



99114053017001

# Renten wegen verminderter Erwerbsfähigkeit Bewilligung wegen Erwerbsminderung

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Modul	Sachverhalt
Leistungsschlüssel	99114053017001
Leistungsbezeichnung I	Renten wegen verminderter Erwerbsfähigkeit Bewilligung wegen Erwerbsminderung
Leistungsbezeichnung II	Apply for reduced earning capacity pension
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Bewilligung (17)
SDG-Informationsbereich	Rechte und Pflichten im Bereich der sozialen Sicherheit in der Union, auch im Zusammenhang mit Renten





Modul	Sachverhalt
Lagen Portalverbund	Rente (1180200)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	17.11.2022
Fachlich freigegen durch	Federal Ministry of Labor and Social Affairs (BMAS)
Handlungsgrundlage	https://www.gesetze-im-internet.de/sgb_6/43.html https://www.gesetze-im-internet.de/sgb_6/101.html https://www.gesetze-im-internet.de/sgb_6/241.html
Teaser	If you are no longer able to work due to illness or disability, you can receive a reduced earning capacity pension in many cases.
Volltext	The reduced earning capacity pension supports you if you can no longer 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, the German Pension Insurance will check whether rehabilitation can help you to support yourself again. This includes medical and vocational rehabilitation, for example, further training for professional reorientation or work assistance.  The German Pension Insurance determines to what extent you can still work on the general labor market. Depending on your remaining capacity, you will receive either  • a pension due to full reduction in earning capacity or • a pension for partial reduction in earning capacity.  If you are partially incapacitated from a medical point of view and you are unemployed because a part-time
	job suitable for your performance is not available, you can also receive a pension for full reduction in earning capacity.  You can also receive the reduced earning capacity pension as a disabled person. This applies, for example, if you work in a special facility for the





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disabled and cannot work in the general labor market because of your disability.

The amount of your reduced earning capacity pension depends on your pension account with the German Pension Insurance. Your annual pension information will tell you what you can expect if you are fully reduced in earning capacity. If you are only partially incapacitated for work, half of this is taken as a basis.

In the case of young people, it is not only the few years of previous work that count. Rather, there is the so-called reckoning period. This is the time between the onset of the reduction in earning capacity and a certain legally defined age. The credited period puts you in the same position as if you had paid contributions up to that age.

If your pension starts before the age limit that applies to you, 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 in total.

If you receive a reduced earning capacity pension, you can earn additional income to a certain extent with a part-time job. Applying 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 even severe health setbacks with targeted treatment and support. Your reduced earning capacity pension is usually granted for a limited period, for a maximum of 3 years. You will receive an unlimited pension only in some exceptions.

# Notice:

- If you were born before 02.01.1961, you may be able to receive the "pension for partial reduction in earning capacity in the event of occupational disability".
- This pension takes into account whether you can continue to work in your previous profession.

# Erforderliche Unterlagen

- Application for reduced earning capacity pension
- Personal document (such as identity card, passport, birth certificate or family record book)





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- List of your health disorders
- Names and addresses of your attending physicians
- all details of medical examinations by public authorities such as the health insurance fund, employment agency or employers' liability insurance association
- details of your hospital and rehabilitation stays in recent years
- chronological list of your professional activities

# Voraussetzungen

- Due to illness or disability, they can be employed on 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 are partially incapacitated from a medical point of view and are unemployed because there is no part-time job that is suitable for your performance, you may also be able to receive a pension for full reduction in earning capacity.
- You cannot improve your earning capacity again by medical rehabilitation or vocational rehabilitation, for example, retraining or job aids.
- You have not yet reached the regular retirement age. This is the point in time from which you can draw the regular standard old-age pension.
- You have been insured for at least 5 years (general waiting period).
- You have paid into the pension insurance for at least 3 years in the last 5 years before your reduction in earning capacity. Please note: If you already fulfilled the waiting period of 5 years before 01.01.1984, you can also be entitled to a pension without the 3 years of compulsory contributions within the five-year period. The prerequisite is that in the period from 01.01.1984 until the onset of your reduction in earning capacity, every calendar month is documented with so-called qualifying periods (for example, voluntary contributions, and 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 payment of contributions by the





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employer, and supplements to earnings points for remuneration from marginal employment exempt from compulsory insurance.

• Under certain conditions, you can also fulfill 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, it is still possible to receive a pension due to full reduced earning capacity:
- You must then fulfill the waiting period of 20 years for example, have worked for 20 years in a workshop for disabled people and have remained fully incapacitated for work without interruption.
- You are also fully incapacitated for work if you have you work in a recognized workshop for disabled people or are employed in another sheltered institution and cannot work in the general labor market due to the nature and severity of your disability.

