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# Your guide to the unemployment benefits system



# Content

*This pamphlet helps you in case you lose your job. It contains information on your rights and responsibilities as an unemployed and how MA can assist you. You will also find a detailed summary of the most important rules within the unemployment insurance system.*

*Since 1974, MA has been an officially sanctioned unemployment insurance fund, with a license to pay out public funds. This means that we are subject to the law set down by the Danish parliament. The system of rules within the unemployment insurance system is huge and fairly complicated – therefore, we have not included everything in this pamphlet. You will find more detailed articles at our website, [ma-kasse.dk](http://ma-kasse.dk). Also, you are very welcome to contact us, in case you have further questions.*

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# What happens when you become unemployed?

The first time you register as unemployed you are entitled to two years of benefits within a period of three years.

## Introductory meeting at MA

When MA receives notice that you are registered as unemployed on [jobnet.dk](http://jobnet.dk) we will ask you to come in for an introductory meeting. This is where you get further information about the unemployment benefits system and what it means to be available for the labour market. We provide advice regarding job seeking and inform you about the wide selection of options and activities MA can offer you when you are unemployed.

## Availability assessment in MA

To be eligible for unemployment benefits, you must always be available to assume work. While registered at [jobnet.dk](http://jobnet.dk), you must attend a meeting at MA every three months to confirm your availability. At this meeting we assess whether your job search is sufficient and then agree upon the best course of action. The availability assessment can take place by email, telephone or face-to-face. You can book an appointment for the assessment via MA Booking on [makasse.dk](http://makasse.dk).

## Shape our guidance to your needs

As a registered unemployed member of MA you have the opportunity to tailor our guidance to your specific needs. We offer a large selection of voluntary workshops, thematic events, and personal consultations about job searching, the labour market, your options as unemployed and much, much more. Find our current offers and activities on [makasse.dk](http://makasse.dk) under 'Kurser og møder' (Courses and meetings). Please note that these are usually in Danish.

## Staying in contact with the Jobcenter or secondary operator

As unemployed you must follow a 'contact schedule' where you have to attend a so-called job interview at least every three months. Most often this takes place at the local Jobcenter, but they can also choose to refer you to a secondary operator (a private company that handles it for them). If you are under 30 years of age you will be called for the first interview within the first month of unemployment. If you are older than 30 it can take up to three months before you are contacted. The interviews could be a way to determine your competencies and job options, looking for work, helping you with material for job applications or discussing 'activation' (see below).

## Staying in contact with MA

If you live within the municipality of Copenhagen, are more than 30 years of age and have been registered as unemployed less than six months, you can choose to have MA in charge of the first part of your 'contact schedule'. This way you can attend all meetings in the same place. After six months of unemployment you will be transferred back to the Jobcenter. This is also the case if you want to take part in activation within these six months.

## Activation

As unemployed you may be required to participate in 'activation' (for instance, as an 'activity', you could be given a free course on how to write better applications etc.). In principle, you could be required to attend activation from the first day of unemployment registration if your Jobcenter or alternative operator decides so. The deadline for when you have to have a jobplan (an official agreement between you and the Jobcenter/secondary operator) and your first offer of activation depends on your age:

- / after 13 weeks of unemployment, if you are younger than 30
- / after 9 months of unemployment, if you are between 30 and 59
- / after 6 months of unemployment, if you are 60 or older

If you wish to be activated earlier, you can contact your Jobcenter or secondary operator. An offer of activation should, as a main rule, last at least two consecutive weeks. After your first activation, you must be re-activated every time you have received another six months of benefits.

If you have a part time job, you will be activated for the remaining hours (up to 37 hours a week). If you work on average 20 hours a week or more, you are not obligated to engage in activation; however, you still have the right to do so if you wish.

The different types of activation are:

- / 'Wage subsidy job' (ordinary jobs subsidised by public funds)
- / Company internship
- / Guidance and upgrading of qualifications

You can get up to 4 weeks of paid company internship ('virksomhedspraktik' in Danish) in either a private organisation or a public institution. However, if you are a recent graduate - and you have not held a job since your graduation - the internship may be extended to 8 weeks.

You can only qualify for a wage subsidy job after 6 months of unemployment. This is not necessary, however, if you are above the age of 50 or a sole provider for your children. Whereas a wage subsidy job in a public institution can last only 4 months, a similar job at a private company can last 6 months.

Adult education, or upgrading of qualifications, is only attainable for people with little or no formal education.

## Use your activation actively

Use your activation proactively in your job seeking strategy. Through internships and wage subsidy employment you can strengthen your qualifications, try out new industries, and gain valuable work experience. At the same time you will have the opportunity to extend your network and professional connections.

Learn more in MA's brochure '*Aktivering & anden aktør*' (only in Danish).

## Evaluate your secondary operator

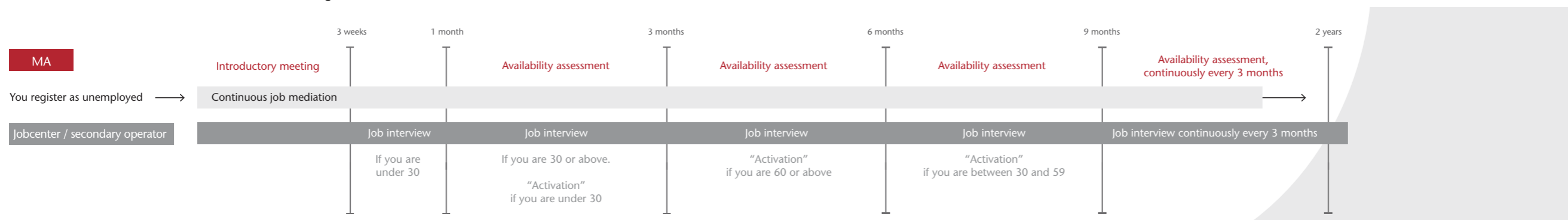
MA has launched the site [andenaktoer.dk](http://andenaktoer.dk) where you can share your opinion of an secondary operator. This way you can share knowledge about your positive and negative experiences with other members.

