New in the unemployment benefit system?

Guide to the most important aspects
Dear member,

In this booklet we present the subjects – and answer the questions – that our members are typically uncertain or curious about.

Over 30,000 pages of employment legislation can lead to a lot of uncertainty – have I understood this correctly – will some rule or other have financial consequences for me? If you start by reading the next few pages, you will be on firmer ground.

Many of the terms used are quite specific, and we have therefore also used the Danish word in cases where we think you need to be aware of the Danish terms used. For example, “unemployment benefit” is called dagpenge in Danish.

Kind regards,

Marianne Rossander
Head of Insurance and Career Advisory Services
July 2017

PS: Most of the website and our brochures are in Danish only and have not been translated into English. The links in this booklet, including references to brochures, are to the Danish texts.
Contents

When do I need to attend meetings? ........................................ pages 4-5
The self-service section: “Selvbetjeningen” ........................... pages 6-7
Key terms ............................................................................................. pages 8-9
Your “joblog” .................................................................................... pages 10-11
Offers for MA’s members ................................................................ page 12
Job search – hands on! ................................................................. page 13
Your benefits overview: “Mine (my) dagpenge” ................. pages 14-15
What you are allowed to do while you are receiving unemployment benefit pages 16-17
Unemployment benefit card: “Dagpengekortet” ............... pages 18-19
Illness, holiday and maternity/paternity leave ................. page 20
Payment of unemployment benefit ........................................ page 21
The website ..................................................................................... pages 22-23
Search – and find ................................................................. Back page
When do I need to attend meetings?

When you have registered as unemployed at jobnet.dk, MA will ask you to attend a Welcome Meeting (“velkomstmøde”), at which you will be introduced to the unemployment benefit system (“dagpengesystemet”). More details on the website ▶ Velkomstmøde

**During the first half-year** you must attend meetings at the jobcenter/secondary operator (“anden aktør”) every month. The first meeting is a joint meeting – in some cases MA will take part with the jobcenter (also applies to two meetings later on). You will also have to attend

<table>
<thead>
<tr>
<th></th>
<th>1st month</th>
<th>2nd month</th>
<th>3rd month</th>
<th>4th month</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MA</strong></td>
<td>Welcome meeting</td>
<td></td>
<td>Availability reevaluation</td>
<td></td>
</tr>
<tr>
<td><strong>MA/Jobcenter</strong></td>
<td>Joint meeting</td>
<td></td>
<td></td>
<td>Activation (aged below 30/over 50)</td>
</tr>
<tr>
<td><strong>Jobcenter</strong></td>
<td>Interview</td>
<td>Interview</td>
<td>Interview</td>
<td>Interview</td>
</tr>
</tbody>
</table>
When do I need to attend meetings?

- Interview
- Joint meeting after 4-6 months' unemployment
- Availability reevaluation
- Joint meeting after 16 months' unemployment – intensified efforts

After the first half-year you must attend meetings at the jobcenter/secondary operator (“anden aktør”) approximately every three months, and a “rådighedssamtale” (availability reevaluation) at MA as required.

<table>
<thead>
<tr>
<th>5th month</th>
<th>6th month</th>
<th>7th-24th month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Availability reevaluation</td>
<td>Availability reevaluation as required</td>
<td>Interviews around every 3rd month</td>
</tr>
<tr>
<td>Interview</td>
<td>Interview</td>
<td>Joint meeting after 16 months’ unemployment – intensified efforts</td>
</tr>
<tr>
<td>Joint meeting after 4-6 months’ unemployment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Activation (aged 30-49)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The self-service section: “Selvbetjeningen”

“Selvbetjeningen” (the self-service section) is your main channel of digital communication with MA (we do not use e-Boks) – and for security reasons you must log in using NemID. This is where you complete your unemployment benefit card (“dagpengekort”), find forms and keep your joblog (pages 10-11) updated. This is also where you can find your letters from and to MA – all letters and messages are sent digitally.

You have your own inbox and sent mail, so that you can always (re)view mail to and from us. Please make sure that your e-mail address at “Selvbetjeningen” is correct (Post, Indstillinger) – then you will get an automatic e-mail advice when there is mail from MA for you. You can also register your mobile phone number and get text message alerts. Section on the website ▶ Selvbetjening
### Post

<table>
<thead>
<tr>
<th>Dato</th>
<th>Emne</th>
<th>Beskrivelse</th>
</tr>
</thead>
<tbody>
<tr>
<td>02-06-2017</td>
<td>Dagpenge</td>
<td>Dit frivillige arb</td>
</tr>
</tbody>
</table>
Key terms

Requirements concerning your job seeking ("Krav til din jobsøgning")
To be able to receive unemployment benefit, you must be aktivt jobsøgende (actively looking for a job), which e.g. means that you must apply for several jobs per week. You must be realistic and apply for jobs within your professional area, but you must also be professionally and geographically mobile. More details on the website, include what exactly counts as “jobsøgning” (job hunting)  
› Krav til din jobsøgning

