

WORKING ABROAD AND MEMBERSHIP



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WORKING ABROAD AND MEMBERSHIP

YOU WILL RECEIVE YOUR LETTERS DIGITALLY

We send all letters to your personal inbox online at Mit HK. At Mit HK, you find your letters under "Letters from HK".

It is your own responsibility to check for new letters – both physically and digitally. We have made it easier for you to keep an eye on your digital inbox.

You can sign up for a message service, where you get notified about new digital letters, but still check daily.

The municipality also sends you letters digitally. This happens in your [e-Boks](#) or at [borger.dk](#). Here, you also need to be aware that you read your letters every day. In special cases, you can be exempted from digital mail.

WE ARE HERE FOR YOU

We are ready to help and guide you through the rules. Contact us at 7010 6789 or our [contact page](#), if you have any questions.

THE EEA AGREEMENT

IF YOU GET A JOB IN AN EEA COUNTRY

The countries of the European Union have agreed to cooperate with a number of other European countries on social security, the "EEA Agreement". The EEA agreement means, inter alia, that a number of common rules on unemployment insurance apply.

Azores (P), Balearic Islands (Mallorca, Ibiza) (E), Belgium, Bulgaria, Ceuta (E), Cyprus – the southern part, Denmark (including the North Sea), Canary Islands (E), Estonia, Finland, France, Gibraltar (UK), Greece, Guadeloupe (F), French Guiana (F), Hebrides (UK), Netherlands, Ireland, Iceland, Isle of Wight (UK), Italy, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira (P), Malta, Martinique (F), Norway, Poland, Portugal, Réunion (F), Romania, Switzerland, Slovakia, Slovenia, Spain, United Kingdom, Sweden, Czech Republic, Germany, Hungary, Austria and the Åland Islands (FIN).

WHERE SHOULD YOU BE INSURED?

In principle, you should be insured in the country where you work. Therefore, if you work in another EEA country, you must, as a general rule, have unemployment insurance there, and therefore, you must cancel your membership at HK's unemployment insurance fund. Make sure you are covered by the other country's unemployment insurance before you cancel your membership at HK's unemployment insurance fund in writing.

Employee in another EEA country

If you are employed in another EEA country, you will normally automatically have unemployment insurance there. In most EEA countries, the contribution to unemployment insurance is deducted via wages and through the employer's contribution to the insurance. You should always ensure that you are covered by unemployment insurance in the other EEA country.

Self-employed in another EEA country

It is possible to transfer member and insurance periods for self-employed activities between EEA countries. If you start self-employed activities as your main occupation in another EEA country, you will generally have unemployment insurance there.

If there is no unemployment insurance offered to self-employed persons in the EEA country, you have the option of retaining your membership at HK's unemployment insurance fund.

Continued membership at HK's unemployment insurance fund

If you cannot be covered by the other country's unemployment insurance, you are always entitled to continue your membership at HK's unemployment insurance fund. If so, you must document to HK's unemployment insurance fund that you can not be insured in the other EEA country.

Documentation must be issued by the competent authority of the other EEA country to confirm that you are not eligible for insurance there.

Consequences of incorrect and double insurance

It is very important that you are insured in the correct country. Not being properly insured may have serious consequences. The consequences depend on how long you have had incorrect and double insurance.



If you still choose to leave HK's unemployment insurance fund without being insured in an EEA country, it will affect your entitlement to unemployment benefits and possibly your future right to early retirement benefits.

Therefore, always contact us before you resign your membership.

In the worst case scenario, you cannot get unemployment benefits and you can risk being eligible for unemployment benefit only after working full time for at least 1 year and being properly insured for the same period. This is true regardless of whether you have retained your membership at HK's unemployment insurance fund. It can also mean that you lose your right to early retirement benefits at worst.

Therefore, always ask us if you have any doubts.

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TRANSFER OF INSURANCE AND WORKING PERIODS

The EEA rules allow you to transfer insurance and employment periods between EEA countries. This means that you do not always have to start over as an unemployment insurance member when you move to another EEA country and become covered by that country's unemployment insurance system.

If you meet the conditions, you may be able to include periods from another EEA country in the event of unemployment. However, please note that the rules for receiving unemployment benefits vary from country to country.

Therefore, always contact the unemployment insurance institution in the other country. The authorities in the other EEA country will assess whether your Danish unemployment insurance history can be used to grant you rights there. If so, they will request the necessary information from us.