## Jobnet.dk: Check your job propositions every week

At least once a week you have to log on to your personal page at [jobnet.dk](http://jobnet.dk) to check your job proposals. On your personal page you also have access to your CV, and to self-service options such as holiday notification and reporting illness and recovery following illness.

## No-show means a cut in your benefits

You are required to show up if your Jobcenter or secondary operator calls you in for a meeting. If you do not show, or if you are late, you risk up to two weeks of quarantine where you will not be eligible for benefits.



# Get a head start on your job search

Here are some tips to help you structure and maintain an aggressive job search:

## / **Make a timetable for your job seeking activities**

Set clear, attainable goals and firm deadlines for your search. For instance, you could choose to adjust your professional or geographical priorities if after 3 months you have yet to be invited for a job interview.

## / **Establish job seeking networks**

Find some like-minded people and help each other, for instance through one of MA's member networks. You can find these at [ma-kasse.dk](http://ma-kasse.dk) (look for the Danish 'netværk')

## / **Maintain and expand your personal and professional networks**

Your networks give you access to a lot of knowledge which you can use in your job search. Use them as much as possible. Studies show that 2/3 found their job through professional networks. If you lack a network or just experience, you could consider volunteering in organisations in your local community.

If you have any questions, you are welcome to contact us.

## / **Make use of our member activities and offers, and those of your union**

MA and your labour union both offer plenty of help and advice. Among other things, you could participate in our workshops, thematic events and professional networks.

Find our current offers at [ma-kasse.dk](http://ma-kasse.dk).

## / **Use the secondary operator proactively**

Would you like help with certain aspects of your job search? Do you need feedback on your written applications? Competence assessment? Maybe some help finding fresh angles on job search and your options within the labour market?

## **MAJob has consultants who know your labour market**

MA's consultants offer advice on employment, unemployment, education and activation. We provide coaching in your job search and give feedback on individual job applications and CVs. We use our in-depth knowledge of the academic labour market and combine it with the opportunities in the unemployment insurance system.

We invite you to book a private session with a consultant through MA Booking at [ma-kasse.dk](http://ma-kasse.dk).

## **MA offers several workshops**

MA offers plenty of workshops (in Danish) to help you improve various aspects of your job search. This usually comes in the form of short lectures by a consultant followed by group work, where you give and receive feedback among fellow job seekers. For instance, you can share your written applications with them and in turn see theirs.

Examples of workshops:

- / **The job interview**
- / **CV**
- / **Unsolicited job applications**
- / **Competence assessment**
- / **Job application feedback**
- / **Starting your own business**

All workshops are posted at [ma-kasse.dk](http://ma-kasse.dk). Starting in the autumn of 2013, we also hold courses in job searching in English.

## **Thematic events help acquaint you with different professional fields**

At MA's thematic events (usually in Danish), we try to answer your questions, like: What tasks are actually involved with a specific type of job? What are the conditions in different areas of the labour market? How do you get your first job if you have little experience? What do employers look for in applicants?

Examples of thematic events:

- / **The Danish High School system**
- / **The field of communication**
- / **Environmental development**
- / **Workshops for business start-ups**
- / **'InnoBooster' (another way to have your job subsidized with public funds)**
- / **Corporate Social Responsibility or CSR**

Sign up at [ma-kasse.dk](http://ma-kasse.dk)

## **MA is part of 'Akademikerkampagnen'**

MA is part of a broader campaign to promote private employment of academics. The aim of the campaign is to create job openings with businesses that have not traditionally hired academics. If you submit your CV at [akademikerbasen.dk](http://akademikerbasen.dk) it will regularly be matched with jobs registered in the campaign database.

## **Network as much as you can**

Job seeking can be lonely. That is why members with MA often form their own networks to help and coach each other, invite guests, go on group-visits at companies etc. You can check [ma-kasse.dk](http://ma-kasse.dk) to see if there are any networks that suit you. Or you can just start your own. MA's consultants are happy to help with the first meeting.

## **Use MA's job match**

MA has its own job mediation service, called MAJob, where we seek to match unemployed members to interested businesses. We also mediate temporary employment for teachers. Together with GL (high school teachers' union) and other academic unemployment insurance funds, we administer [akademikerbasen.dk](http://akademikerbasen.dk) where you can submit your CV and have it matched to jobs at small and medium businesses across the country. This provides us with a good tool to continue to develop the academic labour market.

At [ma-kasse.dk](http://ma-kasse.dk) – under the heading Jobmatch – you can find jobs that we have registered separately. Some of these jobs are only found here. Sign up with the mailing list and receive fresh job offers automatically.

## **The MA Guide covers nearly all**

Also found at [ma-kasse.dk](http://ma-kasse.dk) is 'MA Guiden' – a section containing information, inspiration and good advice on mak-

ing it as an academic in the labour market. Furthermore, at [candportalen.dk](http://candportalen.dk) you can find plenty of how-to guides as well as a virtual job interview.

