

WORTH KNOWING

– when you are unemployed



CAREER DEVELOPMENT
AND UNEMPLOYMENT INSURANCE
FOR BUSINESS PROFESSIONALS

WORTH KNOWING

– when you are unemployed

Who will I meet?

What does the law say?

What are my options?

– and much more.

Introduction

If you are like most people, the meeting with the unemployment insurance fund and the benefits system – with all their new concepts and requirements – can be quite bewildering.

This booklet describes who you will meet when you become unemployed, the requirements you must satisfy and the options you have when you receive benefits.

To be entitled to benefits you must actively be seeking jobs and be available to the labour market. Here you will learn what is involved in being an active job seeker and being available. You can read about mandatory meetings and the consequences of failing to turn up for a meeting.

You will also learn about your opportunities for further training or education, applying for supplementary benefits if you have a part-time job, or obtaining approval for self-employment as secondary work.

Always contact CA if you are in doubt about anything regarding your benefits. You can do so by telephone, by writing or meeting in person at our premises in Gentofte, Kolding, Odense, Aalborg or Aarhus. Please visit www.ca.dk/kontakt for opening hours.

In addition to this brochure, an overview of the most important regulations is available at www.ca.dk/english/unemployed

Who will I meet as unemployed?

CA – career counselling

Never hesitate to contact CA's career counsellors for advice and guidance on your job applications and CV, interview training, tests, coaching and career development.

You can also attend job search seminars focusing on the different phases of job searching, such as 'Job application and CV', 'Proactive job searching', 'Doing well in the test' and 'Succeeding in the interview'. Read more on page 14 or on www.ca.dk/karriere.

CA – insurance

The insurance department deals with everything to do with your benefits. Our insurance counsellors know the ins and outs of the unemployment insurance fund legislation, and you can obtain advice and guidance on the opportunities that the benefits system holds.

Jobcentres

The municipal Jobcenter is responsible for activation, job mediation, granting of courses and education, and general job counselling.

Secondary operator (in Danish 'Anden aktør')

A 'secondary operator' is a private company to which the Jobcenter may outsource some of its tasks. The secondary operator may be in charge of for example seminars and counselling and may act as your general advisor.

CONTACT

CA has offices in Gentofte, Kolding, Odense, Aalborg and Aarhus. Whether your questions concern insurance or career issues, mail

us at ca@ca.dk or call 3314 9045. Our telephones are open Monday through Thursday 8:30 to 17:00, Friday 9:30 to 15:00.

