

6. Disability insurance (IV) review

March 2014

Information sheet for the employer

Workforce reintegration before retirement – this was the announced objective as early as the fourth and fifth reviews of disability insurance. While these previous reviews were designed to prevent people with health problems from having to give up their jobs, disability insurance review 6a places the emphasis on enabling disabled people already receiving a disability benefit to return to the labour market where possible.

Workforce reintegration-oriented pensions review

This workforce reintegration-oriented review of pensions marks a change in approach: from “once on benefits, always on benefits” to “benefits as a bridge to reintegration”. The objective is to reintegrate disabled people receiving benefits into the workforce where there is a prospect of success. Benefits recipients’ ability to work or earning capacity should be broadly improved so that reintegration is possible, and the benefit is no longer required, or no longer required in full. To achieve this, the existing reintegration

measures will be broadened, extended and tailored more closely to the personal situation of those affected.

A central component of the workforce reintegration-oriented pensions review is the provision of a **safety net** in case the envisaged reintegration fails. **Up to three years** following any reduction or withdrawal of the benefit, the disability insurance quickly and simply provides for a **transitional benefit** in the case of a new health-related inability to work, and the degree of disability is once again assessed. This fall-back prevents anyone availing of workforce reintegration from being worse off than they were before.