Read more on job seeking in our folder 'Get Started on Your Job Search'.

## **Become your own job agent**

At [ma-kasse.dk](http://ma-kasse.dk) is a list of relevant job databases, both Danish and international. Several of them contain jobs within specific categories – high school teaching, biotechnology, pharmacology, communication and IT – while others are more broad. It is a good idea to set up several automated job agents to look for jobs within your field and to notify you of job openings that you may not have caught yourself.

You could also attend some of the job fairs that are held regularly though out the year. At these fairs, you can hear businesses present themselves and you have a chance to engage them. Bring copies of your CV. Job fairs are announced at [ma-kasse.dk](http://ma-kasse.dk) and [candportalen.dk](http://candportalen.dk).

If you read professional publications and the business section of local and countrywide newspapers, you may learn several useful things: What companies are thriving? In what field do they excel? Are there any developments that may signal new job openings? If yes, it could be time to send them an application.

## **Job stories to inspire**

Our newsletter [ma-nyt.dk](http://ma-nyt.dk) contains members' stories that will inspire you in your job search. How have others handled unemployment? How did the others get a foothold in the labour market? What is their advice to you?

## **Help us track the development**

When you get a job – even if it is part-time – it would be a great help to us, if you tell us where you work and what your job entails. This gives us an invaluable tool to map the current academic labour market and track new developments.

We use your information for statistical purposes. The information provided by you and others enables us to identify new segments of the labour market and pinpoint coming job openings. The purpose is to provide MA's members with a better and more precise guidance.

You can provide us with your job information at [ma-kasse.dk](http://ma-kasse.dk) under Jobmatch.

# Actively searching for a job

## You must be professionally and geographically flexible

Naturally, you are looking for jobs within your own field. You should continue doing that. Those are the jobs you are most likely to get and here is where your talents are put to their best use.

But – and this is a big but: The unemployment insurance system is insurance against loss of income during unemployment. If you wish to use this insurance, you are required to do what you can to minimize the damage and get a new job.

To be professionally flexible means thinking in terms of functions and tasks, not academic titles. The broader the job search, the more likely it becomes to secure work. A dream job is usually something you qualify for through previous work experience. Therefore, you should not disregard a job just because it seems beneath your level. Try instead to see if it could help further your career.

Also, with a university degree you are subject to stricter demands to remain geographically flexible. This means that you must accept a job, regardless of length of travel time, if it is required to fill a position. Of course, practical matters of daily family life are considered.

## You must send a sufficient number of applications

...and your job search must be realistic. From time to time we see members, who have not been sufficiently active in their job search or have failed to broaden their search according to the law. This is usually the case because they have high expectations for a job and their career. From a purely human standpoint, this is perfectly understandable.

However, within the unemployment insurance system, it is not sufficient to only spend time looking for your dream job. You must conduct a realistic job search – not only in terms of qualifications, but also in terms of your general situation. If you fail to gain a foothold within a certain field, you are required to widen your search to include other areas as well.

You must remain active in your search:

- / **Your job search must be realistic. This means: You must be able to actually manage the work you apply for and you must be ready to assume work that you could realistically do. Finally, you must do all you can to find employment.**
- / **You must send out applications every week that you are unemployed. There is no fixed number of required applications but, as a rule, you must apply for any work that you could perform. At MA we advise you to send out several applications a week.**
- / **You must apply in a way suited to the field. Within the academic labour market, this typically means written applications for solicited jobs.**
- / **If there is no work within your own field, you must expand your search to include other fields.**
- / **You must continuously broaden your search or change your strategy for your job search.**
- / **You must follow the official job search strategy ('job plan' in Danish) that you have developed with MA.**
- / **As a full time member, you must apply for full-time work, even if you currently hold a part-time job.**
- / **Your main job search must be aimed at the Danish labour market.**
- / **You must remain ready to assume mediated work - and continuously apply for work – even if you are currently in 'activation' or shortly will go on maternity leave, or start a new job.**

As a part of your availability assessment, you must write down your planned job-search related activities for the next part of your official job search strategy (job plan).

MA assesses your availability based on:

- / **Your registered job search activities (known as your 'job log')**
- / **Any other information you may have given us**

measured against:

- / **Your official 'job plan' (see above)**
- / **The current conditions in the labour market.**

If we consider your availability insufficient, you will lose the right to collect unemployment benefits. To regain this right, you must then work for 300 hours within a period of 10 weeks.

## You must be ready to assume work

'Availability' (*rådighed* in Danish) is a central concept within the unemployment insurance system. You must always be ready to assume work, if you wish to collect unemployment benefits. Being ready to assume work means that you have to meet the following conditions:

- / **You must be registered as unemployed with Jobnet.dk. If the Jobcenter or your secondary operator mediates work which you find unreasonable, you must contact MA immediately. If you refuse mediated work, your unemployment is considered self-inflicted and you will be get a three week penalty, where you cannot collect your benefits.**
- / **You must continuously look for work, even during 'activation'. However, during activation, your Jobcenter may choose to waive this requirement. Your job search must follow the 'job plan' that you and MA have agreed upon.**
- / **You must be ready to assume work at a single day's notice. You must be able to start work or show up at a meeting with your Jobcenter within a day of receiving written notice or a telephone call. This means that you must remain in Denmark and stay in daily**

**contact with your place of residence. This is also the reason that you usually need an 'employment contract waiver' (*frigørelsesattest* in Danish), to receive supplementary benefits (see further below for explanation of these terms).**

