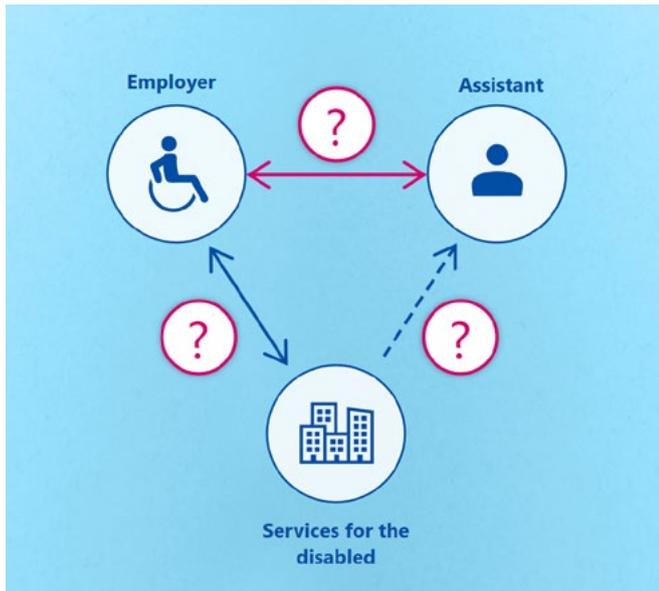
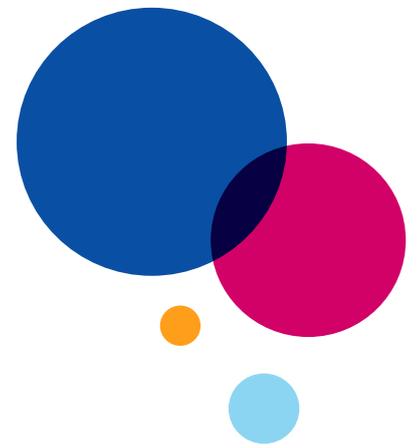


Roles in arranging personal assistance



Assistant – Employer

As the employee, your most important relationship is the relationship with your employer.

The employer-assistant relationship is an employment relationship regardless of the fact that services for the disabled pay the assistant's wages.

The employer has a so-called **general right to supervise**. It gives the employer the right to lead the work and related activities on a general level. The right to supervise is limited and governed by labour legislation, the employment contract and the collective agreement (employers organised under an employers' union).

The assistant's obligation in the employment relationship is to abide by the given instructions. Assistants are under a non-disclosure obligation when it comes to the employer's matters, and this is something that should be written into the employment contract. Personal assistants may not contact services for the disabled about matters concerning the employer without the employer's consent.

Assistant – Services for the disabled

Services for the disabled or the assistance centre have no legal ties to the assistant.

Services for the disabled have no authority over assistants, and they have no right to discuss or disclose employers' matters to them.

An assistant also does not have the right to discuss their employer's matters with services for the disabled or the assistance centre without the employer's consent.

Employer – Services for the disabled

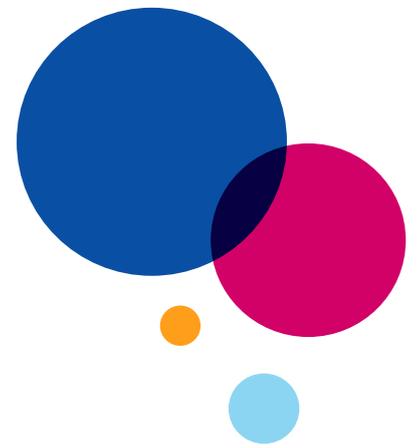
Personal assistance is based on the Act on Disability Services and Assistance and an individual decision on personal assistance, which define how many working hours the employer can use an assistant for and for what purpose. Services for the disabled also have their own administrative regulations related to personal assistance.

Services for the disabled are not a party to the employment relationship. Therefore, **services for the disabled may not be in direct contact with or instruct personal assistants in the employer's matters**, nor can they otherwise dictate any details of the employment relationship.

Services for the disabled have an advisory obligation toward employers. Often, services for the disabled will also arrange for employers, e.g. payroll administration and other services to support being an employer and personal assistance.

