

Applying for a reduced earning capacity pension in the event of occupational disability

If you are no longer able to work in your previous occupation due to illness or disability, you can receive a partial disability pension under certain conditions. You must have been born before 02.01.1961.

Competent Department

- [Deutsche Rentenversicherung Oldenburg-Bremen](#)

Basic information

The "pension for partial reduction in earning capacity due to occupational disability" is a special regulation for insured persons born before January 2, 1961.

This pension takes into account whether you are still able to work in your previous profession. If you were born later, you can receive the regular reduced earning capacity pension instead. Whether you can still work in your previous occupation is then irrelevant.

The reduced earning capacity pension for occupational disability supports you if you are no longer able to work in your profession for health reasons and have not yet reached the regular retirement age. To a certain extent, it serves as a substitute for your income.

Occupational disability means that you can only work less than 6 hours a day in your previous job due to illness or disability. When you apply for a pension, German Pension Insurance will check whether you can still do at least 6 hours a day of reasonable work in a comparable occupation. In addition to your health, your knowledge and skills play a role here.

The amount of your reduced earning capacity pension in the event of occupational disability depends on your pension account with Deutsche Rentenversicherung. Your annual pension information will tell you what you can expect in the event of a full reduction in earning capacity. Half of this pension corresponds to the partial reduced earning capacity pension for occupational disability. If your pension starts before the relevant age limit, you will have to accept deductions. For each month that you retire earlier, the deduction is 0.3 percent, up to a maximum of 10.8 percent.

If you receive your pension, you can earn a certain amount of additional income from a part-time job. How much you are allowed to earn is determined on an individual basis.

Your reduced earning capacity pension for occupational disability is usually granted for a limited period, for a maximum of 3 years. You will only receive an unlimited pension in certain exceptions.

Requirements

- You were born before 02.01.1961.
- You can work less than 6 hours a day in your previous occupation due to illness or disability.
- You have not yet reached the standard retirement age. This is the date on which you can draw the regular old-age pension.
- You have been insured for at least 5 years (general qualifying period).
- You have paid into the pension insurance scheme for at least 3 years in the last 5 years before your reduction in earning capacity. Please note
 - If you have already fulfilled the qualifying period of 5 years before 01.01.1984, you may be entitled to a pension even without the 3 years of compulsory contributions within the five-year period.
 - The prerequisite is that every calendar month in the period from 01.01.1984 until the start of your reduced earning capacity is covered by so-called qualifying periods - for example, voluntary contributions or, under certain conditions, periods of unemployment.
- The general waiting period of 5 years includes
 - Contribution periods (compulsory and voluntary contributions),
 - substitute periods,
 - child-raising periods,
 - periods from pension equalization and pension splitting between spouses,
 - periods of marginal employment with contributions paid by the employer and
 - additional earnings points for earnings from marginal employment exempt from compulsory insurance.
- Under certain conditions, you can also complete the general waiting period of 5 years early, for example if you have become less able to work due to an accident at work.

What documents do I need?

- Required documents
 - Application for reduced earning capacity pension
 - Personal document (such as identity card, passport, birth certificate or family register)
 - List of your health problems
 - Names and addresses of the doctors treating you
 - All details of medical examinations by public bodies such as health insurance companies, employment agencies or employers' liability insurance associations
 - Details of your hospital and rehabilitation stays in recent years
 - Chronological list of your professional activities

Procedure

You can submit your application online, in person or in writing.

Online application:

- On the German Pension Insurance (DRV) website under "Online services" you will find detailed information on the process.
- If you follow the "Submit application" link, you will be guided through the next steps and can select the desired application.
- Alternatively, you can use the online services with registration. For example, you can immediately see which insurance periods have already been recorded. You also save time and do not have to re-enter data you already know.
- Complete the application in full and upload the required documents.
- Submit your application online.
- You will receive a confirmation of submission.
- The responsible pension insurance provider will check your application.
- You will receive notification of your application.

Personal application:

- Compile the necessary documents for your application and make an appointment with the DRV by telephone.
- During your personal meeting, your application will be recorded electronically and forwarded online to the relevant pension insurance provider.
- The responsible pension insurance provider will check your application.
- You will receive a decision on your application.

Written application:

- Go to the DRV website.
- Download the required application form.
- Complete the application form, sign it and attach the required documents.
- Send all documents
 - by post to your pension insurance provider or
 - hand them in at one of the local advice centers.
- The responsible pension insurance provider will check your application.
- You will receive a decision on your application.

A person you trust can also submit your pension application on your behalf. Please submit a power of attorney to the pension insurance fund for this purpose. As long as the power of attorney is valid, the pension insurance company will only contact the person you have authorized.

If you give your consent to electronic communication, all correspondence can take place online. You can either use the electronic mailbox under the online services with registration or De-Mail.

Legal bases

- [§ 43 Sozialgesetzbuch Sechstes Buch \(SGB VI\)](#)
- [§ 101 Sozialgesetzbuch Sechstes Buch \(SGB VI\)](#)
- [§ 240 Sozialgesetzbuch Sechstes Buch \(SGB VI\)](#)

More information

Legal remedy:

- Appeal.

Detailed information can be found in the decision on your pension application.

- Legal action before the Social Court.

Detailed information can be found in the notice of objection.

What deadlines must be paid attention to?

Unlimited pensions:

If you apply for a pension in the first 3 months after the onset of your reduced earning capacity, your pension will start from the 1st day of the month following the onset of your reduced earning capacity. If you submit your application later, your pension will only be paid from the start of the month in which you submit your application.

Temporary pensions:

As a rule, a temporary pension begins at the earliest on the 7th calendar month after the onset of the reduction in earning capacity. It is sufficient if the pension has been applied for by the end of this 7th calendar month. If you submit your application later, the pension will only be paid from the start of the month of application.

How long does it take to process

5 months Note:

During the pension process, you are generally entitled to wages or sickness benefit. If you have exhausted your entitlement to sickness benefit, you should register with your employment agency - even if your employment relationship continues. You may be entitled to unemployment benefit until the pension insurance company makes a decision.

What are the costs?

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