- / **You must report to MA, your Jobcenter or secondary operator when you are called (as long as you do not have work or a job interview scheduled). You must be able to report for availability assessment or activation offers within a day of being notified by MA, your Jobcenter or secondary operator.**
- / **You must submit your CV with the database at jobnet.dk no later than three weeks after registering as unemployed at jobnet.dk.**
- / **You must follow the 'job plan' agreed to by you and your Jobcenter or secondary operator.**
- / **You must always be able to assume work. This also means that you must notify your Jobcenter if you fall ill, are unable to arrange for child care or other things that may impede your work availability.**

## Your secondary operator cannot assess your availability

A large part of the labour system is handled by secondary operators, which are usually private consulting firms. However, the Jobcenter still holds primary responsibility. The function of a secondary operator is mainly to help you find work – they have no influence on your right to unemployment benefits. Only MA can – based on the law – assess your availability and pay out your benefits.

## MA is the member advocate

At MA we have several years of experience with what does and does not work when you need a job. As an advocate for our members, we can help you navigate within the system. MA has previously operated as a secondary operator. We have now independently prioritised advocating on behalf of our unemployed members to secure them the best treatment from their Jobcenter or secondary operator. Should you experience problems with either, do not hesitate to seek our help. Over the years we have helped a vast number of our members and are standing by to assist you as well.

You can read more in our folder '*Aktivering & anden aktør*' (only in Danish).

MA is an advocate for all our members. If you get into trouble, let us know and we can help.



# What benefits can you receive from MA?

You can get:

- / Unemployment benefits
- / Vacation benefits
- / 'Efterløn' (Voluntary early retirement benefit for members over 60)
- / Unemployment benefits while you search for jobs within the EEA

## Unemployment benefits

Unemployment benefits are designed to cover the loss of income during unemployment. To receive benefits, you must fulfil certain conditions:

- / You must be registered as unemployed at jobnet.dk
- / You must meet the employment criteria ('beskæftigelseskravet'). See below.
- / You must always be ready to assume work

## The employment criteria

To receive benefits while unemployed, you must meet the employment criteria. This requires that you have had 1 924 hours of employment (or 1 258 hours as a part-time member) within the last three years. Publicly subsidised work (such as wage subsidy jobs) or working in your own firm as a sideline occupation, does not count towards the employment criteria.

However, people who have just finished their education can use their degree to count as employment. Thus, if you join immediately after finishing your education, you automatically meet the employment criteria.

## What are the benefit rates in 2015?

	per day	per month
Maximum benefits	827 kr.	17.918 kr.
Graduate level benefits (82 %)	678 kr.	14.690 kr.

Unemployment benefits can never be more than 90 % of your former income. Also, they can never exceed the maximum benefit level.

To have your exact benefit determined on the basis of former income, you must have had three consecutive months of employment. Also, this employment must have been at least 2/3 of full-time employment (which in Denmark equals 24.67 hours of work per week). During this three month period you

must not have received benefits from MA or been taking an education while receiving public education benefits. If you have previously had your benefit calculated one full year must pass before any re-calculation.

Your benefits will be determined based on the last three month period to meet these criteria. As a rule, to receive maximum benefits your salary throughout the three month period should have been at least 21.640 kr.

## Graduates

Graduates receive the special graduate level benefit which is 82 % of the maximum benefit. If you receive graduate level benefits you must wait six months after you first achieved the right to unemployment benefits before you can have an individual rate determined by MA.

## What could lead to deductions in my benefits?

If you work during a week (while also collecting unemployment benefits) you will be deducted 1/37 of a full week's benefits for every hour of work you have had. At maximum benefits this equals 111.76 kr. per hour. It does not matter if the work has been performed outside of normal business hours. Furthermore, hours spent working in your own firm as a sideline occupation, working as a volunteer or income received from things like jury duty also lead to deductions in benefits.

## Teaching

If you, for instance, teach at a high school, where time spent preparing before class is paid for, you will be deducted both the time spent teaching the class as well as the time spent preparing. If the preparation time is not established in a formal union contract – or if the amount of time spent working cannot be determined – the number of hours to be deducted from your benefits will be calculated using your salary and dividing it with the standard index hour (220,50 kr. per hour) as established by law. Work time is usually considered 'undetermined' if it is carried out at home.

## Freelance work and fees

If you are compensated for your work in the form of a fee, the amount of time spent working is considered 'undetermined'. This means that the number of hours to be deducted from your benefits will be calculated using your fee and dividing it with the standard index hour (220,50 kr. per hour) as set down in law. Here is an example: You have received a fee of 5 000 kr. for writing an article for a publication. The fee will be deducted from your benefits using this formula:  $5.000/220,50 = 22,7$  hours deduction.

# MA Guide – your access to MA's know-how at *ma-kasse.dk*

### Employer compensation

When you become unemployed following a period of at least 74 hours of work spanning four weeks, your former employer is required to pay for your benefits for the first three days of your unemployment. These three days are called employer compensation days (*'g-dage'* in Danish). If you happen to work on a day-to-day basis (meaning the employer could call you in for a single day's work), you usually have no employment contract. Technically, this means that you are 'fired' after each workday. Therefore, you are guaranteed employer compensation every time you have worked for a sufficient number of hours to meet the above requirements. This could happen a lot if you do a lot of day-to-day work for the same employer. However, you can never have more than 16 days of employer compensation from the same employer during a calendar year.

