

Benefits Compass



Your guide to
the unemployment
benefits system



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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Here you find us:

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Write to us using selfservice on miaonline.dk or www.minakasse.dk

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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.



- ✓ Apply for several jobs every week and enter them in the job log
- ✓ Comply with “Min Plan”
- ✓ Attend all meetings
- ✓ You must be completely available for work and apply for jobs every week, as specified in the requirements for job-searching
- ✓ 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,

Benefit rules

To qualify for benefits, you must fulfil the following:

- You have been a member of an a-kasse for at least 1 year
- You have earned the right to receive benefits

How you earn the right to receive benefits

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

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 254.328 (2023). In calculating this, we can only include up to DKK 21.194 (2023) per month, however.

Unemployment benefit rates

See the current rates on minakasse.dk





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.

Example

If you earn DKK 18,000 a month, it will take 13 months to become eligible for benefits. (238.512 divided by 18,000).

If you earn DKK 30,000 a month, only DKK 20,577 of this amount can be included, meaning that it will take you 12 months to become eligible for benefits.

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 benefit period: what are you entitled to?

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

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.

Benefits form (dagpengekort) in brief

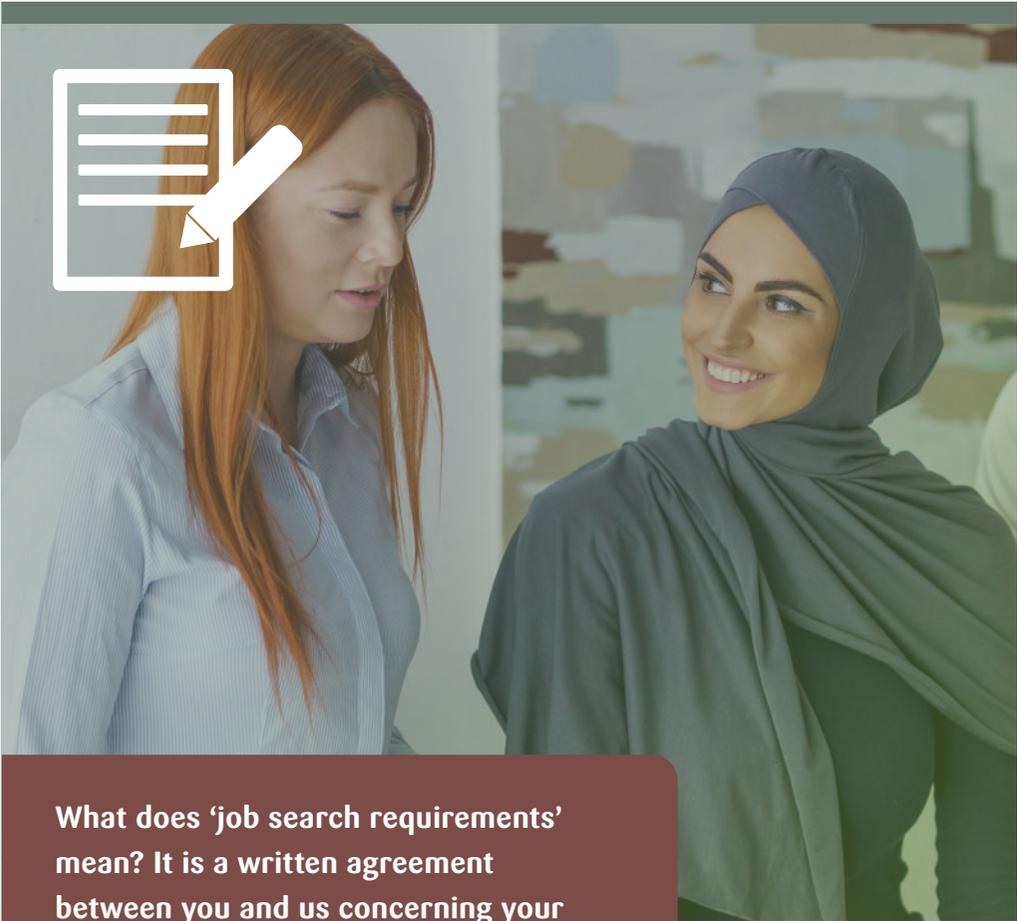
- Remember to read the instructions and make sure the information you provide is correct, as this information can affect your unemployment benefits.
- As an unemployed person, you are obliged to provide all information that can affect your eligibility for benefits.
- As an unemployment fund, we are obliged 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.

