surgical operations could remove the problems, and Jukka realised that change of occupation was the only alternative.

He applied for vocational rehabilitation from Ilmarinen.

When he received a favourable decision, he contacted the local apprenticeship centre, since he was not interested in long-term theoretical retraining. He had a comprehensive school background and had been a glass worker for nearly his entire working career. Having considered various options, he became interested in an office caretaker's job and found an employer in his area of residence who was willing to make an apprenticeship contract with him.

Ilmarinen approved Jukka's plan for a two-year office caretaker's apprenticeship training. An apprenticeship contract was made, the Apprenticeship Centre provided the necessary theoretical training and Ilmarinen paid rehabilitation allowance to the employer for the apprenticeship period. Jukka received pay during the apprenticeship period and after graduation continued working as an office caretaker in his apprenticeship post.

## Further information

Further information on earnings-related pension rehabilitation, advice for application and necessary forms are available on Ilmarinen's website. Ilmarinen's training experts also provide advice for applicants and representatives of the employer and the occupational health care service in the various stages of rehabilitation planning. On request, Ilmarinen will calculate an estimate of the amount of the rehabilitation allowance.

- [www.ilmarinen.fi](http://www.ilmarinen.fi)
- advance advice, telephone 010 284 11

Further information also available at

- [www.mol.fi](http://www.mol.fi)
- [www.oppisopimus.net](http://www.oppisopimus.net)
- [www.opintoluotsi.fi](http://www.opintoluotsi.fi)
- Apprenticeship Centres and Offices



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