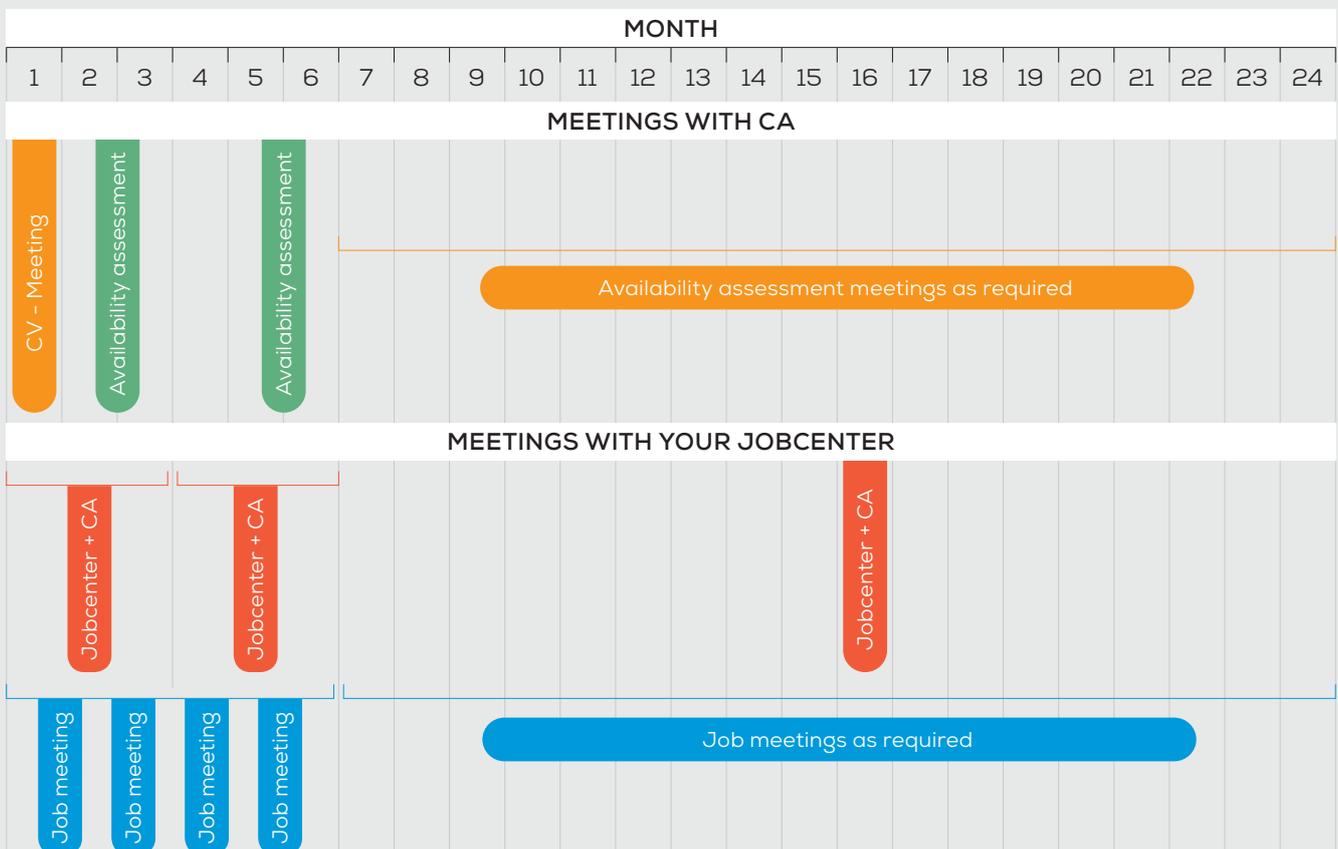
Overview of meetings

In the first six months of your unemployment period, you must attend one CV meeting and two availability meetings with CA. Besides, you must attend six job meetings at the Jobcenter. If you wish, CA can participate in the first and the last of these meetings. All meetings at the Jobcenter may be outsourced to a secondary operator. If you continue to be unemployed after six months you will be required to attend job meetings at the Jobcenter

or with a secondary operator by appointment. After 16 months of unemployment you must attend a special meeting at the Jobcenter to discuss an intensified effort. CA can also attend this meeting if you invite us.

After six months as unemployed you will be called to availability meetings with CA only if there is doubt about your availability – for example if you have failed to register your job search activity in the Jobcenter job log as agreed. Overview of meetings:

- Meetings with CA and your local Jobcenter together – You will be called in automatically
- Meetings with your Jobcenter – You will be reminded, but you have to book the meeting yourself
- Meetings with CA – You will be called in automatically
- Meetings with CA – You will be reminded, but you will have to book the meeting yourself



Self-booked meetings

You must self-book the two obligatory availability meetings at CA and your meetings with the Jobcenter. Before each meeting, either CA or the Jobcenter will notify you about when to book and the deadlines.

If you fail to make bookings as required, you will automatically be deregistered as unemployed, and will not be entitled to benefits before you register at jobnet.dk again. For the other meetings, there is no requirement to self-book.

Availability – requirements and opportunities

To be entitled to benefits you must be available for potential employers and you must actively look for a job. A number of requirements must be met for you to be considered available.

Residence in Denmark and registration as a job seeker

- You must live in and be registered with an address in Denmark
- You must be registered as a job seeker on www.jobnet.dk

CV: jobnet and meeting with CA

Register your CV on www.jobnet.dk no later than two weeks after you have registered as unemployed.

Your CV on Jobnet.dk must be adequate and searchable. See instructions on Jobnet.

Within the first two weeks of your jobnet registration, CA will invite you to a CV meeting.

Before the meeting, you have to register your CV at www.jobnet.dk and describe your job search strategy in a form, which is found on the CA homepage. You are asked to describe:

- The type of work you are looking for (titles/job categories) and your job requirements – both short- and long-term
- Your core competences – what you see as your key strengths
- Your biggest challenge in finding a job
- Your job search method – for example, whether you send out unsolicited applications and use your network
- Whether you consult job and CV databases, recruitment agencies, etc.