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 in arrears on the last banking day of the month (provided that your card is submitted on time).

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.
- You are responsible for booking your own appointments at the Jobcenter and Min A-kasse when you are asked to



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.

What is the job log?

It is a tool that you must use to keep track of the jobs you apply for. To show us that you are actively looking for jobs and you are completely available for work, it is essential that you register your job searches in the Joblog You'll find the job log on the Self-Service page on www.min-a-kasse.dk and on jobnet.dk. But you only have to register once.



Being 'available for work'

- 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.

With 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.

What happens if you don't attend a meeting?

- Nothing, if you are able to document that you have attended job interviews 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, under '6 ugers jobrettet uddannelse' (6-week job-specific training).

What happens in practice?

How it works in practice: you must apply for a place on vocational training courses. You can pick up an application form (AR237) at the college/training institution. When you have filled in AR237, you simply send the form to Min-A kasse and we will ensure the approval is sent to both the college/training institution and the Jobcenter.

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 training/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.
- You must personally notify the job centre if you have child-minding difficulties outside of the institutions' opening hours.

When?

- You are obliged to accept offers throughout your period of unemployment
- You are entitled to an offer when you have been unemployed for 6 months (926 hours)
- 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.

A photograph showing two men in a professional setting, possibly a meeting or office. One man is wearing glasses and a light-colored shirt, and the other is wearing a brown jacket. They are looking at something off-camera.

Worth knowing:

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

Avoid ‘elective unemployment’ and a sanction

‘Elective 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

- ✓ Check for mail from us via the Self-Service page on our website.
- ✓ 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.

Example

The screenshot shows the 'Post' page in the min A-kasse web portal. The header includes the logo 'min A-kasse' with the tagline 'Vagt- og Sikkerhedsfunktionærerne' and navigation links for 'Dagpenge', 'Efterløn', 'Ferie', 'Job og møder', and 'Medlemskab'. A green sidebar on the left contains menu items: 'Forside', 'Post', 'Blanketter', 'Status', 'Kontakt', 'Dagpengetællere', 'Udbetalingskalender', and 'Log ud'. The main content area is titled 'Post' and features buttons for 'Indbakke', 'Sendt post', 'Skriv ny besked' (highlighted in green), and 'Indstillinger'. Below these is a 'Vælg emne' dropdown menu with 'Job og møder' selected. There are input fields for 'Overskrift' and 'Skriv besked'. At the bottom, there is a section for 'Vedhæft dokumenter'.

The screenshot shows the 'Jobsøgning og møder' page in the min A-kasse web portal. The header is identical to the previous page, but the 'Job og møder' navigation link is underlined. The sidebar is the same. The main content area is titled 'Jobsøgning og møder' and has buttons for 'Blanketter' (highlighted in green) and 'Information'. Below are several list items, each with a right-pointing arrow: 'Gå til AK-booking', 'Befordringsgodtgørelse ifm møde i a-kassen (AK140)', 'Min Plan', 'Krav til jobsøgning', 'Opdatér din Joblog', and 'Andre blanketter'.

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, sickness 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 be either unemployed or in work, or otherwise meet further conditions to secure your entitlement to benefits.



**Contact us on tel.
70 12 37 82, 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.

min A-kasse 
- din vej i job

Min A-kasse collaborates with:

Business Danmark • CO SEA • Danmarks Kirketjenerforening • Fængselsforbundet
• Brancheorganisationen Luftfart og Jernbane • Dansk Told- og Skatteforbund
• Flyvevåbnets Konstabelforening • Forbundet af Kirke- og kirkegårdsansatte • Forbundet af Tjenestemænd v/Fødevare- og Undervisningsministeriet mfl.
• Hoffunktionær-foreningen • Merkonomernes Hovedorganisation • Ministerialbejntforeningen • PROSA • Serviceforbundet • Søværnets Konstabelforening
• Plejefamiliernes Landsforening (PLF)