

Nina Nevala | Mirikka Vuorento

Finding the right tools

Guide for people with partial work ability



People with
partial work ability
in working life

How do I apply for partial sickness allowance? What should I do if I need assistive devices for my work? This is a guide on how to find employment and carry on working for those able to work partially but not fully. It gives practical examples of how to get support, how to apply for different benefits and who is entitled to them. The examples describe typical cases.



You can get the most individual and best advice for your own situation from your occupational healthcare centre, employment office (TE Office), the Social Insurance Institution (Kela), health centres, your employment pension institution or educational institution, or from a work ability coordinator.

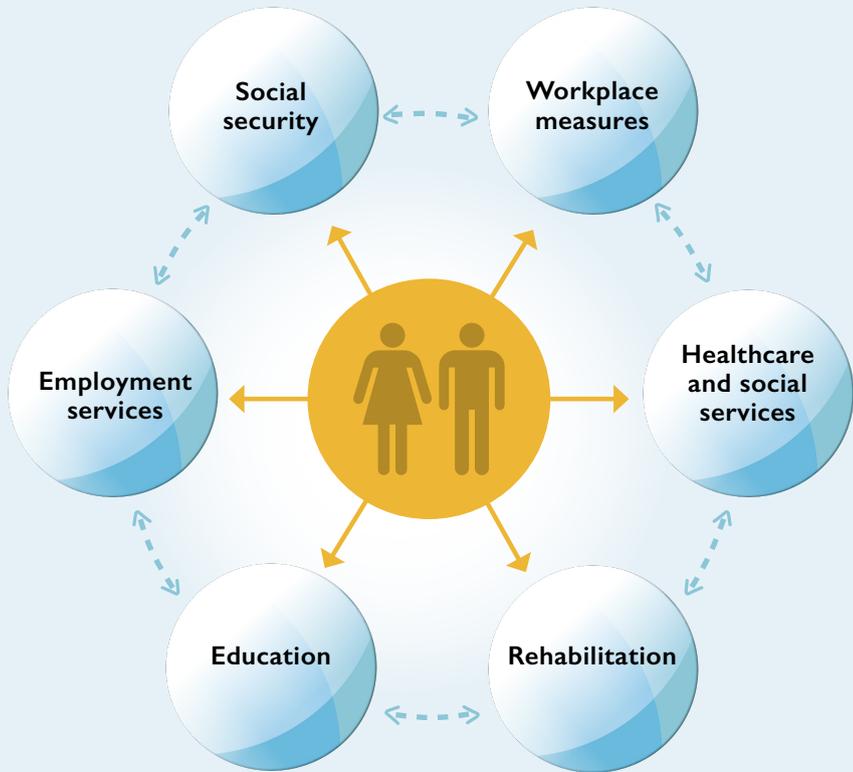
▶ *Tomorrow's working life is diverse and respects everyone.*

▶ *Everyone has the right to work and use their skills.*

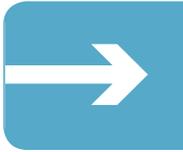
▶ *We want and need everyone to participate actively in working life and engage in society.*

▶ *There are options, opportunities, skills, talent and success stories everywhere.*

▶ *We should talk about them and share good ideas.*



When you are looking for arrangements to work partially but not fully, your local employment office or your employer appoints a work ability coordinator for you. Together you and the coordinator draw up a personalised set of measures tailored to your own needs.



Work ability coordinators

Who are they?

Work ability coordinators are professionals in matters related to working life, rehabilitation, the Finnish service system and customer service. They help people who are able to work partially but not fully by assessing each customer's situation individually, helping them to recognize their strengths and potential and assisting them in finding their place in working life.

What do they do?

Work ability coordinators guide their customers when they are trying to find a job or want to carry on working despite an impairment. They can help in combining different financial benefits, for instance. They take each customer's own goals and ideas into account. By working together with the customer they can find the best solutions for each customer.

Where do I find a work ability coordinator?

You can find work ability coordinators in employment offices, human resources departments (HR), occupational healthcare units, municipal social welfare services and educational institutions.

