

Applying for a reduced earning capacity pension

If you are no longer able to work due to illness or disability, you can receive a reduced earning capacity pension in many cases.

Competent Department

- [Deutsche Rentenversicherung Oldenburg-Bremen](#)

Basic information

The reduced earning capacity pension supports you if you are no longer able to work for health reasons and have not yet reached the regular retirement age. It replaces your income to a certain extent.

Before you can receive the reduced earning capacity pension, German Pension Insurance will check whether rehabilitation can help you to support yourself again. This includes medical and occupational rehabilitation, for example further training for professional reorientation or work aids.

German Pension Insurance will determine the extent to which you are still able to work on the general labor market. Depending on the remaining capacity determined, you will receive either

- a pension due to full reduction in earning capacity or
- a pension due to partial reduction in earning capacity.

If you are partially incapacitated for work from a medical point of view and you are unemployed because there is no suitable part-time job available, you can also receive a pension for full reduction in earning capacity.

You can also receive a reduced earning capacity pension as a disabled person. This applies, for example, if you work in a special facility for the disabled and are unable to work in the general labor market due to your disability.

The amount of your reduced earning capacity pension depends on your pension account with Deutsche Rentenversicherung. Your annual pension information will tell you what you can expect if you have a full reduction in earning capacity. If you are only partially incapacitated for work, half of this is taken as a basis.

For young people, it is not only the few previous years of employment that count. Rather, there is what is known as the additional qualifying period. This is the time between the onset of reduced earning capacity and a certain statutory age. The additional qualifying period puts you in the same position as if you had paid contributions up to this age.

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 a reduced earning capacity pension, you can earn additional income to a certain extent with a part-time job. An application for a reduced earning capacity pension does not mean that you will never be allowed to work again. It is often possible to recover from serious health setbacks through targeted treatment and support. Your reduced earning capacity pension is usually granted for a limited period, for a maximum of 3 years. You will only receive an unlimited pension in some exceptional cases.

Note:

- If you were born before January 2, 1961, you may be able to receive a "partial reduced earning capacity pension for occupational disability".
- This pension takes into account whether you can continue to work in your previous profession.

Requirements

- Due to illness or disability, you cannot work in the general labor market.
 - work less than 3 hours a day (full reduction in earning capacity) or
 - work at least 3 hours but less than 6 hours a day (partial reduction in earning capacity)
 - Exception:
If you have a partial reduction in earning capacity from a medical point of view and are unemployed because there is no suitable part-time job, you may also be entitled to a pension due to full reduction in earning capacity.
- You cannot improve your earning capacity again by
 - medical rehabilitation or
 - vocational rehabilitation, for example retraining or work aids.
- You have not yet reached the standard retirement age. This is the date from which you can draw the regular old-age pension.
- You have been insured for at least 5 years (general waiting 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 (e.g. voluntary contributions, under certain conditions also 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.

Note for people with disabilities:

- If you have not fulfilled the general waiting period of 5 years before the onset of reduced earning capacity, there is still the possibility of receiving a pension due to full reduction in earning capacity:
- You must then have fulfilled the waiting period of 20 years - for example, have worked for 20 years in a workshop for disabled people - and have remained fully disabled without interruption.
- You are also fully disabled if you
 - work in a recognized workshop for disabled people or are employed in another sheltered facility and
 - cannot work in the general labor market due to the nature and severity of your disability.

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 disorders
 - 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 \(SGB VI\)](#)
- [§ 241 Sechstes Buch Sozialgesetzbuch \(SGB VI\)](#)

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

Processing usually takes up to 5 months.

Please note:

During the pension process, you are generally entitled to wages or sickness benefit. If your entitlement to sickness benefit has been exhausted, 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?

There are no costs for you.