



# ENTREPRENEUR – WHAT TO DO IF YOU FALL ILL

## 1

### TAKE CARE OF YOURSELF TO PREVENT POSSIBLE HEALTH ISSUES

Being an entrepreneur is an engaging way of life. For self-employed persons, the most common work ability risks include burnout, declined capacity to work, sick leaves and economic distress.\*

Even if you approach your work and business optimistically and feel energetic, you should be wary not to work too many yours. Many start-up entrepreneurs, for example, work long days with too little time for personal well-being.\*\* Recharge your batteries each day and on holidays. By taking care of yourself, you can prevent possible health issues.

- + Invest in your own well-being.
- + Ensure adequate recovery on a daily basis.

\* A study by Elo (2018) explored the well-being at work among self-employed persons in Finland.

\*\* Elo's well-being at work survey (2016) reported on the well-being at work among entrepreneurs.

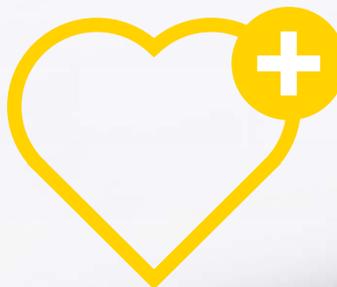
## 2

### SEE A DOCTOR IF YOU FALL ILL

For entrepreneurs, the day of falling ill serves as the waiting period for the sickness allowance. A medical statement is required for the payment of the sickness allowance, so you should see a doctor without delay.

If your health allows you to work, consult your doctor about the possibility to receive a partial sickness allowance.

- + See a doctor immediately if you fall ill.
- + Request a medical statement for the sickness allowance.



## 3

### APPLY FOR A SICKNESS ALLOWANCE

The sickness allowance paid by Kela compensates for a loss of earnings for a period of less than one year. The allowance amount is based on your annual YEL income.

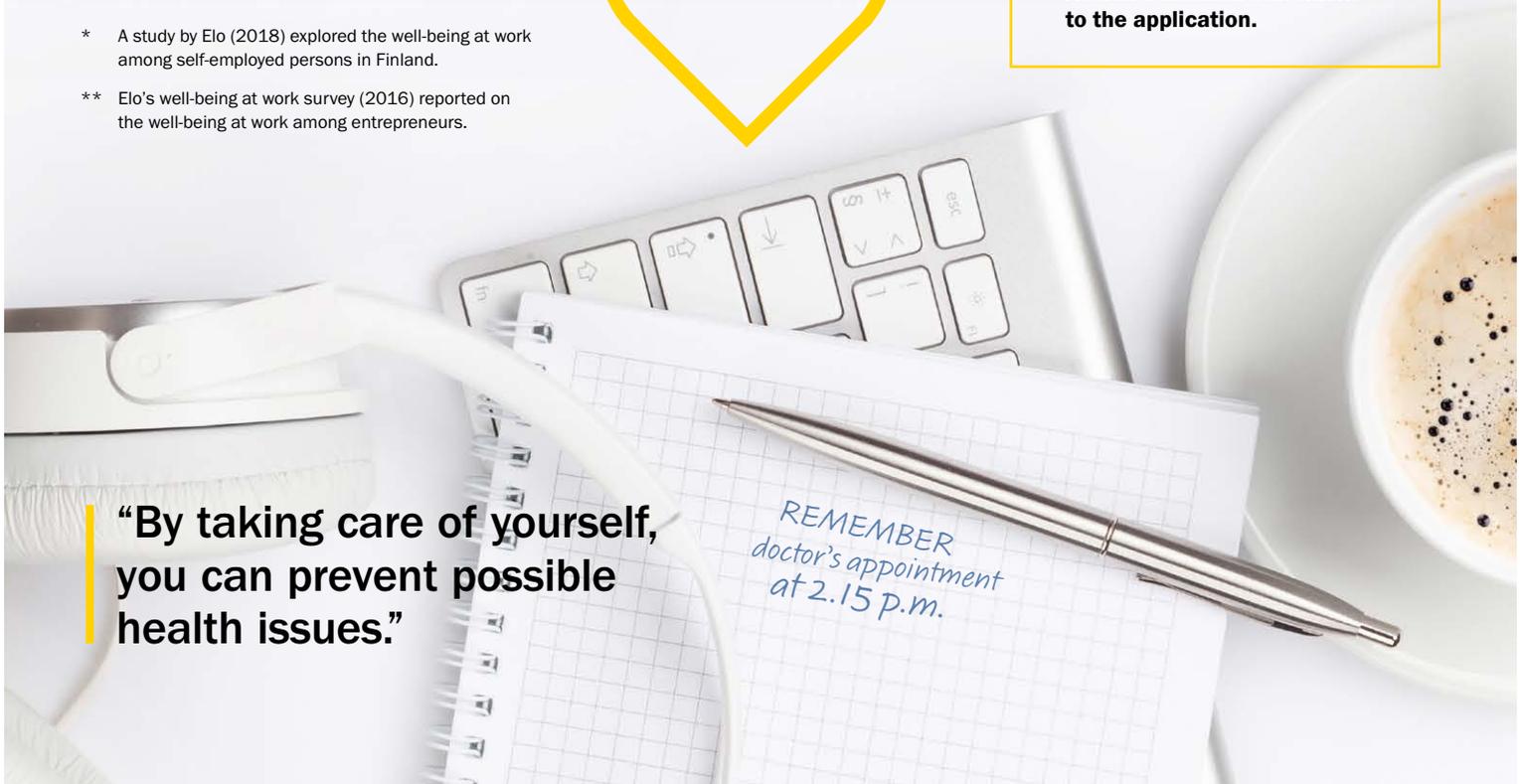
The Medical Statement A is good for the payment of sickness allowance for up to 60 working days. After that, a Medical Statement B or other report on disability is required. The sickness allowance is payable for a total of 300 working days.

