



# Benefits Compass

---

Your guide to the  
unemployment benefits  
system

---

### Min A-kasse

Min A-kasse is an unemployment insurance fund for wage earners and the self-employed.

We take pride in minimising fees and maximising service. This makes us one of the least costly unemployment insurance funds in Denmark, yet we are still a top performer when it comes to member satisfaction.

## Contents

|  |    |
|--|----|
| Benefit rules  | 7  |
| Period of unemployment benefits: what are you entitled to?                                   | 7  |
| If you are already in the benefits system  | 8  |
| Benefits form (dagpengekort) in brief  | 8  |
| Payment of benefits  | 10 |
| What do you have to observe in order to receive your benefits?                               | 11 |
| What does being ‘available for work’ entail?   | 12 |
| What happens if you are not available for work?  | 12 |
| Which meetings are you obliged to attend to?   | 14 |
| What happens if you don’t attend a meeting?  | 14 |
| Job-specific education   | 14 |
| Benefits-to-work programmes  | 16 |
| Supplementary unemployment benefits: how and when?   | 17 |
| Remember your G days   | 19 |
| Possibility of receiving benefits for persons who are self-employed as a sideline occupation | 19 |
| Avoid ‘voluntary unemployment’ and a sanction  | 20 |
| Self-Service page in brief   | 21 |
| What do you do if you get sick?  | 22 |
| What to do in relation to holiday leave?   | 22 |

**Any questions?**

- Find the answers here:

Min A-kasse, Valby office,  
Ramsingsvej 28a, 1. sal  
DK-2500 Valby  
Telefon: (+45)7012 3782  
E-mail: minakasse@minakasse.dk

Min A-kasse, Aarhus office,  
Søren Frichs Vej 38 K ST TH  
DK-8230 Åbyhøj  
Telefon: (+45) 7012 3782  
Email: aarhus@minakasse.dk

Min A-kasse, Fredericia office,  
Nørre Allé 11  
7000 Fredericia  
Telefon: (+45) 7012 3782  
Email: minakasse@minakasse.dk

Min A-kasse, Aalborg office,  
Stenbukken 1, 1. sal  
DK-9200 Aalborg SV  
Telefon: (+45) 70123782  
Email: aalborg@minakasse.dk

Min A-kasse Næstved  
Farimagsgvej 69  
4700 Næstved  
This office is only staffed when  
appointments are made.

Region PROSA  
Vester Farimagsgade 37A  
DK-1606 København V  
Telefon: (+45) 3336 4141  
Email: prosa@minakasse.dk

Region Business Danmark  
Roskildevej 288  
2610 Rødovre  
Telefon: (+45) 3374 0200  
info@businessdanmark.dk

Region Serviceforbundet  
Ramsingsvej 30  
2500 Valby  
Telefon: (+45) 7015 0400  
Mail: sef@minakasse.dk

**Websites:**

www.min-a-kasse.dk  
www.businessdanmark.dk  
www.prosa.dk  
www.serviceforbundet.dk

**Self-service:**

miaonline.dk

**Fast responses**

We have employees whose sole responsibility is to reply to e-mails from members. You can expect a reply within 24 hours. Always write your full name or membership number. You are also welcome to ask us to call you.

At Min A-kasse, we consider it our primary job to be your representative and guide. Therefore, we have created this Benefits Compass which we hope will help you navigate your way through the system.

You will meet both a-kasse, job centre and 'other relevant bodies' when you're in the employment system. Our division of roles is explained below:

**Min A-kasse**

Our primary task is to pay out your benefits unemployment or otherwise. We also guide you in your search for work and in relation to the entire employment system.

**Job centre**

The primary task of the job centre is to ensure that the workforce conforms to the job market in the best possible way. The job centre provides interviews, activities and training aimed at securing jobs for the unemployed. Their services include trainee placement at a company, a job subject to wage/salary subsidy, job-specific training and other training or skills enhancement.

**Other relevant bodies**

The job centre can outsource specific processes or parts of its tasks to educational institutions, other municipalities or private businesses.



### Checklist

- Apply for several jobs every week and enter them in the job log.
- Comply with “Min Plan”.
- Attend all meetings.
- Approve job proposals on jobnet.dk no later than every seven days.
- Honour agreements with the job centre, unemployment insurance fund and other relevant bodies, if relevant.
- Check your inbox on the Self-Service page every day.
- Submit material on time.
- Provide information of work, holiday-leave, sickness, etc., and contact us if your situation changes.