- The geographical area in which you are looking for work and how many job postings you research per week
- The number of jobs you expect to be applying for each week

Moreover, you need to add an application to your www.jobnet.dk job log to which you will be given brief feedback during the meeting.

If needed, we will adjust your job search strategy at the meeting. The strategy will be binding for you and describes how you will go about your job search as long as no other agreement has been made. We will send you further information before the meeting.

Your job search strategy is posted on www.ca.dk/selvbetjening, where you can ensure that you are following the terms agreed with CA.

If you are currently in activation or will be starting work within six months, the CV meeting can be conducted by telephone.

Meeting with a day's notice

- With a day's notice you must be able to attend all meetings and seminars to which the Jobcenter, secondary operator or CA invites you. This also applies for self-booked meetings.
- You must read your email every day as you may be asked to attend meetings with a day's notice. CA will always communicate with you via CA's online a-kasse 'Selvbetjening', while the Jobcenter and secondary operator may use the postal services or e-Boks.

You must therefore keep the Jobcenter, secondary operator and CA updated on your postal and email addresses. Relying on having your surface mail forwarded is not sufficient as this might mean quite a delay. You carry the responsibility for missing out on information.

Work offered by the Jobcenter and active job searching

- In your job log on Jobnet you must register all jobs you have applied for and your other job search activities. Each month, you must furthermore upload two concrete job applications to your job log. Read more about the job log on www.jobnet.dk.
- You must be available for jobs requiring a daily commute of up to three hours with public transportation. After three months' unemployment you must be available for jobs requiring a daily commute of more than three hours.
- From the first day of unemployment, you must be able to take on full-time work offered by the Jobcenter with a day's notice. You must be prepared to take on a job at a lower organizational level or at a lower educational level compared to earlier.
- Each week you must apply for at least two full time positions in Denmark –at least one of them must have been advertised. This applies from the first day of unemployment. You should seek employment within your competence area, which offers the best chance of finding a job that matches your profile.
- However, if no vacancies exist within the area that most interests you, you are obliged to broaden your job search to other areas offering jobs that you can manage, if necessary after a short period of training. You should search in a manner that is usual for the profession in question.
- There must be no weeks in which you do not apply for a job, unless there is a valid obstacle such as holidays, work or sickness.
- There must be no hindrance for your taking on work. If, for example, sickness prevents you from working, you cannot receive benefits. For that reason, it is important that you contact the Jobcenter on the first sick day.
- If sickness prevents you from attending a planned meeting with CA, the Jobcenter or a secondary

operator, you must inform the person chairing the meeting before time.

- CA will pay your benefits the first 10 weekdays of your sickness. Sickness benefits after day 10 or for employees in a permanent part-time job are paid by your municipality.
- When you report sick, you are automatically deregistered from the Jobcenter. It is urgent that you remember to re-register as unemployed from the first day that you are well again.
- You must continue your job hunt until the very day you start working or you deregister as unemployed. However, if you can document that you are beginning a new job within the next 6 weeks, you can ask Jobcenter to transfer you to the Less intensive efforts scheme ("Mindre intensiv indsats"). When your jobcenter has accepted this, you no longer need to apply for jobs or to joblog. Please note that you still need to be available for any work that your jobcenter refers you to.

Are you a parent?

If you have children, you must inform the Jobcenter of any periods in which you have no childcare: for example if your kindergarten closes for holiday, or your child is admitted to hospital. If you have given notice, the Jobcenter cannot refer you to work or activation on those days.

However, you are advised that you are not entitled to benefits for such days. So if your child can be minded by friends or family, if need be, you should consider whether you need to report child-minding problems.

If you fail to give advance notice, your benefit rights will be suspended in case you turn down an activation offer, etc., because of child-minding problems.

As the Jobcenter may offer you work outside nursery and kindergarten opening hours, you also need to inform them of any child-minding issues during evenings, weekends, etc. However, you are entitled to benefits even if you are not available outside of opening hours.

Availability assessment meeting

Unemployed members who receive benefits are required to meet with CA before 13 and 26 weeks of unemployment. The meetings serve to evaluate your availability for the labour market.