However, if your employment has lasted less than three months, you will only be eligible for two days of employer compensation.

### Surplus hours of work

'Surplus work hours' simply means that you have worked for more hours than the standard Danish full-time work week (37 hours). Surplus hours will have to be offset by a similar deduction from your benefit hours. A deduction could happen both during your first weeks of benefits after registering as unemployed or if you once in a while have more than 37 hours of weekly work during your unemployment period. However, if surplus hours are not deducted within five weeks, they are considered out-dated and are therefore discarded.

### Is my unemployment self-inflicted?

If you quit your job, your unemployment will be in some cases be considered 'self-inflicted'. This will result in a three-week (111 hour) quarantine, during which you cannot receive benefits. To see the full list of valid reasons for resigning your job (and thus avoiding a quarantine), go to [retsinfo.dk](http://retsinfo.dk) and read the departmental order regarding '*selvforskyldt ledighed*'. If you are fired due to problems for which you are to blame, your employment is also considered self-inflicted. Nor must you accept a shorter notice from your employer than that to which you are entitled.

Your employment is also considered self-inflicted if you turn down a job mediated by your Jobcenter or secondary operator or if you fail to show up for said job. Failing to follow the schedule for your activation (without informing your Jobcenter) also renders your unemployment self-inflicted. All these cases will result in a three-week quarantine without benefits.

Failing to show up for a meeting at MA, your Jobcenter or secondary operator will result in a full deduction of benefits for the day of the meeting and every day that follows until you report back to the organisation which called the meeting. However, this does not apply if you had to work or attend a job interview.

### Part-time employment

If you resign from a job to begin another job with fewer work hours, your unemployment is self-inflicted. This is the case even if your new job within MA's professional field and your old job was not. If you quit a part-time job to begin another part-time job with the same or more work hours, your unemployment is not self-inflicted.

### Can I receive supplementary unemployment benefits?

If you work part-time, you can top-up your income with supplementary unemployment benefits. Example: You are a full-time member of MA and therefore eligible for 37 hours of unemployment benefits a week. Yet, you also hold a part-time job for 20 hours a week. To have a full-time income, you can top-up your hours with supplementary benefits for  $37 - 20 = 17$  hours of unemployment benefits a week.

However, if you work for more than 29.6 hours (equal to four full days) during one week, you cannot receive supplementary benefits for that week. You can receive supplementary benefits for 30 weeks within a 104-week (two-year) period.

If you have a part-time job with a fixed term of notice, you need a 'notice waiver' from your employer in order to receive unemployment benefits. This applies to all members of MA, whether you are a full-time or part-time member.

### Do I need a notice waiver?

At [ma-kasse.dk](http://ma-kasse.dk) you will find the 'notice waiver' form – *frigørelsesattest* (AR230) in Danish. You can use it as evidence that you are able to quit your part-time job at a moment's notice in order to assume full-time employment. In other words, if your part-time employer signs a notice waiver, they have waived their right to a term of notice in case of your resignation. If you seek supplementary unemployment benefits, we recommend that you do not start a part-time job before your employer has signed the waiver.

We need to have received a signed notice waiver within five weeks of the start of your job. The start date is determined by your employment contract, regardless of when you actually started working. If we receive the waiver too late, you will only

start getting benefits from the date we receive it.

If you have just joined MA as a graduate (and are holding a part-time job), the five-week period will only count from the day when you first earned the right to employment benefits. As a graduate member, this is a month (four weeks) after your graduation.

If you find day-to-day work - and with no term of notice – you do not require a notice waiver. The same applies if you are able to schedule your work at any given time of day.

### How many weeks can I collect benefits?

After you register as unemployed for the first time, you will be eligible for 104 weeks (or two years) of benefits. However, these two years come with an expiration date: They must be used within a three-year period. After three years, any unused weeks of benefits will be forfeited. Every time you receive unemployment benefits, or activation benefits, during a week, you use up one of your 104 weeks.

However, periods of time spent on maternity or paternity leave are considered 'dead' and will therefore push forward the expiration date for an equal period of time.

When you have worked for 1 924 hours during the last three years, you will automatically regain your right to a new 104 weeks of benefits.

If you have used all 104 weeks of benefits – or your remaining weeks have passed the expiration date – you cannot receive benefits until you have had 1 924 hours of work during a period of three years.

### Arbejdsmarkedsydelse

If you use up your 104 weeks of regular benefits, you can apply for arbejdsmarkedsydelse, a temporary relief. For instance, should you expend your regular unemployment insurance during the first six months of 2015, you can receive arbejdsmarkedsydelse for up to 39 weeks. If, however, you run out of benefits during the second half of 2015, your arbejdsmarkedsydelse will only last 26 weeks.

This 'relief-benefit' - or arbejdsmarkedsydelse - will be phased out gradually toward the end of 2016 whereupon it will be discontinued.

The arbejdsmarkedsydelse is capped at 60 % of the maximum regular unemployment insurance for non-providers. However, the cap is raised to 80 % for providers. For the year of 2015, this amounts to a monthly gross payment of 10 750 and 14 335 kr. respectively. Like regular unemployment insurance, arbejdsmarkedsydelse is dependant on your socio-economic circumstances.

You still have to attend meetings at MA while receiving arbejdsmarkedsydelse. After a maximum of four weeks, you will be 'activated' - for instance through an internship or a wage subsidy job.