# Kosten

There are no costs for you.

#### Verfahrensablauf

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

# Online application:

- On the website of the German Pension Insurance (DRV) under "Online Services" you will find detailed information on the process.
- If you follow the link "Submit application", you will be guided through the further steps and can select the desired application.
- Alternatively, you can use the online services with registration. For example, you can see right away 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.





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- You will receive a confirmation of submission.
- The responsible pension insurance institution will review your application.
- You will receive a decision on your application.

# In-person application:

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

## Written application:

- Go to the DRV's website.
- Download the desired application form.
- Fill out the application form, sign it and attach the required documents.
- Send all the documents by mail to your pension insurance institution or Drop them off at one of the local counseling centers.
- The responsible pension insurance institution will review your application.
- You will receive a decision on your application.

A person you trust can also submit your pension application on your behalf. For this purpose, please submit a power of attorney to the pension insurance company. 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 be done online. Either use the electronic mailbox under online services with registration or De-Mail.

# Bearbeitungsdauer

Processing usually takes up to 5 months. Notice: During the pension process, you are generally entitled to wages or sick pay. If your entitlement to sick pay has





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	been exhausted, you should report to your employment agency - even if your employment relationship continues. Until the pension insurance makes a decision, you may be entitled to unemployment benefits
Frist	Indefinite pensions: If you submit your pension application within the first 3 months after the onset of incapacity for work, your pension will start from the 1st day of the month following the onset of your incapacity for work. If you submit your application later, your pension will not be paid until the beginning of the month of application. Temporary pensions: As a rule, a temporary pension starts at the earliest with the 7th calendar month after the onset of the reduction in earning capacity. It is sufficient if the pension was applied for by the end of this 7th calendar month. If you apply later, the pension will only be paid from the beginning of the month of application.
weiterführende Informationen	https://www.deutsche-rentenversicherung.de/DRV/DE/ Online-Services/online-services_node.html
Hinweise	
Rechtsbehelf	<ul> <li>Objection. Detailed information can be found in the decision on your pension application.</li> <li>Action before the Social Court. Detailed information can be found in the notice of appeal.</li> </ul>
Kurztext	<ul> <li>Pensions for reduced earning capacity Approval for reduced earning capacity</li> <li>Compensation for income in case of reduced earning capacity due to health reasons or disability</li> <li>not the remaining capacity in the existing occupation, but in the general labor market is decisive</li> <li>Pension is paid from own pension account until reaching the standard retirement age</li> <li>Rehab - medical or vocational - has priority over pension, pension insurance checks accordingly</li> <li>Pension due to full reduction in earning capacity in the case of: earning capacity due to illness or disability less than 3 hours per day Normal age limit not yet reached general waiting period of 5 years in the German pension insurance fulfilled 3 years of contributions paid in the last 5 years before reduction</li> </ul>





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in earning capacity

- Pension due to partial reduction in earning capacity if: earning capacity due to illness or disability between 3 and less than 6 hours per day otherwise the same conditions as for full reduction in earning capacity
- Amount for full reduction in earning capacity included in annual pension information
- Amount for partial reduction in earning capacity corresponds to half of the amount shown for full reduction in earning capacity
- Additional period and deductions depending on age at onset of reduction in earning capacity
- Additional earnings without deductions possible under certain conditions
- Pension is usually granted for a limited period, resumption of employment possible after recovery
- Special features for people with disabilities Anyone who has not fulfilled the general waiting period of 5 years before the onset of reduced earning capacity can receive a pension due to full reduced earning capacity if the waiting period of 20 years is fulfilled (for example, 20 years worked in a workshop for disabled people) and full reduction in earning capacity is present without interruption. A person who is fully incapacitated for work is also one who works in a recognized workshop for disabled persons or is employed in another protective institution and cannot work on the general labor market due to the nature and severity of the disability.
- Application possible online, in person or in writing
- responsible: German Pension Insurance (DRV)

# **Ansprechpunkt**

# Zuständige Stelle

# **Formulare**

Forms available: Yes

Written form required: Yes

Informal application possible: No

Personal appearance required: No

Online services available: Yes





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Ursprungsportal	Renten wegen verminderter Erwerbsfähigkeit Bewilligung wegen Erwerbsminderung, Renten wegen verminderter Erwerbsfähigkeit Bewilligung wegen Erwerbsminderung