The meetings concern a) your job search activity in the period up to the meeting, and b) how you can improve your chances of finding a job.

Our starting point will be the job search strategy you took part in formulating at the CV meeting.

If needed, we will adjust your job search strategy at the meeting. You are required to follow the strategy, which describes how you go about your job search until we readjust our agreement.

If you have been unemployed for more than six months, you are not required to meet with CA unless you fail to comply with the agreements made concerning your job search.

After six months of unemployment, we mainly assess the need to call you for a meeting on the basis of the job log that you keep on www.jobnet.dk. It is therefore urgent that you register your job search activities in your job log at least once a week.

Please note that only those job search activities you have registered in your job log can be used to determine whether or not you comply with our agreement on your job search strategy.

If you are not available – consequences

If the availability meeting, or other factors, lead us to conclude that you are not available for the labour market or that you have not done enough to find full-time work, we are required to stop payment of the benefits. If so you can receive benefits again only when you have worked more than 300 hours within 10 weeks.

On availability in general

It is our duty to evaluate your availability if you act in a way that raises doubts about this, for example if you:

- fail to appear for a meeting with the Jobcenter, secondary operator or CA
- if your job log indicates that you do not follow agreements concerning your job search
- have taken a seasonal job
- have reported sick for an extended period
- tender your resignation from a full-time job in order to work reduced hours
- or fail to post your CV on www.jobnet.dk

Activation

Depending on age, unemployed members are entitled to at least one activation offer of no less than 14 days, as follows:

After a total of 26 weeks of unemployment, you are entitled and obliged to participate in activation.

Types of activation

Activation may be organized in different ways, such as:

- Four-week internship.
- After a total of six months of unemployment, 'public wage subsidy' for up to four months.
- After a total of six months of unemployment, 'private wage subsidy' for up to six months.
- After a total of six months' unemployment, 'job rotation for up to six months'.
- If you are 50 years or above, or a single provider, you are eligible for wage subsidy from the first day of unemployment.

'Min Plan' on jobnet.dk

The agreements between you and the Jobcenter or secondary provider concerning activation will be listed in 'Min Plan', which shows the agreements you have made with your Jobcenter (or secondary operator) and with CA.

The agreements made with the Jobcenter on your job search strategy are binding and may be changed only by agreement with the Jobcenter or the secondary operator. If you break the agreement, it may have consequences for your benefits.

We recommend that you prepare for the activation meeting with the Jobcenter or secondary operator. You may find that you need a training course to gain specific competences in order to secure a job. Perhaps an internship to gather job experience or employment with wage subsidy is right for you.

Staying away from a meeting

If you cancel or fail to appear at a meeting that CA, the Jobcenter, the secondary operator or you yourself has called, you will lose benefits for that day, and payments are docked until you contact the organizer of the meeting. This applies regardless of the type of meeting or activity. Staying away from certain activities will furthermore lead to suspension.

If you cancel ahead of the meeting, you will lose benefits only for the meeting day. However, there are no consequences for you if you cancel if you are working on the day, have a job interview at the same time, a meeting with your secondary operator or if you report sick before the meeting.

Holiday is also a valid reason for absence if you have informed the Jobcenter and CA about the holiday before being called to the meeting. Read more in the paragraph on holiday.

111-hour suspension for rejections and resignations

A 111-hour suspension for self-inflicted unemployment will follow if you do one of the following things without a valid reason:

- tender your resignation
- reject a job offered by the Jobcenter
- reject or discontinue an offer of activation or rehabilitation from the Jobcenter or secondary operator
- reject participation in preparing or revising an activation plan
- accept a shorter notice than agreed in your contract

Always contact CA before you discontinue a job or reject a job offer.

Repeated cases of self-inflicted unemployment

If within a 12-month period you are suspended twice for resigning – regardless of the reason – you lose your entitlement to benefits until you have performed at least 300 hours of ordinary work within 10 weeks.

Valid grounds for exemption from suspension

Your unemployment is not considered self-inflicted if you have a valid reason for rejection, discontinuation or absence. An exhaustive list of valid reasons appears in the unemployment insurance act. Unless your reason is listed there, you will be suspended. Find the list at www.ca.dk/gyldige Grunde. Contact CA to learn more.