### Your duty to inform

In many cases, MA must procure various forms of documentation before we can pay out benefits. For instance, work hours used towards the employment criteria of 1 924 hours must be certified with pay slips.

We often pay out benefits solely on the basis of information provided by you on the form *Dagpengekort* (AR272), which you must send in once a month to document your activities.

It is therefore vitally important that you always inform us of any activities or changes in your current situation, which could have an impact on your benefits.

### Could I get vacation benefits?

If you have received benefits from MA (or sick-day compensation or maternity benefits from the state) within one calendar year, you are eligible for vacation benefits from MA the following 'vacation year'. In Denmark, a vacation year runs from the 1st of May to the 30th of April the following year.

You are entitled to vacation benefits, whether you are working or unemployed. Before the start of the vacation year on the 1st of May, you can go to the self-service section (*MA Selvbetjening*) of [ma-kasse.dk](http://ma-kasse.dk) and check the number of number of vacation days to which you are entitled. If you have earned vacation days through an employer, you have to use up these days first. To receive vacation benefits from MA, you must also be entitled to unemployment benefits, should you use lose your job.

If you are unemployed, you must register your vacation period with your Jobcenter within 14 days of the start date of your vacation. If, however, you are unemployed and have applied for vacation benefits before the start of your vacation, everything will be fine. We would then have received the information via your application. If you do not inform us of your vacation before it's start date, you can only receive vacation benefits from the day and onward of you telling us.



At MA, each month has its own theme: One month could be dedicated to events on jobs in environmental development. And the month after may be NGO-themed.

Check the schedule at [ma-kasse.dk](http://ma-kasse.dk)



MA publishes the newsletter MA-Nyt. The debate section is thriving. Let yourself be inspired at [ma-nyt.dk](http://ma-nyt.dk)

## What activities are allowed while you are on unemployment benefits?

Unpaid activities, such as voluntary work, coaching the local football team or attending a course, often improve your chances to find work. You will develop new competencies and build or maintain your networks. But, when you are unemployed, there are limitations to what activities you can engage in. Breaking these limits can have consequences for your benefits. If you are not sure whether a certain activity is allowed, you should ask us first.

### Education and courses

While on benefits, you are allowed to follow these types of courses:

- / Traditional evening classes (for instance at AOF, FOF etc.)
- / Courses equal to the 8th-10th year level of the Danish primary school. There is no limit to the number of hours you may attend.
- / Courses at high school level, such as hhx, htx or hf. At this level you may attend up to 20 hours a week
- / Courses at less than 20 hours a week, provided no similar courses exist as part of an education with an official statutory order (*uddannelsesbekendtgørelse*). Examples of acceptable courses are master degrees, many IT-courses, vocational courses (diplomkurser) such as HD, language courses, part-time unsalaried Ph.Ds. and courses on educational theory (*voksenpædagogik*)
- / Courses lasting up to two weeks, regardless of weekly hours, provided it is facilitated by your unemployment insurance fund or union. Also, it must help you get closer to full employment

For the first nine months (three months for those under the age of 30 and six months above the age of 60) of your employment, you can also attend:

- / **Open University for up to six hours a week. You may only take courses that serve as a professional upgrade directly related to your educational background. If the course could be used as the start of an entirely new education, it is not allowed.**

If in doubt, ask us!

### Have your course pre-assessed

You are not obligated to have your courses pre-assessed by MA. However, without a pre-assessment, you risk having to refund us your unemployment benefits, if it turns out that you are following a course that is not allowed. MA cannot reimburse expenses for courses.

You should also contact us if you wish to combine some of the options listed above – some combinations may be disallowed.

### Voluntary, unpaid work

As a rule, time spent working – paid or unpaid – will be deducted from your benefits. The only exception is voluntary work in NGOs, associations or clubs that do not exist primarily to generate a profit. You can undertake such work with no limitations, provided that it is unpaid, requires no special educational background and could not have been done by any other as part of a paid job.

Examples of voluntary, unpaid work includes helping in a soup kitchen, being an activist in an NGO, volunteering at the local archives or taking part in amateur theatre. If the work could be done as part of a paid job, or if it requires a certain educational background, you are only allowed an average of four hours a week. Further hours will result in deductions in your benefits. Also, the work cannot involve the organisation's primary operation or regular maintenance of equipment, unless such work has always been carried out by volunteers there and at similar organisations.

Before you start volunteering at a specific organisation, remember to ask MA if it will result in deductions of benefits.

#### Leisure time activities

Leisure time activities will not result in deductions. For instance, you are allowed to participate in activities with a local association. You can also function as an unpaid coach at a children football team, which traditionally is unpaid work.

Creative or artistic work with no financial goal is also allowed. Therefore, you can write poems or paint a picture for fun – as long as you do not seek to sell your products or make money of them in any way. If you do this, you must contact us immediately, so that we may assess whether your activities make you self-employed and whether it will have an impact on your benefits.

If you are not sure whether something constitutes work or merely a leisure time activity, you should ask us just to be safe.

We help you present your competencies to an employer

## Self-employed in more ways than one

If a company you own has become your chief source of income, self-employment is considered your main occupation. However, if you intend to just keep the company as a secondary source of income - meaning you can schedule all activities on weekends or in the evenings, while at the same time continue with a full-time, ordinary job – your self-employment is only considered a sideline occupation. In this case, a regular, salaried job provides the main income, while company activities must adjust to the schedule set by the job. Under certain conditions, you may collect unemployment insurance while being self-employed as a sideline.