Being a cross-border worker in an EEA country

You are considered a cross-border worker if you work as an employee or are self-employed in one EEA country but live in another, and you return to your residence at least once a week. If you do not return to your residence at least once a week, you will be regarded as an "other worker than a cross-border worker."

As a cross-border worker, you must be insured for unemployment in the EEA country where you work.

If you become partially or intermittently unemployed as a cross-border worker – for example, if you are included in a work-sharing arrangement – you must receive unemployment benefits in the country where you work, and according to that country's rules.

If you become fully unemployed, you must receive unemployment benefits in the country where you live, and according to the rules that apply there.

Other foreign countries + Greenland

You can continue your membership at HK's unemployment insurance fund when you work in Greenland or other foreign countries (outside the EEA cooperation).

If you do not already have unemployment insurance in Denmark, you may, under certain conditions, be able to get it on the basis of your work in Greenland or other foreign countries.

You must meet the following conditions

- You must be posted by a Danish employer.
- Your job in Greenland/other foreign countries must be temporary and for a shorter number of years.
- You must have had your place of residence and resided in Denmark before you started working.
- You must apply for admission to HK's unemployment insurance fund at least 1 year after you have moved.

To the Faroe Islands

If you travel to the Faroe Islands to work, you must be insured with the Faroese unemployment insurance fund ([ALS](#)).

When you know from which date you are enrolled in the Faroese unemployment insurance fund, contact us and state the date. Then we will cancel your membership at the unemployment insurance fund, so that there are no overlapping periods of membership in both places (double insurance).

If you travel to the Faroe Islands as unemployed, you must, before leaving Denmark, apply for Danish unemployment benefits to take to the Faroe Islands. During the first 3 months without work in the Faroe Islands, you can receive Danish unemployment benefits during your job search in the Faroe Islands.

If you are still unemployed after 3 months and choose to stay in the Faroe Islands, it is only at that point that you must enroll in the Faroese unemployment insurance fund. When this has happened, you must cancel your membership at HK's unemployment insurance fund.

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Important if you receive unemployment benefits at the special graduaterate (graduate benefits)
Like everyone else, you can travel to the Faroe Islands with Danish unemployment benefits for up to 3 months. However, if you do not find a job in the Faroe Islands, you will not be able to continue receiving unemployment benefits, as graduate benefits are not a right under the Faroese unemployment insurance system.

From the Faroe Islands

If you travel to Denmark to work, it is important that you are enrolled with the unemployment insurance fund no later than 8 weeks after you cancel your membership at the Faroese unemployment insurance fund.

You must do this to preserve the right to merge membership and employment periods from the Faroe Islands and Denmark.

If you come from the Faroe Islands and move to Denmark while unemployed, you must apply for unemployment benefits in the Faroe Islands before leaving the Faroese unemployment insurance fund.

You can then receive Faroese unemployment benefits for up to 3 months while you are looking for work in Denmark.

If you do not find a job in Denmark within the first 3 months, only after the 3 months have passed can you be enrolled in HK's unemployment insurance fund, and then receive Danish unemployment benefits if you still are eligible for unemployment benefits at that time.

If you are to receive unemployment benefits in Denmark, you must also always remember to be registered as unemployed on jobnet.dk.

POSTING

If you are posted by your Danish employer to another EEA country to work there, you have the option to be covered by Danish social security law.

Conditions for maintaining membership in HK's unemployment insurance fund

- You are posted abroad by a Danish employer.
- You receive a salary from the Danish employer.
- You are covered by Danish social security rules at the time of departure.
- Your expected period of work abroad does not exceed 2 years. Coverage for up to 3 years may be possible.
- You are not being sent to replace another person whose posting period has ended.

You can apply to be covered by Danish social security. You must apply for an A1 certificate at borger.dk.

An A1 certificate serves as proof to authorities within the EU or EEA that you are covered by Danish social security while working abroad.

If you are covered by such an agreement, you can maintain your membership in HK's unemployment insurance fund.



Learn more

You can read more about posting abroad and the A1 certificate at borger.dk, or you can contact Udbetaling Danmark for further information.

ADMISSION/READMITTANCE TO HK'S UNEMPLOYMENT INSURANCE FUND

When you have been unemployed in another EEA country, you must apply for admission to HK's unemployment insurance fund when you return to Denmark.