This material is part of Varma's work ability support material. How can I succeed as an employer of a personal assistant?
Read more: varma.fi/henkilokohtainenapu

Job interview



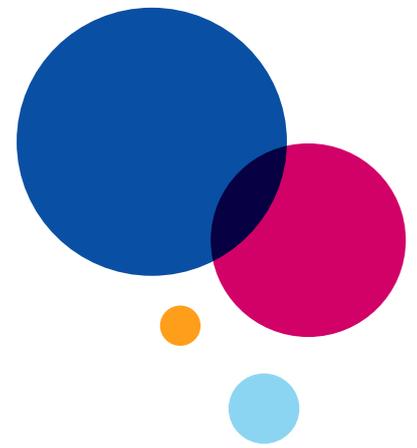
Prepare for the job interview by listing the matters that are important to you and which you want to know more about.

- Think about questions that are important to you and make sure the questions are appropriate.
- Think about how you can gain a concrete picture of the work tasks.
- Try to gain information about the employer's life in an appropriate way. How would you, as the assistant, fit into their life, and what would the assistant's role be?
- Try to find out what the employer's expectations are of the co-operation and what their way of working is.
- Also tell your story to the employer.
- If you have previous experience as an assistant, tell the employer about it.

Be aware that there are topics that the employer should not ask you about in the job interview and which you are not obligated to answer

- Religious beliefs
- Marital status
- Other family relationships or plans
- Sexual orientation
- Alcohol/drug use
- Political convictions
- Anything that is not directly related to the job
- Anything that may infringe on the applicant's privacy.

Orientation



The employment relationship will get off to a good start if the employment contract and orientation are in order.

The employer is responsible for orientation, but you can request that the employment contract is drawn up well and that work orientation is properly planned.

In the orientation, it is important to remember that this is a process in which new situations always call for a period of adaptation and introduction.

Orientation checklist

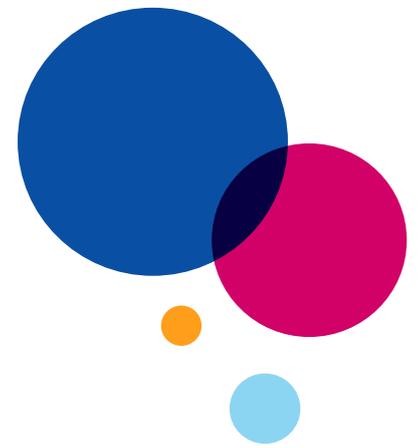
Go over at least the following:

- Expectations, ways of working and ground rules for the work:
 - What is the rhythm of each day?
 - How are e.g. transfers, hygiene, getting dressed learned?

- How do assistive equipment and daily home appliances work and how are they used? How do things work in the house and with the car?
- How does interaction with the family, inner circle and pets work?
- Working hours and breaks during days of different lengths (The breaks of Heta union members are stipulated in the collective agreement).
- How do you give and receive feedback?
- Use of occupational health-care operation, and a contact person (occupational health nurse)

Think about whether the employer can, if necessary, include someone in the orientation who can help you lay things out in concrete terms and teach you the work tasks.

Follow how the learning of the work tasks is going and speak about them in an encouraging way!



Getting the basics in order

In the employment relationship, what aspects should be in order?

- Make sure the employment contract, work shifts and holidays are in order, clear and in compliance with the working time regulations.
- Say if you observe any work risks related to work ability and occupational safety. Be sure to also bring up any matters that negatively affect the day-to-day work.
- Make sure you receive sufficient and continuous orientation.
- Make sure the practices related to occupational health services are clear to you.

Arranging occupational healthcare is the employer's statutory obligation. Statutory occupational healthcare is mostly preventative advice and monitoring. It does not include medical services.

Occupational health care, among other things:

- Examines and assesses the employee's state of health and work ability.
- Examines and assesses the health and safety of the work and working conditions.
- Offers advice and guidance.
- Provides referrals for follow-up measures as required.

The employee may undergo a health examination at the start of the job. The examination is carried out particularly in the case of an assistant who performs night work. Ask your employer about a health examination before you start working.