## BENEFIT RULES

### To qualify for Dagpenge, you must fulfil the following:

- You have been a member of an A-Kasse for at least 1 year
- You meet the residency requirements (more information available on our homepage)
- You have earned the right to receive Dagpenge

### Residency requirements

Residency requirements mean that in order to be eligible for Dagpenge, it is necessary for you to have lived in the Kingdom of Denmark (Denmark, Greenland and the Faroe Islands), the EU/EEA or Switzerland for 7 out of 12 years. In 2019, the requirement is 5 out of 12 years, and in 2020, the requirement will be 6 out of 12 years. Please refer to our homepage.

### How you earn the right to receive Dagpenge

The Dagpenge system differentiates between different ways of qualifying for unemployment insurance benefits. There is a clear difference between being new to the Dagpenge system, and having received Dagpenge in the past. In all cases, however, it is essential that you fulfil all residency requirements to qualify for Dagpenge.

### New to the benefits system

If you are new to the benefits system, your eligibility for receiving benefits is based on your income. This means that you become eligible to receive benefits once you have earned DKK 233.376. In calculating this, we can only include up to DKK 19.448 per month, however.

**Example:**

if you earn DKK 18,000 a month, it will take 13 months to become eligible for benefits. (233.376 divided by 18,000). If you earn DKK 30,000 a month, only DKK 19.448 of this amount can be included, meaning that it will take you 12 months to become eligible for benefits.

*If you are already in the benefits system*

If you have received benefits before, you renew your eligibility by means of hours worked rather than income. This means that you become eligible for benefits again once you have worked 1,924 hours within a three-year period.

**The Dagepge period: what are you entitled to?**

- You are entitled to receive 3,848 hours of Dagepge
- This is equivalent to a total of 2 years' Dagepge, collectively
- The entitlement to 2 years' Dagepge must be used within 3 years



On the jobnet.dk page, you can keep track of how many hours of benefits you have left and see when you have renewed your eligibility for benefits. You can also see the number of working hours you have and what this equates to in benefit hours, if you wish to exchange them.

**Benefits form (dagpengekort) in brief**

- You can fill in your benefits form on the Self-Service page.
- Remember to read the instructions and carefully fill in the correct information. This information can affect your unemployment benefits.
- As an unemployed person, you are obliged to provide all information that can be significant to your right to claim benefits. As an unemployment insurance fund, we are obliged to verify this information.
- You must send us your benefits form within no more 3 months.
- When you fill in your benefits card at the end of the month, you must enter the number of hours you have worked. You must estimate the number of hours you expect to work during the days leading up to the payment of benefits. If these hours need to be adjusted, this will take place the following month.



As a general rule, you must reside and live in Denmark to be able to claim benefits. You must be available for the job market and apply for work in Denmark. But you may actually also apply for work outside Denmark. If you intend to attend a job interview abroad, you can take your unemployment benefits with you, provided that you return to Denmark within 5 days. All you have to do is state your outward and homebound trips and document your interview to the job centre and Min A-kasse beforehand.

- You must submit your benefits card via the Self-Service page.
- Remember to read the instructions and make sure the information you provide is correct, as this information can affect your unemployment benefits.
- As an unemployed person, you are obliged to provide all information that can affect your eligibility for benefits.
- As an unemployment fund, we are obliged to verify the information.
- You have a deadline of 1 month and 10 days to submit the benefits card.

See the payment calendar on the self-service page.



What does 'job search requirements' mean?

It is a written agreement between you and us concerning your search for work. On the basis of this and your actual search for work, we assess whether you are available for work on the job market.

### Payment of benefits

- Your benefits are paid on a monthly basis
- Benefits are paid for up to 160.33 hours per month
- Every four months you have one-day waiting period, meaning that you lose one day's benefits. (Unless you have had 148 hours of full-time work during the period. This equates to a total of 20 days of work.)
- Your benefits are paid on the last banking day of the month (provided that your card is submitted on time).

### What is the job log?

It is a tool that you must use to keep track of the jobs you apply for.

You'll find the job log on the Self-Service page on [www.min-a-kasse.dk](http://www.min-a-kasse.dk) and on [jobnet.dk](http://jobnet.dk). But you only have to register once.

### What do you have to observe in order to receive your benefits?

- On your first day of unemployment, you must report to the job centre, and you must make sure to have a searchable and active CV on jobnet.dk no more than 2 weeks after registration.
- You must be available for the job market and apply for work every week.
- You must help to organise 'Min Plan' and keep the job log up to date.
- You must attend meetings and activities to which you are summoned at the job centre, unemployment insurance fund or other relevant bodies.

