



# Benefits Compass

For students and recent grads

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Your guide to the  
unemployment-benefits system

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### 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.

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**If you have any questions, feel free to contact Min A-kasse's departments. See the contact informations below:**

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#### Websites

[www.min-a-kasse.dk](http://www.min-a-kasse.dk)  
[www.businessdanmark.dk](http://www.businessdanmark.dk)  
[www.prosa.dk](http://www.prosa.dk)  
[www.serviceforbundet.dk](http://www.serviceforbundet.dk)

#### Self-service:

[miaonline.dk](http://miaonline.dk)

#### We reply quickly

We have employees who are charged solely with replying to e-mails from members. Always write your full name or membership number. You are also welcome to indicate that you want us to phone you.

We will respond as soon as possible and within 24 hours.

At Min A-kasse, we consider it our primary job to be your guide. We hope that this Benefits Compass can help you navigate the system.

In the employment system, you will encounter your unemployment insurance fund, the job centre and perhaps other relevant bodies as well. Assignment of our roles:

#### 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 can include trainee placement at a company, a job with a 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/training institutions, other municipalities or private businesses.

### Unemployment insurance fund and benefits: for students or recent graduates

It may seem irrelevant to have to think about an unemployment insurance fund and benefits if you are still enrolled in a study programme. But you benefit from staying ahead of the game – without this having to cost more as a result.

At the same time, there are some helpful things to know before you actually get your degree. We list the most important ones here. Naturally, you are welcome to contact us at Min A-kasse.

## FOR RECENT GRADUATES

In order to become eligible for benefits as a recent graduate, you must meet the deadlines and requirements for the study programme itself.

Your study programme must have a standard duration of at least 18 months. If your programme actually ends before the 18 months have passed, your programme will be viewed as actually having finished once 18 months have passed since the beginning of your studies.

### Deadline: what should you remember?

No more than 14 days after completing your study programme, you must apply for membership as a recent graduate in an unemployment insurance fund, even if you are already a member.

### Upper secondary programmes

You must be aware that upper secondary and vocational programmes are not qualifying programmes. This means that an upper-secondary leaving examination, a higher commercial course and similar programmes do not qualify you to join an unemployment insurance fund.

**Eligibility for benefits: when can you receive benefits?**

You become eligible to receive benefits one month after completing your education. However, you can receive benefits as early as from the first day after your studies, if you have been a member of an unemployment insurance fund for at least one year. However, it is important that you are aware that you must also fulfil all residency requirements to qualify for 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 to join**

- If you are already a member of an unemployment insurance fund, you can have your membership transferred. Do this by filling in a registration form on our website (Select 'Bliv medlem' – 'SKIFT af a-kasse' – 'Nyuddannet' (join – change unemployment insurance fund – recent graduate)).
- If you have not yet joined an unemployment insurance fund, you can fill in a registration form on our website. (Select 'Bliv medlem' – 'Nyuddannet' (join – recent graduate))
- If you are already a member of Min A-kasse, you can fill in form AK044 via the Self-Service page.

**Student jobs and benefits**

Please note that as soon as you are a member of an unemployment insurance fund, you will be covered by the rules on voluntary unemployment. This means that your benefits will be sanctioned if you quit a student job. You can quit without being sanctioned, however, if you are doing this to take a different job lasting more than five weeks.

**FOR STUDENTS**

You can benefit from joining an unemployment insurance fund at least one year before you complete your study programme. This way, you secure your eligibility for benefits immediately after completing your education.

**You must meet the following requirements to qualify for free membership (under 30):**

- You must be aged 29 or less and enrolled in a qualifying study programme or a programme that entitles you to membership as a graduate in an unemployment insurance fund, i.e. minimum programme duration: 18 months
- Your total income from employment, student grant (SU), adult student loan/grant (SVU) or similar may not exceed the maximum benefit rate (22.392kr.) or your student wages.
- You may not be receiving public assistance.

Exemption from membership dues is granted for one year at a time for a maximum of five years, and ceases when you are no longer enrolled in a study programme.

**The following requirements must be met to qualify for free membership (over 30):**

If you are aged 30 or over, it is possible to be exempt from paying membership dues, if you meet the following conditions:

- You are enrolled in a qualifying study programme entitling you to membership as a graduate in an unemployment insurance fund.
- Or an adult apprenticeship contract has been entered into between your employer and the job centre.
- Your total income from employment, student grant (SU), adult student loan/grant (SVU) or similar may not exceed the maximum benefit rate or your apprentice wages.
- You must be eligible for benefits before you begin your study programme.
- You must have earned your eligibility for benefits based on paid work.
- You must be registered with – and pay into – the early retirement scheme.
- You may not receive public assistance pursuant to the Act on Active Social Policy, or similar.

Exemption from membership dues is granted for one year at a time for a maximum of five years, and ceases when you are no longer enrolled in a study programme.

**How to join Min A-kasse**

- If you are already a member of an unemployment insurance fund, you can have your membership transferred. Do this by filling in a registration form on our website. (Select 'Bliv medlem' – 'SKIFT af a-kasse' – 'Studerende' (join – change unemployment insurance fund – student))
- If you are not yet a member of an unemployment insurance fund, you can fill in a registration form on our website. (Select 'Bliv medlem' – 'Student' (join – student))
- If you are already a member of Min A-kasse, you can fill in form AK038 via the Self-Service page.

**Benefits rates**

When you complete your study programme, you can receive 71.5% of the maximum benefit rate as a non-provider (13.323dkr. per month).

As a provider, you receive 82% of the benefit rate (15.279 dkr per month).

# min A-kasse

Min A-kasse cooperates with the following organizations: 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