Member within the last 5 years

You can transfer your insurance and working periods from the other EEA country. However, a pre-requisite

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is that you apply for resumption in HK's unemployment insurance fund within 8 weeks after you have ceased to have unemployment insurance in the other EEA country.

You are only entitled to admission, and therefore unemployment benefits, from the point at which HK's unemployment insurance fund receives your written application for admission. If you are to receive unemployment benefits, you must have your place of residence and reside in Denmark, and you must remember to apply for a job at jobnet.dk

Member for more than 5 years – or not been a member

To be able to transfer the insurance periods you have had in the other EEA country, you must apply within 8 weeks from the time you ceased to be covered by unemployment insurance there.

- Apply for membership in HK's unemployment insurance fund.
- You must begin work amounting to at least 296 hours within 12 weeks/3 months if you want to be admitted as a full-time insured member, or at least 148 hours within 12 weeks/3 months if you want to be admitted as a part-time insured member.

WHEN YOU RETURN TO DENMARK

We recommend that you contact us before you return home, so you can receive the necessary guidance.

When you get in touch, we can assess which information is required.

We also have the option of contacting the unemployment insurance institution in the country where you have been residing.

The exchange of information takes place via EESSI/RINA, a digital system used for sharing messages and documents between authorities across EEA countries.

WORKING IN THE ORESUND REGION

Denmark and Sweden have signed an Oresund agreement on social security for the Oresund region.

Working in Sweden - living in Denmark

When you work in Sweden, you must be insured for unemployment in Sweden.

If you become unemployed, you are subject to Danish unemployment benefit rules.

Therefore, you must register as unemployed on jobnet.dk on your first day of unemployment. You must also join a Danish unemployment insurance fund.

Working in Denmark - living in Sweden

If you become unemployed, you must join a Swedish unemployment insurance fund and apply for benefits there.

At the same time, you must register as unemployed with [Arbetsförmedlingen](#) from your first day of unemployment, and you will be subject to Swedish rules.

Remember to submit a written resignation from your Danish unemployment insurance fund once you are accepted into a Swedish one.

The Swedish unemployment insurance fund can request your information from us electronically. You can read more at oresunddirekt.com.



Learn more

You can read more and find additional useful information on the following websites:

borger.dk

Gateway to public information in Denmark.

eures.dk

A portal for jobseekers and employers looking to find work or recruit across EEA countries.

EARLY RETIREMENT BENEFITS

There are some special considerations you need to be aware of if you plan to work abroad.

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If you work in another EEA country, you will, under normal circumstances, be required to be insured for unemployment in the country where you work.

This means that you cannot pay into the Danish early retirement scheme (efterløn) during that period, as it requires membership in a Danish unemployment insurance fund (a-kasse) both to pay contributions and later qualify for early retirement benefits.

For this reason, rules have been put in place allowing you to pay the missed retirement scheme contributions retroactively once you return to Denmark.

However, you should not automatically assume that you will be entitled to early retirement benefits just because you were insured or employed abroad.

Since it is a requirement that the necessary retirement scheme contributions are paid retroactively, be aware that depending on the length of your stay abroad, the amount owed can be quite substantial. It may therefore be a good idea to save up the equivalent amount during your time abroad.

You can read more about your entitlement to early retirement after working and living abroad in HK's brochure "Arbejde i udlandet og efterløn" (in Danish) which you can find at hka.dk.

WHO TO CONTACT



CONTACT THE UNEMPLOYMENT INSURANCE FUND IF YOU HAVE QUESTIONS ABOUT:

- Unemployment benefits, early retirement benefits, and holiday benefits.
- Job searching in other EEA countries while receiving unemployment benefits.

Call us at 7010 6789 or use our contact form at hka.dk

CONTACT THE MEMBER SERVICE CENTER IF YOU HAVE QUESTIONS ABOUT:

- Membership and staying abroad.
- Resignation when moving abroad.
- Joining after moving to Denmark.
- Transferring unemployment insurance history to and from abroad.
- Cross-border work.

Call us at 3330 2931 or use our contact form or centerformedlemsservice@hk.dk.



IF YOU WANT TO SPEAK TO US FACE TO FACE?

Call or write to us to schedule an appointment if you wish to meet in person at the local branch. This could be for a conversation or if you need assistance.