Falling ill

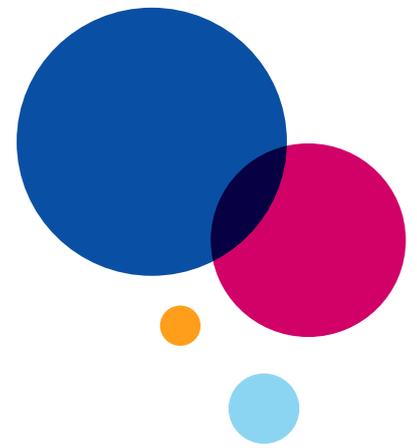
We all get sick sometimes. That is why the procedure to follow in case of illness is agreed on right at the start of the employment relationship. For instance, you should agree on how the employer should be informed of an absence due to illness and when a sick note is needed.

An employee's paid sick leave consists of the first day of illness + 9 workdays if these days would have been the employee's workdays according to the shift schedule, employment contract or regular working hours. After that, the employee must determine their income on their own, for instance, with Kela.

What if absences due to illness are recurring or prolonged?

- Tell your employer if there are matters that are negatively affecting your day-to-day work and occupational safety and which are already showing as sick leave. Use the 'Smooth everyday life' discussion template in the discussion if necessary.
- If illness is negatively affecting your work ability, you can make an appointment with an occupational health nurse on your own initiative or on the employer's instruction.
- The occupational health nurse will, if necessary, refer you to an occupational health physician, who will assess your work ability and plan options for returning to work and continuing at work together with you.
- If necessary, an occupational health negotiation involving the employee, employer and occupational healthcare can be arranged.

‘Smooth everyday life’ discussion



When the work goes well, the employer’s and personal assistant’s day-to-day life will also go well. This requires that you and your employer have a mutual understanding about the tasks and about the conduct expected at the workplace.

That, in turn, calls for open and clear interaction, trust and joint reflection and problem-solving skills.

Trust does not develop or deepen by itself but instead demands concrete actions. One of the most important tools for this is good dialogue. That is why dialogue skills should be a priority.

To support dialogue between the employer and assistant, we have created a ‘Smooth everyday life’ discussion template, which you can download as a file or print up as a 2-sided sheet.

The ‘Smooth everyday life’ discussion can help clarify what has been agreed on about the work. A discussion on how the work and co-operation are going can also be held.

The discussion template should be used regularly in order to retain trust and an understanding of both parties’ expectations in the employment relationship. The discussion template can also be used when the employer faces challenges in interacting with you in day-to-day life.

Smooth everyday life discussion

Between the personal assistance employer and the employee

DISCUSSION TOOL



How you can promote smooth everyday life in personal assistance work:

1

Ensure a mutual understanding of the duties and ground rules

- Describe the tasks that are to be repeated at different times of the day, week or month already before the start of the employment relationship.
- Think ahead of time about the conduct you expect at the workplace, and share these expectations with the employee.

2

Build trust

- Give praise when the work goes smoothly. If things are not going smoothly, explain what should be done and how.
- Ask questions and encourage the employee to ask questions right away if something is on their mind.

3

Encourage problem-solving

- Agree that when problems arise, either party can bring the matter up and propose solutions.
- Initiate regular discussions on the day-to-day routines and expectations. These can take place, for instance, every six months.
- Use the 'Smooth everyday life' template to help you in the discussion. You can also give it to the employee in advance to help them prepare.

Smooth everyday life discussion

Between the personal assistance employer and the employee

DISCUSSION TOOL



What has been agreed on about the work?

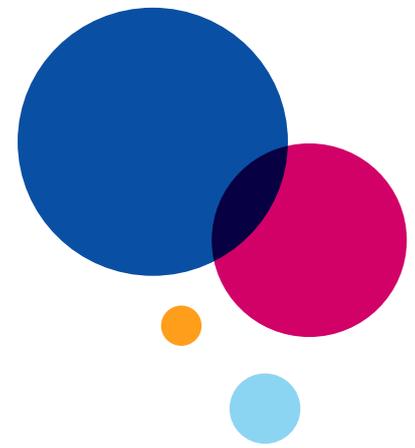
- Work tasks and working hours
- The employer's other work-related expectations
- Absence due to illness: How should the employer be informed?
- Occupational healthcare: Who can the employee contact?
- *Does anything need further clarification?*
- *Where can help be found if needed?*

How is the work going?