Learn more about availability

You can read more on www.ca.dk/raadighed or contact one of our insurance counsellors.

Length of your benefit period

As unemployed you are granted benefit rights for 3,848 hours – equivalent to two years – but you only use the hours you receive payout for.

Monthly benefit payments

You are paid for a whole calendar month at a time and will be available on the last banking day of the month. You can fill in the benefit forms from our self-service page on www.ca.dk a week before the end of the month.

You can see dates for submitting benefit forms on www.ca.dk/artikel/udbetalingsoversigt

When you fill in your benefit form, you must tell us about your work, income and other activities, sickness, holidays, etc., in the period. You must also tell us what work, etc., you expect to have for the rest of the month. You should see this as an interim payment based on your information.

Deadline for submitting benefit forms

You have 1 month plus 10 days to enter your benefit form. Note that if you forget this deadline, we cannot pay you any benefits for that month.

Find overview of all 2020 deadlines on www.ca.dk/artikel/udbetalingsoversigt

Adjusting your benefit payout

On the 11th of the following month, your employers will inform us about your worked hours in the previous month. We may have to readjust your payout if we find a difference between the information on your benefit form and your employers' information.

If you were paid too little, we will pay the difference right away. If you received too much, we will deduct the difference in your later benefit payouts. We will always contact you before we adjust your payment, so you can respond if you do not agree.

Waiting day every 4 months

Every 4 months, we must review your working hours in the last 4 months. If you have not worked more than 148 hours in the 4-month period, we must deduct 1 day's benefits. Only hours in paid employment are included in the calculation. You avoid the waiting day if you have had more than 148 hours of paid work within the last 4 months.

Digital overview

CA's website and Jobnet.dk will offer more information about benefits and benefit rights. The information will be kept updated.

For example, you can see how many hours:

- you have already earned towards a new benefit period
- you can extend your benefit period by in case of continued unemployment
- you need to work to avoid a waiting day
- you have used and how many are left of your benefit rights.

Benefits while abroad

Nationals of Denmark or another EEA country are entitled to Danish benefits while looking for work in another EU/EEA country.

If you plan to work abroad, you should contact us as the regulations are very complicated. Different regulations apply for working within or outside the EU/EEA area.

If you are travelling abroad for a job interview, you may receive benefits while even if you are not staying in Denmark. Before leaving, however, you must provide documentation for the interview, and you must return to Denmark no later than five calendar days after your departure.

Read more on www.ca.dk/udland

Holiday

You may be entitled to holiday benefit while you are unemployed. First you must take the holiday payment which you may have earned with an employer, and afterwards you can apply for holiday benefit if you are entitled.

You are not entitled to holiday benefits if you are primarily self-employed.

Notify Jobcenter of holiday

If you are unemployed at the time of your holiday, remember to post your holiday plans on jobnet.dk no later than 14 days before the first day of your holiday. Otherwise it is your duty to attend meetings and activities arranged by the Jobcenter. If you fail to attend, you will lose the right to benefits for a period. Read more in the above paragraph "Staying away from a meeting".

You must notify the Jobcenter of your holiday plans irrespective of your taking holiday at your own expense, with holiday benefits or holiday payment.

NB! If you wish to take a holiday and you are called to, or have self-booked, a meeting at CA, the Jobcenter or secondary operator, your presence is compulsory. This is also the case even though your holiday starts more than 14 days later. We recommend that you notify the Jobcenter of your holiday as early as possible. Also note that if you apply for holiday benefits, you need to fill the appropriate form before the holiday starts. Please find it on CA's online a-kasse, 'Selvbetjening'.

Particularly for new graduates

Until 31 August 2020 you can receive holiday benefits based on the benefits you have received from CA as well as any maternity benefits in the previous year. You are not entitled to holiday benefits unless you received benefits from CA, another unemployment insurance fund or, in case of parental leave, from Udbetaling Danmark. From September 2020 you earn ongoing entitlement for holiday benefits from CA as well as maternity benefits.

Which holiday support?

If you received a holiday slip from FerieKonto, you need to register with www.borger.dk/feriekonto. If you are unemployed, a holiday slip issued by your previous employer must be signed by CA who will forward it to your previous employer.

