

## A-kasse ABC

As within other professional industries, there are a number of words and expressions in the world of unemployment insurance funds (a-kasser), which mean something very specific, and which one may have to use because they are connected to laws and rules.

We fully agree that some words and expressions are not always easy to understand for others outside the a-kasse world. So if you come across a word in our communications, which you do not fully understand or would like us to explain, please do not hesitate in asking us.

That is also why we have made this little ABC.

- A**      **A-kasse** - Unemployment insurance fund: The a-kasse is what all members pay contributions to in order to insure themselves against unemployment. And the money in the a-kasse are used to support its unemployed members financially. The principles are just like with any other insurances.
- B**      **Beskæftigelseskravet** - *Employment demand*: The number of hours you have to work - namely 1924 hours - to requalify for a new period of unemployment benefit entitlement.
- Bevillingsbrev** - *Grant letter*: A letter we send to you after you have applied for unemployment benefits. The letter states when you can get unemployment benefits, how much you get in unemployment benefits, as well as other requirements you should be aware of in relation to your unemployment.
- Bibeskæftigelse** - *Independent sideline*: Also called self-employment. If you are self-employed and run a business, but at the same time you are also working as an employee for another employer, your self-employment is your sideline.
- C**      **CV** - *CV*: An abbreviation for the Latin word Curriculum Vitae, which means course of life. When you apply for a job, the CV is a comprehensive overview of your jobs and the experience and competences you have gained.
- D**      **Dagpenge** - *Unemployment benefits*: The amount of money you can get from your a-kasse (unemployment insurance fund), when you have insured yourself against unemployment, provided you fulfill the applicable legal requirements.
- Dagpengeansøgning** - *Application for unemployment benefit*: Also called unemployment declaration. Your unemployment benefit application is the first form you must complete as soon as you become unemployed (besides signing up at the Job Center). You can find the form on [mitase.dk](http://mitase.dk).

**Dagpengekort** - *Benefit card*: The unemployment benefit card is the electronic form you must complete each month on mitase.dk during your period of unemployment, in order that we can calculate and pay out your unemployment benefits.

**Dagpengeperiode** - *Period of benefit*: As a starting point, this is a period of two years (104 weeks / 3848 hours) starting from the day you register your unemployment and your benefit application is approved. Sometimes we also call it “en åben dagpengeperiode”, “an open benefit period”.

**Dagpenget** - *Benefit entitlement*: You pay your a-kasse contributions in order to have the option to get financial support in the unfortunate event of you becoming unemployed. The next question is whether you can fulfill the different legal requirements in order to receive the financial help.

**Dagpengesats** - *Benefit rate*: The amount of money you can get paid in unemployment benefits (gross).

## E

**Efterregulering** - *Post-adjustment*: Most people complete the monthly benefit card before the end of the calendar month. That means, that you will fill out the last few days in advance – you have to guess how many hours you are going to work (or not) on these days. When the month ends, you must immediately correct your benefit card if it turns out, that you guessed wrong. Your benefit payout will then be post-adjusted.

**EGU** - *EGU*: Abbreviation for Erhvervsgrunduddannelse - Vocational Education.

## F

**Fagforening** - *Union*: The unions are separate from the unemployment insurance funds themselves, even if they “live” in the same house. A union has nothing to do with paying out unemployment benefits. A union takes care of its members’ legal interests within their field of work and in their workplace.

**Feriedagpenge** - *Holiday allowance*: When you are unemployed and want to go on holiday (everyone is entitled to 5 weeks holiday a year), you must still have something to live on. If you do not have holiday pay from your previous employer and you have been on unemployment benefits during the vesting period, you can apply for holiday allowance.

**Forlængelse (af din dagpengeperiode)** - *Extension (of your benefit period)*: If you have different short-term jobs as an employee during a period where you are otherwise unemployed and receiving benefits, you can extend the unemployment benefit entitlement period with the hours you have worked (one hour of work gives two hours daily allowance). You can extend your entitlement period for up to one year – provided you have enough hours to do so.

**Frigørelsesattest** - *Release certificate*: A signed statement you must have from your employer if you are applying for supplementary unemployment benefits. By signing the release certificate, your employer agrees that you are free to accept and take full-time employment from another employer from one day to the next.

## G

**Genoptjening (af dagpengeret) - Requalification (of benefit entitlement):** When your unemployment benefit period expires and your unemployment benefits are used, you must requalify for the right to receive unemployment benefits. You do this by working 1924 hours.

## I

**Indplacering - Placement:** A date, namely the 1<sup>st</sup> day of the month you register your unemployment and get approved for unemployment benefits by the a-kasse. Your placement is valid for three years.