- Has there been sufficient orientation?
- How have the agreed work tasks and working hours been implemented?
- Work guidance: planning the work tasks, work assignments, instructions
- *What is going well?*
- *What can be improved?*
- *Where can help be found if needed?*

How is the co-operation going?

- Our interaction:
 - What is the situation in terms of giving and receiving feedback?
 - Respect, attitude, encouragement, trust
- *What is going well?*
- *Is there a need for improvement in the interaction? In what areas?*
- *Where can help be found if needed?*



Retiring and working while retired

What should be taken into account when retiring on old-age pension?

Retiring on old-age pension requires reaching the pensionable age and terminating the employment relationship, i.e. giving notice. If you have more than one employment relationship, you only need to end one of them, on the basis of which you will receive old-age pension.

1. The conditions are reaching the age of eligibility for old-age pension (see the table below) and ending the employment relationship before the pension begins
2. Tell your employer if you are planning to retire.
 - Apply for pension roughly two weeks before the start of your retirement.
 - Apply for pension easily by logging in to the Varma Online Service: varma.fi.
 - If you are in more than one employment relationship, the pension decision is made by the pension institution that insures the most earnings from employment during the month prior to the application. You can always send an application to Varma, as we will send your application, if necessary, to the correct pension institution to be processed.
3. Pension decision
 - You will usually receive a provisional decision first.
 - The final decision also includes pension on any earnings related to the terminated employment relationship that were paid during the first month of retirement.
4. Obtain a tax card for your pension income from the tax authority

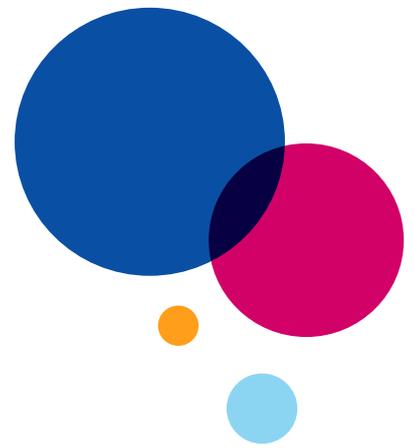
The table presents the lowest possible retirement age and the age when pension accrual ends by year of birth.

Year of birth	Lowest possible retirement age	Age when pension accrual ends
1955	63 y 3 m	68 y
1956	63 y 6 m	68 y
1957	63 y 9 m	68 y
1958	64 y	69 y
1959	64 y 3 m	69 y
1960	64 y 6 m	69 y
1961	64 y 9 m	69 y
1962	65 y	70 y
1963	65 y	70 y
1964	65 y	70 y
Estimated retirement ages		
1970	65 y 8 m	70 y
1980	66 y 9 m	?
1990	67 y 7 m	?

Working during retirement

- It is possible to work with no limitations while on old-age pension. Work performed during retirement does not affect the amount of pension accrued on previous work that can be withdrawn.
- If you work while drawing a pension, you need a new employment contract.
- Work performed during retirement accrues new pension up until the age when pension accrual ends.
- The payment of pension accrued on work performed while drawing old-age pension can be applied for only at the age when pension accrual ends (at the age of 68–70, depending on the person's year of birth).

No TyEL contribution is paid on work performed after reaching the age when pension accrual ends, either by the employer or the employee. This means that if you work after having reached the age when pension accrual ends, the employee TyEL contribution will not be deducted from your pay.



If you want to continue working for the same employer while drawing old-age pension

If a person who begins drawing old-age pension wants to continue working for the same employer as before they began drawing old-age pension, an essential change is required in the employment relationship. The change may be, for example:

- a significant reduction in working hours
- a significant increase or decrease in pay
- a significant change in tasks
- the change must be objectively significant.

If a person who begins drawing old-age pension wants to continue working for the same employer as they did before the pension, and the legally required essential change in the employment relationship does not take place, we generally advise taking a one-month break in between employment relationships.

More information is available from Varma's pension advisory services

- Advice from pension and rehabilitation experts is a phone call away: 010 192 100
- Learn about our online services and see your pension details varma.fi