MA’s availability assessment (”rådighedsvurdering”) 
Only MA – not the jobcenter – can approve your availability (“rådighed”). You must be available for employment in order to fulfil one of the central insurance conditions in the system, and thereby be entitled to receive unemployment benefit. More details on the website  
› Sådan står du til rådighed
Activation (“aktivering” through the jobcenter)
You have the right and obligation to accept one activation offer (e.g. a company internship or a wage subsidy job), which must be for a combined period of at least two weeks. You can take the initiative for activation yourself, and also in several instances. If you are aged under 30 or over 50, you must be activated after 13 weeks’ unemployment at the latest. If you are aged 30-49, you must be activated after 26 weeks’ unemployment at the latest. More details on the website ▶ Aktivering

My plan (“Min plan”, through the jobcenter)
"Min plan” is an agreement concerning e.g. activation which you must write in collaboration with your jobcenter or your secondary operator (“anden aktør”). It must be in line with the employment market’s requirements and your own wishes, and must be approved by your jobcenter. You have an obligation to comply with “Min plan” in order to stay entitled to unemployment benefit. More details on the website ▶ Min plan
Opret joblog

Jobsøgning

Status

Ikke søgt  Søgt  Samtale  Afslag  Fik jobbet

Ansøgningsdato *

01-06-2016

Stilling *

Kommunikationsmedarbejder

Jobnet URL

www.fake-url.dk

Timer *

Fuldtid

Deltid

Hvordan fandt du jobbet? *

Uopfordret  Opstået stilling  Gennem netværk
Your “joblog”

On a weekly basis, you must register all of your job searches in your digital joblog. You can find it in MA’s “selvbetjening” and on your personal page at jobnet.dk. Any changes will be made on both portals, so you only need to make the changes once.

Both MA and the jobcenter/secondary operator (“anden aktør”) have access to view your joblog. You must upload an application to joblog at least once a month.
Offers for MA’s members

Use us from the very first day, so that you quickly find a job.

At MA we offer you

✔ Access to a wide range of workshops, theme days, events, sector events, open feedback (“åben feedback”), company visits, etc. See the website ➤ Kurser og møder

✔ Access to individual career interviews (“karrieresamtaler”) – book via the website ➤ Karrieresamtale

✔ Access to insurance advisers who know all about Danish unemployment benefit legislation..

✔ Access to the free mobile newsletter “Føljeton” (see the code in the self-service section in the “Vigtig information ved ledigmeldelse” (Important information on registering as unemployed) letter). More details on the website ➤ Føljeton
You probably want a job more than anything else in the world. At the Welcome Meeting (“velkomstmødet”) you will have received our brochure, which presents the MA career advisers’ job hunting expertise. It is also available on the website ▶ Jobsøgning – hands on!
Your benefits overview: “Mine (my) dagpenge”

You can keep a close eye on your use of unemployment benefit in your unemployment benefit overview: “Mine (my) dagpenge” (works from mid-August 2017). You can see this overview after you log into “selvbetjeningen”, or at jobnet.dk.

Your unemployment benefit entitlement is for 3,848 hours (equivalent to two years). This is equivalent to 160.33 hours per month.

You only “spend” the hours for which you receive unemployment benefit – so that if you e.g. work three days in one week, and receive unemployment benefit for two days, you will only “spend” 14.8 hours of the month’s 160.33 hours. The rules for work supplemented with unemployment benefit are described on pages 16-17.

Flexible extension (“fleksibel forlængelse”):
For every hour that you work, and are paid a salary, you can extend your unemployment benefit entitlement by two hours. An example: You have had 30 hours of paid work while receiving unemployment benefit. You can “exchange” these hours for 60 hours’ unemployment benefit, if your entitlement to unemployment benefit is about to expire.
What are you allowed to do while you are receiving unemployment benefit?

**Supplementary benefits ("supplerende dagpenge")**
If you work less than full time, you can receive supplementary benefit, provided that certain conditions are fulfilled. You must still be registered at jobnet.dk, you must be available for full-time employment, and you must be actively looking for a full-time job. You can only receive “supplerende dagpenge” if you can give up your part-time job with immediate effect – otherwise you must obtain a release certificate (“frigørelsesattest”). You can receive “supplerende dagpenge” for 30 weeks in total. If we are to pay out less than 14.8 hours per month, no payment will be made. More details on the website: ▶️ [Supplerende dagpenge](#)

**Job hunting in an EEA country**
You can receive up to three months’ unemployment benefit while looking for a job in an EEA country (EU + Norway, Iceland and Liechtenstein). You can also receive unemployment benefit if you are to attend an employment interview abroad. Contact us before you travel, to make sure that the formalities are observed. More details on the website ▶️ [Jobsøgning og samtaler i udlandet](#)
Fee-based work, freelance work and self-employment as a sideline occupation ("selvstændig bibeskæftigelse")