#### Self-employment as a main occupation

If self-employment is your main occupation, you cannot collect any sort of benefits from MA. This also applies to those periods of time, where there is little or no activity in the company.

In order to be eligible for benefits, you must first terminate your business. The way this is done, however, depends on the nature of the business. If you wish to do this, you should contact us.

#### Self-employment as a sideline occupation

You may receive unemployment benefits if you are able to show that your self-employment is only a sideline and not your main occupation. This means that you must be able to conduct all of your company's activities outside of normal business hours, while at the same time holding a full-time job. In Denmark, normal business hours are usually from 8 am to 5 pm, Monday through Friday. The company may not have fixed opening hours that could keep you from managing a full-time job. This is the case even if you are willing to quit the business with a day's notice. You must be actively searching for a full-time job and remain available for work. This also entails that you may be put through 'activation' by your Jobcenter, regardless of the size and scope of your self-employment activities.

If you meet the criteria, you can receive benefits for 78 weeks, while being self-employed as a sideline. Work hours generated through your own business do not count toward the employment criteria. You could – under certain circumstances – receive a new 78-week period. If you have questions, you should contact us.

#### Working in your spouse's company

If you work in the company of your spouse or registered partner, you will almost always be considered self-em-

ployed. However, if you work in the company of your co-habiting partner, this is not necessarily the case.

For further on self-employment and unemployment benefits, consult MA's folder '*Kom godt i gang som selvstændig*' (only in Danish)

#### Freelancing and working for fees

In the unemployment benefit system, you are either a regular salaried worker or self-employed. It is important to know which, as your rights will vary based on your status. But for some it can be more difficult to determine – this often pertains to members with a lot of freelancing work and members being paid through fees, rather than a regular salary.

#### Some guidelines

You are always considered self-employed if the freelance (or fee-based) work is carried out at your own risk and expense. In other words: If you are not guaranteed a fee or compensation for time spent, you are considered self-employed within the system. If you need to apply for grants in order to fund your work or project, it could also point to self-employment status.

Even if you have secured payment from the employer upon completion of your work, you are still considered self-employed if:

- / you are VAT registered
- / your company yields a profit or a loss requiring taxation
- / you participate in a partnership (*interessentskab* or *I/S*)
- / you advertise your services on your web-page, in flyers, professional journals etc.
- / all of your income consists of fees for freelancing for several different employers

On the other hand, freelancing could be considered regular work, if the only difference between a regular, paid job (with an employment contract) and the freelancing is the type of payment.

Before you accept any assignments as a freelancer, you should contact MA. We will help you make a decision that does not impact your benefits.

**MA Talks:**  
*Need some new inspiration for your job search?*

*Do you want to hear from companies different from the rest? Are you looking for a fresh perspective in your career?*

*Sign up to be an audience member at a MA Talk. Listen to lectures or inspirational speeches given by employers, career consultants, sociologists and politicians.*

*Or go to our YouTube page and watch the videos online.*

# Having children?

If you are having a child while collecting benefits, you should immediately inform your Jobcenter via [jobnet.dk](http://jobnet.dk). MA also needs to be told.

*Udbetaling Danmark* pay out your maternity/paternity benefits. When you go on leave, MA notifies *Udbetaling Danmark* that you will need benefits from them. They will then send you a letter with a number of questions. After you have sent back your reply, the benefits will commence. Maternity/paternity benefits are the same size as regular unemployment benefits.

Unemployed members are limited in their opportunities to use the flexible maternity law. For instance, if you have two separate periods of maternity leave, you can only get unemployment benefits if you are registered as unemployed for more than four weeks in between. If you have questions about rules on maternity leave, contact *Udbetaling Danmark*.

## Graduates

To receive unemployment benefits, you must have completed your education. Usually you have to wait four weeks till after graduation before you can collect benefits – this four-week period with no benefits is known in Danish as the *karensmåned*.

However, you are entitled to maternity/paternity benefits even if you are still in this post-graduation four-week period. If you have not graduated by the date of your delivery, your maternity/paternity benefits will not commence before the end of the post-graduation four-week period.

*Example:* You are due to deliver on the 31st of March and can thereby go on leave from the 3rd of March (four weeks prior to your date of delivery). You finish your education with a written thesis. If you receive a certificate of pre-approval (*forhåndsgodkendelse*) for your thesis by the 2nd of March, you can go on leave and start collecting maternity/paternity benefits the following day, even if you are still within the post-graduation four-week period (see above). However, should you receive your certificate of pre-approval on the 1st of April – after giving birth on the 31st of March – you cannot receive maternity/paternity benefits until after the end of the post-graduation four-week period. In this case the 2nd of May.

	Date of birth		
	↓		
Mother	4	14	32 (combined)
Father	2		

*Maternity/paternity benefits*

# In case of illness

In case of illness during unemployment you need to inform your jobcenter immediately at [jobnet.dk](http://jobnet.dk). This is all you have to do.

When we are notified by the jobcenter of your illness, we will know that you are unavailable for work and will therefore not summon you for meetings et cetera.

You cannot register an illness retroactively. Therefore, you may not skip a meeting with us or your jobcenter if you failed to report your illness beforehand. Make sure to cancel directly to the jobcenter, secondary operator or MA before the start of the meeting.

If you more than once skip a meeting without prior notification, we are required to conduct an availability assessment.

MA pays for the first 14 days of your sygedagpenge if you are fully unemployed and receive unemployment benefits or arbejdsmarkedsydelse.