Your YEL insurance policy can be suspended in case of a prolonged sick leave. Once you resume entrepreneurial activities, you will need to continue your YEL insurance.

- + Apply for a sickness allowance from Kela within 2 months from the start of your disability.
- + Attach a medical statement to the application.

**“By taking care of yourself,  
you can prevent possible  
health issues.”**

REMEMBER  
doctor's appointment  
at 2.15 p.m.



# 4

## RETURN TO WORK SUPPORTED BY REHABILITATION OR A PARTIAL SICKNESS ALLOWANCE

After a short sick leave, people usually return to work without any problem. A longer absence from work may require some planning. It is worthwhile to discuss the return to work with the OHS.

Your return to work can be supported in many ways. The options include a partial sickness allowance or rehabilitation provided by Kela and vocational rehabilitation offered by pension insurers.

- + Talk with your doctor about options concerning your return to work after a sick leave.
- + Apply for rehabilitation or a partial sickness allowance, if needed.

# 5

## REHABILITATION IS AN OPTION IN CASE OF PROLONGED ILLNESS

When Kela has paid you sickness allowance for 60 working days, they will send you a letter to explain the options and providers of rehabilitation. You are free to seek rehabilitation even if it's not suggested by Kela.

- + See a doctor if you feel you need rehabilitation.
- + Ask the doctor to write a medical statement for rehabilitation.
- + Apply for rehabilitation from Kela or your pension insurer.

# 6

## APPLY FOR DISABILITY PENSION IF YOU'RE UNABLE TO RETURN TO WORK

You can apply for a disability pension if you are under your pensionable age and unable to work due to an illness or injury, and if rehabilitation is not an option.

- + If your illness lasts over a year, you may apply for disability pension.
- + For a disability pension application, you need a Medical Statement B.



## PREPARE IN ADVANCE BY ENSURING THE PROPER YEL INCOME AMOUNT

In addition to the amount of your old-age pension, the YEL income affects many other benefits, such as a possible sickness allowance, rehabilitation allowance and disability pension.

The annual earnings of a voluntary accident insurance for entrepreneurs are also tied to the YEL income. It also affects the loss-of-earnings benefits and pensions paid in case of an occupational accident. To be able to take an accident insurance policy for entrepreneurs, you must have a valid YEL policy.

Our YEL calculator is an easy way to find out the level of security provided by your current YEL income. Check out how adjusting your YEL income affects your pension, social security and insurance contributions!

 [elo.fi/yel-calculator](https://elo.fi/yel-calculator)



 [Learn more about Elo's vocational rehabilitation at elo.fi/rehabilitation](https://elo.fi/rehabilitation)

## A BRIEF GLOSSARY



### • Partial sickness allowance

Partial sickness allowance enables individuals with disability to continue in working life and return to work. The working hours must be reduced by 40–60 per cent and a part-time work arrangement must last, at least, 12 working days.

### • Sickness allowance

Sickness allowance compensates for a loss of earnings for a period of less than one year. For entrepreneurs, the waiting period consists of the day of falling ill. Sickness allowance is paid for a maximum of 300 working days, or about one year.

### • Vocational rehabilitation provided by pension insurers

Rehabilitation is implemented in the form of a work trial, work training for current or new work, apprenticeship training, or vocational re-training. One form of rehabilitation is the business subsidy available for entrepreneurs to support them in making

necessary modifications to business activities or acquiring assistive tools to facilitate working.

### • Rehabilitation provided by Kela

Kela offers, for example, vocational rehabilitation and medical rehabilitation.

### • Disability pensions

Disability pensions include the following:

- Rehabilitation benefit and partial rehabilitation benefit, granted for a fixed period
- Disability pension and partial disability pension, granted until further notice.

A full disability pension requires that your work ability is declined by 60%. A partial disability pension requires a 40% decline in work ability and a 60% reduction of entrepreneurial activities.