The rules in this area are complicated and cannot be presented in a booklet. The unemployment benefit system has been developed for salaried employees, so that free agents, freelancers and temporary employees can easily lose their way. So make sure that you ask MA! Start with this brochure

- [Kom godt i gang som selvstændig](#) – and visit:
- [Freelance- og honorararbejde](#) + [Selvstændig bibeskæftigelse](#)

Voluntary, unpaid work ("frivilligt, ulønnet arbejde")

If your leisure activities cannot be compared with paid work in any way, you can continue them without problems. Before you accept voluntary work in e.g. an organisation, you must apply to MA for approval of this while you are receiving unemployment benefit. More details on the website

- [Frivilligt, ulønnet arbejde](#)
Unemployment benefit card: “Dagpengekort”

Each month you must submit your “dagpengekort” (also called “ydelseskort”). You can do this from a specific day at the end of the month – typically one week before the end of the month. You will be notified by MA when your “dagpengekort” is available in “selvbetjening”.

You will have to guess about the last days of the month when you complete the “dagpengekort”. You will receive benefit for these days on an on-account basis, and we will make the necessary adjustment at the end of the next month, when we have the details from the Danish tax authorities (“SKAT’s eIndkomst”).

NB: You must complete and submit the card on the same day as it is available in “selvbetjening”. You will then receive your unemployment benefit on the last banking day of the month, paid into your “Nemkonto”.

If the card is submitted more than one month and 10 days after the end of the month, your unemployment benefit for the month in question will be lost.
What to do
Click on the “Dagpenge” tab in “selvbetjening”.

Select “Indsend dagpengekort” – and select month.

Video guide, etc. on the website:
  ▶ Ydelseskort: Dagpengekort og efterlønskort
Illness, holiday and maternity/paternity leave

**Illness**
Report your first day of illness at jobnet.dk. MA will be notified automatically. You must also report that you are ready for work again at jobnet.dk. When you are ill, your unemployment benefit becomes sickness benefit (“sygedagpenge”). You do not have to apply for jobs and attend meetings while you are ill. More details on the website ▶ Sygedagpenge

**Holiday**
Holiday must be registered no later than 14 days before starting the holiday, at jobnet.dk. If there are less than 14 days until your holiday, contact your jobcenter or secondary operator (“anden aktør”) – but you cannot be certain that it will be approved! You must apply for holiday benefit (“feriedagpenge”) at MA’s “selvbetjening” (self-service centre) – you will not receive it automatically. More details on the website ▶ Ferie

**Maternity/paternity leave**
If you are unemployed, you must notify us of your maternity/paternity leave around one week in advance. You must deregister from jobnet.dk when your maternity/paternity leave begins. We will notify Udbetaling Danmark that you have applied for maternity/paternity benefit (“barselsdagpenge”) – and they will pay out your “barselsdagpenge”. If you are unemployed after your maternity/paternity leave, you must register at jobnet.dk again. More details on the website ▶ Barsel
Payment of unemployment benefit

You will be paid for 160.33 hours, if you are entitled to unemployment benefit for the full month without deductions. The payment is the same, irrespective of the number of days in the month. The money will be credited to your “Nemkonto” on the last banking day of the month.

You can receive a maximum of DKK 18,395 before tax per month in 2017. We calculate your unemployment benefit rate on the basis of your best 12 months with A and B income, within the last 24 months. You will retain your unemployment benefit rate throughout your period of unemployment. A new unemployment benefit rate will not be calculated for you until you have earned new entitlement to two years’ unemployment benefit.

Especially for new graduates
If you are a graduate without dependants, you can receive maximum DKK 13,151 before tax per month. If you are a graduate with dependants, you can receive maximum DKK 15,080 before tax per month. A new, higher graduate rate can be calculated after six months, if the graduate has had at least three months’ paid work since graduating, and this income is high enough to give entitlement to unemployment benefit.
The website

1. **Search field at the top of all pages**
2. **Service menus: About MA, Contact, English**
3. **Our career advisory services**
   (first job, application and CV, job interview, competence review, job databases, etc.)
4. **Current courses and meetings (events)**
   (welcome meeting, personal interviews, workshops, company visits, theme days, etc.)
5. **Unemployment benefit rules**
   (payment rates and calendar, guides for newly unemployed members, work while receiving unemployment benefit, holiday/illness/maternity/paternity leave, abroad, etc.)
6. **Early retirement rules ("efterlønsreglerne")**
7. **News section**
8. **Registration and self-service section ("selvbetjening")**
   (membership fees, wage insurance ("lønsikring"), introduction to "selvbetjening", guide to the "dagpengekort", forms, etc.)
9. **Selection of current events.**
10. **Current topic, changed regularly.**
Search – and find

There is a search field at the top of every page of the website – try it out! If you cannot find what you are looking for, write to ▶ input@ma-kasse.dk

So that we can fix this for you.

You are also welcome to suggest new topics for the next edition of this booklet.