



Sickness Fund - Stéttarfélag Vesturlands Compensation rules from and including 1 January 2019

- 1. Maternity benefits** **ISK 100,000**
For members, who have paid contributions for 12 months. If two full-paying members have a child together, they each have a right to maternity benefits. If a member has paid into the union for 3 years or longer prior to the birth of the child, then the benefits increase to ISK 150,000. Union contributions must be paid on payments from the maternity/paternity leave fund. The benefits must be declared for tax.
- 2. Benefits for IVF, assisted reproduction and adoption** **ISK 100,000**
For members, who have paid contributions for 12 months. In the case of two full-paying members, they each individually have their rights. Only granted once during each two-year period. Confirmation of outlay costs must be provided, and payment shall never exceed 50% of cost. If a member has paid into the union for 3 years or longer, the member can receive benefits of up to ISK 200,000 using the same criteria.
- 3. Glasses benefit** **ISK 50,000**
per member over a 24-month period
per child over a 12-month period **ISK 25,000**
But never more than 50% of the invoice.
- 4. Hearing-aid benefit** **ISK 50,000**
per member during 36-month period
For a device in one ear. The amount doubles if 2 devices are needed. But never more than 50% of the invoice.
- 5. Preventative measures and various health services** **ISK 50,000**
General health checks at a health clinic cancer screening, general check-up at The Icelandic Heart Association, massage therapy, physiotherapy and other rehabilitation, dental repairs, gait analysis and prostheses. A doctor's referral may be needed. Payment for no more than 50% of invoice, except for gait analysis and cancer screening; in such cases an invoice for basic service is paid in full. A member can never receive payment under this item which exceeds ISK 50,000 in one year. It is possible to go 3 years back in time for a member who, for example, needs expensive dental treatment and if he has not fully used the amount during the preceding three years, he can receive the difference of what he has already received, up to ISK 150,000. Such accumulation can only be used on one occasion. The applicant must have been a member during the preceding 12 months except in the case of cancer screening where this is 6 months.
- 6. The board is authorised** to support members and their children for other purchase of prostheses than specified above, pursuant to Article 12.8 in the Fund's regulation. The board has adopted the working rule that the purchase of prostheses it is always subject to a doctor's referral and that support for children is 50%.
- 7. Fitness activities, such as swimming, health clubs, etc.** **ISK 25,000**

Applicants must have been paying members for at least the preceding 6 months, according to the rules of the Fund. No more than 50% of costs is ever reimbursed in each twelve-month period. Invoices shall be made out to the name of the party in question and they are only valid for union members. Payment is not made for discount cards or tickets.
- 8. Eye operations**, on one eye the maximum is **ISK 60,000**. Maximum for both eyes is **ISK 120,000**
These are laser or lasik procedures. One full benefit at 36-month intervals. The applicant must have been a member during the preceding 12 months.
- 9. Interview therapy with psychologist/family counsellor. Maximum** **ISK 80,000**

50% payment for interview therapy session to a maximum of ISK 10,000/hour.
Diagnosis of ADHD shall be supported according to this Article with payment of 50% of invoice with the same maximum.

10. Compensation for death, pursuant to Article 12.4 **ISK 385,000**
If a member has been an active payer to the trade union for 5 years or more and is survived by a child under 18 years of age, the amount increases by ISK 100,000. Compensation for death must be declared for tax.
11. Stays by members who go for rehabilitation or treatment according to a doctor's referral at rehabilitation institutions are subsidised by about ISK 4,000 per day for up to 42 calendar days (6 weeks). But never more than 50% of the invoice.
12. **It is authorised** in a single instance to provide support equal to per diem for up to 45 days for illness resulting from abuse of drugs. A doctor's referral is necessary.
13. **Per diem** in absence for illness or accident for up to 120 calendar days pursuant to Article 12.1 in the Fund's regulation. But never higher than ISK 525,000 each month.
14. **Per diem** for chronically ill or seriously handicapped children for up to 90 calendar days, pursuant to Article 12.2. But never higher than ISK 525,000 each month.
15. **Per diem** for serious illness of partner for up to 90 calendar days, pursuant to Article 12.3. But never higher than ISK 525,000 each month.

The criterion for receiving full compensation rights is ISK 35,200 during the last 12 months; this number is the criterion from 1 January 2019.

In instances where the parties paying contributions are working while studying, such as working for 2 summers or doing seasonal work, it is authorised to view the preceding 24 months when assessing their rights to the Sickness Fund. If the party in question has achieved a minimum of 6 months' work during the period, then he has gained a proportional right as long as that party has paid into the Fund during the same period.

Extended rights of senior citizens and handicapped: Pursuant to Article 11.1 in the Fund regulation, the rights of Fund members that have stopped working because of their age or a handicap are extended unimpaired for 12 months from the time of the end of the employment, if they have paid into the Fund during the 5 years preceding the end of their employment. After that time, they have the right to 60% of the benefits that those paying into the Fund enjoy. In addition to this, their dependants have a right to compensation for death pursuant to this Article, now ISK 231,000.

Article 12.5 in the Fund regulation was activated from 1 January 2018:

The number of days of paid per diem pursuant to item 12.1, to those to those for whom contributions are paid which are proportionately lower than 1%, can be impaired in the same proportion as the contribution is lower than 1%.

Members on the general market (workers, tradesmen and shop workers) 120 days.

Members who work for the state 90 days.

Members who work for municipalities 40 days.

The general market pays 1% into the Sickness Fund. Contributions from the municipalities to the Sickness Fund are 0.33% of wages and from the state, they are 0.75% of wages for the employee in question.

A new final sentence to Article 12.1 is now as follows: The Fund board can, under special circumstances, assess whether per diem should be paid longer than for one compensation period and can decide what the amount of the per diem should be. The board of the Sickness Fund can (under these circumstances) oblige a member who is receiving payments from the Fund, to seek counselling at Virk.

Attention is drawn to Article 15 of the Fund regulation on the expiry of compensation rights:

Article 15 - Expiry of compensation rights

15.1 The right to per diem during absence because of sickness or accident pursuant to Articles 12.1 and 12.4 becomes void if it is not sought within 12 months from the time that the right became active.

15.2 The right to benefits pursuant to this regulation becomes in other respects void if it is not sought within 12 months from the time that the right became active.

The amount of maximum per diem and death compensation will be increased on 1 January 2019, in accordance with the wages index pursuant to the rules of ASÍ. Compensation for death takes into account the consumer price index from 1 January 2017. The rules on compensation were last confirmed at the AGM of the Stéttarfélag Vesturlands on 17 May 2018.