Sygedagpenge (unemployment benefits for sick people) is the same amount as either regular unemployment benefits or arbejdsmarkedsydelse.

If your illness exceeds 14 days, we will inform your local municipality. They will need further information from you before they can pay out funds beyond the first two weeks.

If you are part-time unemployed and receive either supplementary unemployment benefits or arbejdsmarkedsydelse, your local municipality will be responsible for your sygedagpenge.

If you have been de-registered as unemployed due to a period of illness, you must re-register as employed before we resume payment of your benefits.

# Voluntary early retirement and jobs for seniors

Voluntary early retirement (*efterløn*) is much like ordinary early retirement, except it is funded through a dedicated retirement fund.

This type of retirement means that you can choose to partly or completely retire from the labour market five years earlier than normal – e.g. at 60 instead of 65. However, you need to have been a member of an unemployment fund for 30 years. Likewise, you must have contributed to the voluntary early retirement fund (*efterløn*) for 30 years as well. Finally, if you wish to one day make use of the scheme, you must start contributing to the fund from your 30th birthday, at the latest.

## Voluntary early retirement can be flexible

A combination of ordinary work and part-retirement can be an excellent way to gradually slow down before complete retirement. You remain connected to the labour market, while at the same time minding your health.

There is no limit to how much you can work, but every hour will be deducted from your retirement benefits.

## Reconsidering?

Maybe you chose not to join the scheme and contribute when you first had the opportunity. Do not worry – if you should reconsider, you may still be able to join, if you meet certain criteria. You have to join no later than 15 years prior to the first possible start date for early retirement. Also, even though you have become a full member, you will only be able to collect reduced retirement benefits. For a full list of the conditions, see [ma-kasse.dk](http://ma-kasse.dk).

You can also learn more by reading MA's folder '*Den fleksible efterløn for dig, der er født før 1. januar 1956*' (only in Danish).

## Are you entitled to a dedicated job as a senior?

You are entitled to a dedicated job as a senior, or 'senior job', if:

- / you have used up all your unemployment benefits
- / you have been contributing the voluntary early retirement fund
- / you (concurrent to having used up all unemployment benefits) have less than five years to the earliest retirement-start date

The earliest retirement-start date depends on the date of your birth. To find the specific date, please consult the guidelines at [ma-kasse.dk](http://ma-kasse.dk).

As a result of the Danish Financial Act of 2013, you are entitled to a dedicated job as a senior if you meet these three criteria:

- / you were born between the 1st of July 1955 and the 31st of December 1957.
- / you use up your last week of unemployment benefits between the 1st of January 2012 and the 30th of June 2013.
- / you have reached the age of 55 by the time you run out of benefits.

Your local government office (*kommune*) is responsible for providing you with the dedicated 'senior job', although you have to apply yourself. The local government is required to provide a senior job within two months of your application. However, they must wait for your unemployment benefits to run out, if you applied early. The job is full-time and must adhere to the terms of a collective agreement (if you are a member of MA).

# Moving abroad?

If you move abroad, you will not be entitled to unemployment insurance in Denmark. In some cases, you will not even be able to retain your membership of MA. The rules on staying abroad while searching for work are very complicated. Therefore, you should always contact MA, if you consider leaving Denmark. If you find work in a country within the European Economic Area (the EU plus Iceland, Liechtenstein, Norway and Switzerland), you must buy your insurance in that particular country. Also, there are rules to regulate the transfer of earned unemployment benefits between countries.

Before you cancel your MA membership, you should make certain that you can actually be covered in another country.

If you find a job outside the EEA, you may continue as a member of MA. Likewise, if you travel abroad for purposes other than work, you can retain your membership of MA.

## Searching for a job within the EEA

If you travel to a country within the EEA to search for work, you can still receive Danish unemployment benefits for up to three months. However, you must have been registered as unemployed with your Jobcenter four weeks prior to your departure. Also, you need written permission from MA.

## Travelling abroad for a job interview

If you travel abroad for a specific job interview, you can receive Danish unemployment benefits for up to five days. You must be able to certify that you have an appointment with a foreign employer and remember to notify your Jobcenter and MA before your departure. If you remain abroad for longer than the five-day period, you will lose benefits from the date of your departure until the date of your return.

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## We can help

MA's consultants know all there is to know about the labour market and the rules within the unemployment system. Whether you are a university graduate, an undergraduate or a Ph.D., we can point you to where the jobs are. If you have any questions, do not hesitate to call us or come by one of our offices. We have locations in the four major university cities: Copenhagen, Aarhus, Odense and Aalborg.

### Magistrenes

Arbejdsløshedskasse  
Peter Bangs Vej 30  
2000 Frederiksberg  
70 20 39 71

### MA - Odense

Slotsgade 21B, 4th floor  
5000 Odense C  
70 20 39 71

### MA - Aarhus

Vesterbro Torv 1-3, 7th floor  
8000 Aarhus C  
70 20 39 71

### MA - Aalborg

Østerågade 19, 3th floor  
9000 Aalborg  
70 20 39 71



[ma-kasse.dk](http://ma-kasse.dk)

[ma-nyt.dk](http://ma-nyt.dk)

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

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

[facebook.com/MagistrenesAkasse](https://facebook.com/MagistrenesAkasse)

[twitter.com/magistrenes](https://twitter.com/magistrenes)

[linkedin.com/company/magistrenes-a-kasse](https://linkedin.com/company/magistrenes-a-kasse)

[youtube.com/user/MAkassen](https://youtube.com/user/MAkassen)