What expertise do they have?

Work ability coordinators are acquainted with the workplaces in their region and they are familiar with the services, measures and benefits provided by Finnish institutions of healthcare and social welfare, rehabilitation, education, employment and social security.

Who can become a customer?

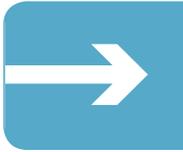
You can use the services of work ability coordinators if you are looking for a job or require support for continuing to work.

How can they help me?

You can discuss your situation and working life expectations with a work ability coordinator. Together with the coordinator you can explore how to find a job that suits your needs or, if you are already working, how to carry on working.

How can I benefit from their services?

If you are able to work partially but not fully, a work ability coordinator can help you to find paths to working life or ways to carry on working. Together you can discuss how you can carry on working, find a new job, or start studying.



Work trials

■ Work trials are used to test whether a job, occupation or training course is suitable for you. Work trials are used in situations where you have experienced a protracted illness or when it seems likely that your ability to work will deteriorate in the near future, for example. ■ Work trials are organised by employment offices (TE Office), the Social Insurance Institution (Kela), employment pension institutions, accident or motor liability insurance institutions and occupational healthcare. Private enterprises, organisations, municipalities or central government agencies, for instance, can offer work for a trial period.

How the work trial process proceeds?

1. Your work ability coordinator or the person who is helping you in planning your work trial first contacts an employer who might be interested in offering work for a trial period. They explain to the employer what a work trial is about, what purpose it serves and how the process goes.
2. Then you, as the person applying for work trial, visit the workplace together with the person who organised the visit. Based on the visit, you, the organiser and the employer decide whether a work trial can be started.
3. A written work trial agreement is then signed between you, the employer and the organiser of the trial. The agreement specifies the duration of the trial period, its goals and your work duties. The duration of the trial and compensation depend on your situation and who is organising the trial.

4. The work trial organiser takes care of insurance policies for you for the trial period. The employer offering the work trial is responsible for ensuring a healthy and safe working environment for you. A work trial agreement is not normally equivalent to an employment contract with the employer.
5. Before you start the work trial, you and your employer will decide how to inform the staff of the workplace about your work trial. With your permission, your employer can tell the staff about the reasons for your work trial. The employer may say that certain workplace accommodations have been made for you for health reasons. The accommodations can be related to your working hours or working environment, for instance.
6. When you first start the work trial, an initial meeting is held where you, together with the work trial organiser and your employer, establish the goals, work duties, work accommodations and follow-up measures for your work trial.
7. Your employer in the workplace will give you an induction, and you can gradually start learning to do your work tasks. If necessary, you can ask to have a work ability coordinator or work coach to help. Your working hours can be slowly increased. You can for instance gradually go up hour by hour over two-week intervals from working 4 hours to 8 hours daily. The working environment can also be adjusted so that it meets your needs.
8. Your situation will be assessed halfway through the work trial, and if it is decided that the trial can continue, plans will be made for the rest of your trial period.
9. Once your work trial has come to an end, you together with the employer and the organiser of the trial make an assessment of how the work trial period went.



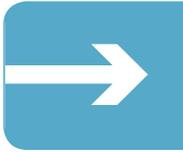
Wage subsidy

■ Wage subsidies are designed to help unemployed people get a job. Employers can be granted a wage subsidy to cover part of the payroll costs in cases where the person seeking employment is experiencing difficulties finding a job. This can be the case where there is a disability or illness involved, for instance. The wage subsidy allows jobseekers to improve their occupational skills, which in turn increases their chances of finding a job on the open labour market.

How to apply for the wage subsidy?

1. When you and an expert at the employment office (TE Office) draw up an employment plan, you can discuss the possibility for using a wage subsidy and agree on it.
2. Then you can apply for an open vacancy or contact an employer that interests you, either by yourself or with the help of a work ability coordinator. If you have a Duuni or Sanssi card, it shows the employer that you are entitled to a wage subsidy, but it is not essential that you have such a card to qualify for a wage subsidy. When posting an open vacancy, employers can also inform the employment office that they are willing to employ a person with partial work ability.
3. The expert at the employment office or your work ability coordinator will discuss with you whether the wage subsidy should be linked to other employment services, such as having a work coach to help you.