### What does being 'available for work' entail?

- You must be able to take on a job from one day to the next.
- You have to check job postings on jobnet.dk at least every 7 days.
- You apply for work every week and keep the job log up to date.
- You make sure that your job area, CV and 'job-search requirements' all match up.
- You upload examples of job applications to the job log.
- You take steps to show that your search for work is realistic and serious.
- You reside and live in Denmark.
- You accept offers from the job centre or other relevant bodies and honour the agreements you make.

### What happens if you are not available for work?

- You lose your right to claim unemployment benefits.
- You do not become eligible to claim benefits again until you meet the work requirement.

### Witch meetings are you obliged to attend to?

- The CV meeting at Min A-kasse at which we discuss and approve your (mandatory) resume and CV.
- Availability-for-work interviews (every three months or so) and joint interviews. You will be notified when you can book an appointment via the Self Service page.
- Report to the job centre every month or so.

You have the option of inviting Min A-kasse to 2 joint interviews at the job centre within the first 6 months of unemployment.



#### Worth knowing:

If your benefits are sanctioned twice in 1 year due to voluntary unemployment, you will not be able to claim benefits until you have worked 300 hours within 3 months (276 hours within 12 weeks).

### What happens if you don't attend a meeting?

- Nothing, if you are attending a job interview or are at work at the time agreed. Otherwise you must attend all meetings.
- Notify us and the job centre before the meeting if you get sick or are prevented from attending for other reasons.
- If you do not cancel the meeting, this could have consequences for the payment of your benefits.
- If you have initiated an offer agreed in 'Min Plan', and you do not show up at the offer, you will be excluded from receiving benefits until you start up at the offer again.

### Job-specific education

If you are unemployed and entitled to unemployment benefits, you have the option of taking part in what is called 'job-specific education'. Certain conditions have to be met, however.

Being able to get job-specific education requires that:

- You do not already have qualifications higher than commercial vocational training (Danish acronym: EUD) or other comparable type of training/education.
- You have not completed a longcycle study programme higher than business/vocational academy level and that you have not completed vocational training or other programme equivalent to this.
- You have participated in a job interview at the job centre and a CV interview at the unemployment insurance fund.
- You have been unemployed for a total of at least 185 hours. This equates to five weeks.

You have the option of taking part in courses or training processes listed on the current, nationwide Positive List for 6-week job-specific training.

Find the list on the website of the Danish Agency for Labour Market and Recruitment: [www.star.dk](http://www.star.dk), under '6 ugers jobrettet uddannelse' (6-week job-specific training).

### *Under or over 25?*

Your age also affects when the job-specific training will take place. If you are below the age of 25, the 6-week job-specific training must be completed within the first 6 months of unemployment. If you are 25 or older, the 6-week job-specific training must be completed with-in the first 9 months of unemployment.

### *What happens in practice?*

You must apply to participate in a job-specific training programme. The application form is found on our website (AR 237). The training venue and job centre must be notified that Min A-kasse has approved your wish before you can begin the programme.

## Benefits-to-work programmes

### How?

- Your benefits-to-work process will be organised together with your job centre or 'other relevant body' and will be incorporated into 'Min Plan'.
- The benefits-to-work process can include trainee placement at a company, a job subject to wage/salary subsidy and train-ing/education.
- You can explore your options yourself and initiate your own benefits-to-work process that could nudge you in the right direction. Or it might be the job centre that takes the initiative to your benefits-to-work process.
- NB: From 2017, you must personally notify the job centre if you have child-minding difficulties outside of the institutions' opening hours.

### When?

- If you are under 30 or over 50, the job centre is obliged to put you in a benefits-to-work process within 3 months of unemployment.
- If you are between 30 and 50, the benefits-to-work period is at most after 6 months of unemployment.
- You are not obliged to take part in a benefits-to-work process if you are working 20 hours or more a week.

## Supplementary unemployment benefits: how and when?

- You can receive supplementary benefits if you work less than 37 hours per week.
- You can receive supplementary benefits if you have a permanent part-time job or are an on-call staff member.
- The period of supplementary benefits is a maximum of 30 weeks within 2 years.
- Please note that the minimum payment of supplementary benefits is for 14.8 hours of employment per month.
- To be eligible to receive supplementary benefits, your employer must sign a release certificate (only applicable if you have a term of notice). You must send form AR230 to us no more than 5 weeks after you have started the job.
- To be eligible for supplementary benefits, you must be available for the job market, be searching for full time work and attend any meetings you are summoned to.
- Remember to state your working hours, income and employer's name on the benefits form (Dagpengekort).