**IGU - IGU:** An abbreviation for Integrationsgrunduddannelse - Basic Integration Education.

**Indkomstkravet - Income demand:** The amount you must have earned within the past 3 years, namely 254.328 kr. (2023) before tax, in order to be entitled to receive unemployment benefits. The max. amount registerable each month is 21.194 kr. (2023)

## J

**Jobcenter - Job Center:** There are local job centers all over Denmark. They are separate from your a-kasse. Your local job center is the place, where you must register as unemployed on the first day of your unemployment (eg. via jobnet.dk). You cannot get unemployment benefits from your a-kasse until you are registered at the job center as unemployed.

**Joblog - Joblog:** A place on jobnet.dk where you inform the job center and the a-kasse, which jobs you have applied for and when you have done so. It is not enough just to register the type of job or name of potential employer. You must also document it by attaching copies of your written applications.

**Jobnet.dk - Jobnet.dk:** The shared internet site of the job centers, where every 7 days you must check your personal job suggestions and update your job log, as long as you are unemployed. Your CV must also be available, and you must document your job applications by uploading your applications to your personal page.

**Jobsamtale (med jobcenteret) - Job interview (with the Job Center):** Special interview with the job center to keep track of your unemployment and what you do in order to get back to work. Everyone who is unemployed must participate in interviews with the Job Center – they are statutory – and they are planned at fixed intervals during your unemployment.

## K

**Karantæne - Quarantine:** A period of time, where you cannot receive unemployment benefits, eg. if you yourself are responsible for your unemployment.

**Karensdag - Quarantine day:** A day where you cannot receive unemployment benefits, because there are certain legal requirements you do not fulfill.

## L

**Ledighedserklæring** - *Declaration of unemployment*: Also called unemployment benefit application. It is available on mitase.dk and is the form you need to fill in electronically if you lose your job and need unemployment benefits.

**Lønsikring** - *Salary insurance*: An additional insurance you can opt to pay into on top of your basic unemployment insurance. Salary insurance offers you an extra short-term payment on top of your regular benefits.

## M

**mitase.dk** - *mitase.dk*: Ase's electronic member platform. On mitase.dk you can – amongst many other things – apply for unemployment benefits, and you can receive important messages and information from the a-kasse.

**Månedskontrol** - *Monthly control*: A procedure which the a-kasse is required to complete every month. The a-kasse payouts are compared (amalgamated) with the Tax Agency's information from the employers' registrations in order to ensure, that all benefit payments are made on the correct basis.

## O

**Opslået stilling** - *Advertised position*: A job you can apply for and which counts, when the a-kasse has to assess your registered job search in your job log (from jobnet.dk) as part of your disposal. In order for a position to be “advertised” in the eyes of the law, it must be made publicly available. It can, for example, be advertised on an online job portal, in a newspaper, on a sign in a store or on a van driving around the streets. It must be clear, that it is the employer who encourages candidates to apply for the vacancy.

**Optjening (af dagpengere)** - *Earning the right (to benefits)*: The same as the income demand (under “I”).

**Outplacement** - *Outplacement*: An English word, which is also used in Danish. It covers the type of professional help you can get in relation to finding a new job, for instance by determining your personality profile, your professional and personal competences, your (dream) job wishes – and by being coached in the right direction.

## R

**Referenceperiode** - *Reference period*: A period of 3 years beginning on the day of your placement. If you need unemployment benefits after the reference period has expired, you are required to go through a new placement, rate calculation etc.

**Rådighed** – *Availability/disposal*: “Being available to the labour market” is vital to secure your benefit entitlement. This means that you must clearly show that you can and will take a job if one should pop up, or if you are referred to it by the Job Center. Being available means that you must actively look for work in a realistic and serious manner, and you cannot without prior notice take time off or go travelling.

**Rådighedssamtale** – *Availability meeting*: A special meeting you have with the a-kasse in order to keep track of your availability and give you advice on your road to a

new job. Everyone who is unemployed must participate in availability meetings – they are statutory – and they occur at fixed intervals throughout your period of unemployment.

## S

**Sanktion - Sanction:** A consequence. You can get a sanction if, for example, you do not correctly register your hours of work on your benefit card. A sanction will often be, that you have to repay the money which you have not been entitled to receive, or you can get a quarantine.

**Supplerende dagpenge - Supplementary benefits:** The amount of money you can receive from the a-kasse, if for a period of time you have not been employed on a full-time basis, and at the same time fulfill the applicable legal demands.

## U

**Upload (til joblog) - Upload (to Joblog):** Once you have submitted a job application to a potential employer, you must also upload it to your job log on jobnet.dk. This means that you must attach the specific application you have sent, so that it is also accessible in your job log. This is your documentation for the Job Center as well as the a-kasse.

## V

**VEU – VEU:** Abbreviation for Voksenefteruddannelse – education for adults in order to gain further qualifications.

## Y

**Ydelseskort – Benefit card:** An electronic form. When you are unemployed, you have to fill it in every month on mitase.dk, in order that we can calculate the amount we have to pay to you. In fact, benefit cards are general term for various forms. In an a-kasse, we do not only pay out unemployment benefits, but also early retirement and holiday allowance.