4. You and your prospective employer meet and contract an employment relationship. Wage subsidies can be granted for both permanent and fixed-term job contracts, also for part-time jobs. Your employer pays you wages that comply with the relevant collective agreement. If no collective agreement exists, your pay must be reasonable and in the normal range for the type of work you do.
5. Your employer applies for the wage subsidy through the employment office's electronic services for employers. (www.te-services.fi → For employers → E-services). It is also possible to follow the processing of the application on the website.
6. The employment office checks that the prerequisites for granting a wage subsidy are met and makes a decision. The amount and duration of the wage subsidy are calculated at the employment office case by case.
7. Once the employment office has sent a decision agreeing to a wage subsidy, your job contract comes into effect.
8. After that, your employer will apply for wage subsidy payments through the electronic services. Your employer will include a copy of your employment contract in the application for the first instalment of the wage subsidy.
9. If your employer wants to apply for a continuation of the wage subsidy, it must be applied for before the existing period ends. Also, there must be no breaks in your employment relationship between different wage subsidy periods.



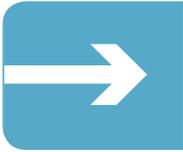
Workplace accommodations

■ Workplace accommodations mean that you and your employer agree on tailored arrangements in your working hours, work tasks, accessibility to the working environment, assistive devices or help from others. Employer is responsible for healthy and safe work conditions for all employees.

How to make workplace accommodations?

1. Sometimes you, your employer or your occupational healthcare can see that your workplace might need to be accommodated so that you can work well despite your health-related limitations. The need for accommodations might be observed while you are working, or in negotiation on work ability, or when you switch to partial sickness allowance or return to work after a sick leave, for instance.
2. In these cases you, together with your employer and occupational healthcare, plan solutions that fit in with your work ability. You, your employer and your occupational healthcare can use relevant databases and descriptions of good practices as well as consult your own patient organisation in the process of planning the accommodations.

3. If necessary, your employer can apply for external financing, such as a subsidy for arranging working conditions (see next spread). If you need assistive devices, you can ask for them from your local health centre, central hospital or the Social Insurance Institution (Kela). Assistive devices can also be requested as part of occupational rehabilitation through insurance policy systems for occupational accidents, earnings-related employment pensions and motor liability.
4. Your employer will make the practical arrangements. First you will test how the accommodations affect your work and coping at work. Then you, together with your employer and the occupational healthcare, evaluate the arrangements and make necessary improvements.
5. You, your employer and the occupational healthcare then also assess, either separately or together at meetings, how well the workplace accommodations have met your needs and what benefits they have brought.
6. The occupational healthcare keeps a record in your file of the accommodations made and your employer records them in their human resources register.



Subsidy for arranging working conditions

- If your employer needs to acquire specific tools or make changes in the workplace due to a disability or illness you have, the employment office (TE Office) can grant your employer a subsidy for this purpose. A subsidy can also be granted as assistance at work provided by another person.
- Entrepreneurs cannot apply for a subsidy for arrangements in working conditions for themselves but they can apply for a business subsidy from their employment pension institution. This subsidy can be used for acquiring for example work equipment or machinery that makes the work easier.

How to apply for a subsidy for arranging working conditions?

1. When you or your employer, the occupational doctor or an expert at the employment office notice that accommodations are needed due to your disability or illness, your employer may be entitled for a subsidy.
2. Next the occupational doctor draws up a medical statement (Medical Certificate B) that describes the level of your work ability, identifies what accommodations should be made and lists the benefits of the accommodations.