## Remember your G days

- G days is the employer remuneration that your employer is under an obligation to pay to cover your first and second days of unemployment.
- The G-day rule applies if you have worked for 74 hours within a four-week period and then become unemployed.
- What should you do yourself? You should contact your employer. (Please contact us if you need help.)

### **Possibility of receiving unemployment benefit funds for persons who are self-employed as a sideline occupation**

- Your sideline occupation must be approved before you begin.
- If you are self-employed, you may only receive benefits if your business is either a side-job/secondary job (bibeskæftigelse), work done in your free time/out of your working hours (fritidsbeskæftigelse) or asset management (formueforvaltning)
- When you have your own business as self-employed as a sideline occupation, you can receive benefits for at most 30 weeks.
- You must also notify us if the nature of your employment changes in relation to what you have been approved for.
- The time spent working for your own business will lower your benefits. You must specify all the time you spend – i.e. on the phone, cleaning, administration, driving, etc.
- In order to be able to receive benefits while also running your own business as self-employed, you must be available for the job market and apply/search for jobs.

Contact Min A-kasse if you have any questions.

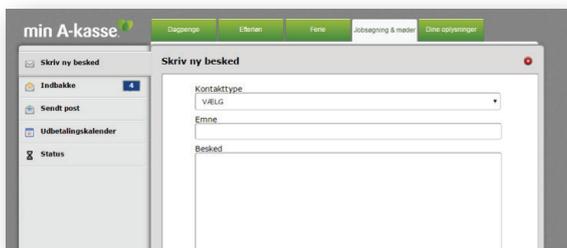
### **Avoid 'voluntary unemployment' and a sanction**

'Voluntary unemployment' means that you are the cause of your unemployment. This term is used in several instances:

- When you quit your job;
- When you accept a term of notice that is too short;
- If you are to blame for your termination for other reasons;
- If you reject or fail to participate in a job offered or other activity relating to the work plan.
- If you decline to take part in or stop participating in an offer relating to your benefits-to-work process.
- Voluntary unemployment results in 111 hours without benefits or temporary labour-market benefits.
- If you become voluntarily unemployed twice within a 12-month period, you will forfeit your right to claim unemployment benefits.

## Self-Service page in brief

- You must send a declaration of unemployment, a benefits form and a number of other forms electronically via the Self-Service page on our website.
- You will find them on miaonline.dk or our website, and you must log on using your NemID card.
- On the Self-Service page, you can also apply for unemployment benefits during holiday leave, send messages to us, etc.
- It is also possible to sign up for our text-message service so you will be notified the day before your benefits form must be filled in.



## What do you do if you get sick?

- If you get sick, it is possible to receive benefits during your illness for the first 14 days.
- You must register your illness on 'Min Side' on jobnet.dk or by contacting the job centre on your first day of illness.
- If you get sick while you are employed full-time or part-time, sick-ness benefits are available by applying to your municipality.

### What to do in relation to holiday leave?

You can usually go on holiday as preferred. You only need to make sure:

- To notify the job centre or other relevant body no less than 14 days before your holiday leave begins, but preferably earlier;
- To specify your holiday leave on the benefits form.
- You earn holiday-leave benefits on the basis of the benefits you have received from Min A-kasse (except for early retirement, adult continuing education (Danish acronym: VEU) remuneration, adult student loan/grant (Danish acronym: SVU) and allowance for travelling expenses) and maternity benefits from the municipality.
- Your holiday-leave benefits will usually be paid at the same rate as calculated for your unemployment benefits (but not if you receive labour-market benefits.)
- You must first use any earned holiday bonus or holiday-with-pay pursuant to the Danish Holiday with Pay Act before you can claim holiday-leave benefits.
- You must meet the general conditions for the right to claim unemployment benefits.



Contact us if you have questions  
about holiday-leave benefits

You can also read our job search compass with tips and tricks for CVs, applications and looking for work in general.

We also have a benefits compass for those of you who recently completed their education.

You can find all our compasses on our website; or you can request a hard-copy version at your Min A-kasse office.

**min A-kasse** 

Min A-kasse collaborates with: Business Danmark • CO SEA • Danmarks Kirketjenerforening • Fængselsforbundet • Dansk Jernbaneforbund • Dansk Told- og Skatteforbund • Flyvevåbnets Konstabelforening • Forbundet af Kirke- og kirkegårdsansatte • Forbundet af Tjenestemænd v/Fødevarer- og Undervisningsministeriet mfl. • Hoffunktionærforeningen • Merkonomernes Hovedorganisation • Ministerialbetjentforeningen • PROSA • Serviceforbundet • Søværnets Konstabelforening