3. Together with the occupational healthcare, your employer draws up an application for a subsidy for arranging your working conditions. Your employer or occupational healthcare then sends the application, including the medical statement, to the local employment office (TE Office).
4. The employment office processes the application and sends their decision to your employer. The maximum subsidy is EUR 4,000 for modifications at the workplace or EUR 400 a month (EUR 20 per 20h) for help from another employee over the course of a maximum of 18 months.
5. Your employer is responsible for making the accommodations at the workplace.
6. After the changes have been made, you, your employer and the occupational healthcare assess, either separately or together at meetings, how well the arrangements have met your needs and what benefits the modified arrangements have brought.
7. The occupational healthcare keeps a record in your file of the modifications made and the subsidy granted. Your employer records the same data in their human resources register. The employment office records the data in your file.



Partial sickness allowance

- The Social Insurance Institution (Kela) supports part-time working after an illness by paying employees a partial sickness allowance. This allowance makes it possible for you to return to work on a part-time basis after a sick leave.
- Returning to work on a part-time basis is a voluntary arrangement that requires both your and your employer's approval. Moreover, your occupational doctor will check to make sure that your health is not at risk if you return to work on a part-time basis.

How do I apply for partial sickness allowance?

1. You, your employer, the occupational healthcare or someone else who is involved (such as your doctor) can propose partial sickness leave as a solution. Your occupational doctor will check to make sure that working part time does not put your health and recovery at risk.
2. You are entitled to a partial sickness allowance if you have been on full-time sick leave for at least 9 consecutive weekdays after the date when you became ill. Your employer will pay you your normal wages during your sick leave if the relevant collective agreement stipulates so.

3. Before applying for a partial sickness allowance you will need to have a meeting with your employer and your occupational doctor to assess whether the partial sickness allowance would be appropriate in your case. You will also have to establish how to divide your time between working hours and sick leave (40/60%, 50/50% or 60/40% ratios) and what kind of arrangements would be needed during your partial sickness leave. Your occupational healthcare and your employer may also negotiate by phone.
4. Your occupational doctor draws up a medical statement (Medical Certificate B) so you can submit an application to Kela for a partial sickness allowance. Your employer notifies Kela about the part-time working hours that you have agreed to do and about the wages to be paid during your partial sickness allowance period. The partial sickness allowance can be paid from 12 weekdays to a maximum of 120 weekdays. Partial sickness allowance days do not reduce your number of full-time sickness allowance days.
5. When you begin to work part-time, you will be paid from 40% to 60% of your wages, depending on the working hours that you have agreed on with your employer. Kela pays you a partial sickness allowance that amounts to 50% of your normal sickness allowance. That means that if you work 20 hours a week instead of your normal 37 hours a week (= 54% of your normal working hours), Kela pays you 50% of your normal sickness allowance.
6. There is a calculator on Kela's website that you can use to check how partial sickness leave would affect your income level.
<http://www.kela.fi/web/en/partial-sickness-allowance>



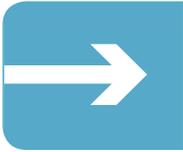
Partial disability pension

■ Partial disability pension is meant for people whose work ability has deteriorated due to an illness but who can still perform lighter tasks or work part-time. You can apply for a partial disability pension if you are working full-time or are unemployed. ■ You can switch to a partial disability pension directly from work without having to be on sick leave first. To qualify for a partial disability pension, your level of earnings must drop below 60% of your normal income level. ■ If you are on full disability pension and are earning between 40% and 60% of your normal income level, you can switch to a partial disability pension provided your earnings are expected to remain between 40% and 60% of your normal average income for at least 12 months. ■ Where the pension institution deems it probable that you will recover fully, you can be granted a **fixed-term disability pension**. A fixed-term disability pension can also be granted to support your return to work. National pension cannot be granted in the form of a partial disability pension.

How do I apply for partial disability pension?

1. You should apply for partial disability pension through your own employment pension institution. You can first apply for a preliminary decision for a partial disability pension from them. If the preliminary decision is positive, you have nine months to consider whether you wish to retire on a partial disability pension and agree on specific work accommodations with your employer.

2. Before sending an application, you should contact your occupational doctor or the doctor who is treating you and ask them to draw up a medical statement (Medical Certificate B) so you can append it to your pension application.
3. In addition to the medical statement, you will also need to include in the application information on matters relating to work. The application can also be supplemented by attaching a statement on how you have coped with the work and how your work can be arranged on a part-time basis.
4. The decision on a partial disability pension will be made by the employment pension institution. The pension institution considers your overall situation before reaching a decision on a partial disability pension. Before making the decision, they will also explore whether you might be able to participate in occupational rehabilitation. Among the experts making the decision there is a doctor who will assess your current work ability and functional capacity on the basis of the medical statement you submitted and other data they have received. The decision depends on the requirements of the job, how you cope with the work and whether you might be able to improve your work ability.
5. If you are granted a partial disability pension, you can continue earning up to 60% of the income level you had before your disability. The arrangements for your part-time work are settled with your employer. Alternatively, you can register as an unemployed jobseeker at the employment office (part-time work) or stop working altogether. Where a positive preliminary decision on disability pension has already been given to you, you only need to inform the employment institution by filling in the form in question to get a partial disability pension or fixed-term disability pension.



Leaving a disability pension dormant

■ If you are on a disability pension, it is possible for you to temporarily work for longer periods, provided your income does not exceed 40% of your normal average earnings. However, you may earn at least EUR 743.84 (in 2016) a month without your disability pension being reduced. Should you exceed this income limit, you can ask to have your pension changed into a partial disability pension (providing the change in income level is of a more permanent nature) or leave your pension dormant. Partial disability pensions can also be left dormant. In this case the income threshold is 60% of your normal earnings or EUR 743 a month.

How can I leave my disability pension dormant?

1. First you and your employer agree on starting to work. You can start working without delay as soon as you have been granted a disability pension.
2. You notify the pension institution that you wish to leave your pension dormant. The sooner you do this the better, so you can avoid having to return any pension paid in excess. Your employment contract or pay slip can be attached to the notification.

3. If your wages exceed the income threshold, your disability pension will be dormant from the beginning of the month when you start to work. Pension institutions will apply the income threshold that is more favourable for you – either 40% or 60% of your normal income, or the maximum in euros, 743.84 a month.
4. Remember to check how working affects your taxation and the benefits you are receiving.
5. You will be accruing an earnings-related pension of 1.5% of your annual income for the period when your disability pension is dormant.
6. The minimum period for leaving your disability pension dormant is three consecutive months and the maximum period is 24 months. Your pension can be dormant indefinitely or for a fixed period. Your pension can be left dormant several times provided there has been an interval of at least one month.
7. If you fail to reclaim the payment of your disability pension after it has been dormant for 24 months, it will be revoked from the date it was left dormant.
8. If you discover that you cannot manage working or your income drops below the income thresholds, you can contact the pension institution and request that the payment of your disability pension be continued again.



Looking to the future

■ By 2020 employers will value diversity in workplaces. Employers will be committed to managing work ability and can, with the help of work ability coordinators, HR professionals and occupational healthcare, support those with partial work ability to continue working or to find a job.

All employers, even those of small enterprises, will find it rewarding to employ those who are able to work partially. Employers will be able to see that everyone has strengths, and they will be amenable to workplace accommodations and revise job descriptions where necessary.

Those with partial work ability will have more opportunities to work. Part-time work will have become more widespread and it will be worthwhile because wages and social security benefits can be combined in a flexible way. The position of entrepreneurs with disabilities will have improved, too.

The services catering to those who are able to work partially but not fully will be of high quality. There will be work ability coordinators in different sectors and organisations. Their services will be easily accessible to everyone.

– People with partial work ability will be participating in working life in 2020

More and more actors in working life and professionals working in the service systems will become aware of matters relating to work ability. They will be customer-oriented and will help their customers find practical solutions.

Partial work ability will be taken into account in schools and other educational institutions. Different kinds of learners will be taken into account in education. Studying will be accessible to everyone and study support will be available.

By 2020 the concept of a person with partial work ability will be obsolete. Working life in Finland will be equitable, accessible and diverse. Everyone who wants to work will be able to work even if they have a disability or an illness that affects work.

Everyone will work to the extent that their own resources allow and will have the kind of job and working hours that personally suit them.

Work is both a right and a duty. This will be a transformation we will have made together!

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