To apply for holiday benefits, fill one of the appropriate application forms on our online a-kasse, 'Selvbetjening'.

Read more on www.ca.dk/ferie.

WORKING WHILE YOU ARE UNEMPLOYED

Supplementary benefits

If you find part-time work, either in an employed or a self-employed position, you will typically be able to claim supplementary benefits.

However, before you start a part-time job, we recommend that you contact us to clarify whether you satisfy the requirements for claiming supplementary benefits.

30-week limit for all types of part-time work

You can claim supplementary benefits for up to 30 weeks within a period of 104 weeks. Note that your right to benefits extends to the end of the month in which you use up week no. 30.

Your right to supplementary benefits applies to all part-time work; that is, both as a wage earner and as a self-employed person.

When the 30 weeks expire

You can earn the right to a new 30-week period or extend the 30-week period by working. If the period expires, we will guide you in advance about your possibilities.

If it is not possible to extend the period, you must choose between continuing work without claiming benefits or resigning from your paid job (or closing down your business). To avoid a waiting period, always contact CA before resigning from your paid job.

Availability for full-time work

To be entitled to supplementary benefits, you must satisfy practically the same requirement as if you were out of a job. This means that you need to be registered at www.jobnet.dk as a full-time job seeker even though you are working part time.

You must apply for at least two full-time jobs in Denmark per week – and be able to take on full-time work offered by the Jobcenter at a day's notice. Note that you are considered fully available only if you can resign from your part-time job with a day's notice to take on full-time work.

Go to www.ca.dk/en/artikel/working-part-time-while-unemployed to learn more about supplementary benefits or contact one of our insurance counsellors.

Supplementary benefits as employed

Notice and release certificate

If your current employment has a fixed term of notice, you can receive supplementary benefits only if the employer signs a 'release certificate' (frigørelsesattest). The release certificate allows you to resign with a day's notice in case you are offered a job with more working hours.

We must receive your release certificate no later than five weeks after the first day of employment. If you began work before your registration as unemployed, or before you were entitled to benefits, the five-week deadline counts from the day you apply for benefits.

If the release certificate is submitted to us after the five-week deadline, your benefits entitlement will start only from the day that we receive it.

NB! You may be bound by a notice even though it is not stated in your contract. This is the case for instance if you work in a field where collective agreement stipulates a period of notice.

If you work in a white-collar job for more than eight hours a week, the stipulations of the Salaried Employees Act (funktionærloven) apply.

Applying for supplementary benefits

You apply for supplementary benefits by completing a form on employment, and, if you are bound by a notice towards your employer, a release certificate. Note that we must receive the release certificate no later than five weeks after job start. If we receive it at a later time, your benefits entitlement starts only from that day.

Find the forms on www.ca.dk/blanketter

Working means benefit deductions

The hours you have worked and are paid for are counterbalanced in your benefits no matter the time of

the day or week in which the work was performed.

If your employer reports only your income but not your working hours to the tax authorities' income register, the deductions in your benefits is determined by converting your wage into hours via a conversion factor of DKK 247.53 (2020 figure). This applies for example if you work as a teacher or lecturer.

You can claim supplementary benefits only if we can pay you unemployment benefits for at least 148 hours during a month.

G-days and supplementary benefits

If you become unemployed after dismissal from a job, your employer must pay supplementary benefits for the first two days (G-days), provided you have worked for at least 74 hours within the last four weeks.

Learn more on www.ca.dk/gdage.

Supplementary benefits while you are self-employed

There are a number of opportunities for starting a part-time business while you are unemployed.

However, we recommend that you contact us before starting an activity.

This applies in particular if you have previously run your own business, as starting a new independent activity may have implications for your future benefit rights.

Your activities has different consequences depending on, whether it is considered to be

- selfemployment as a secondary occupation
- asset manager, or
- spare-time activity

So if you must carefully consider the extent of your activities when starting up. Especially if it is possible for you to wait to register your business in central business register (CVR) or you apply the tax rules for selfemployed.

For example, if you can start your business as a spare-

time activity without the 30-week limit. But you will still have to inform us about all hours spent on your business, and they will be deducted in your benefits.

Read more on www.ca.dk/selfemployed

Working in your own business means benefit deductions

You will almost always be considered to be selfemployed as a secondary occupation, if you are registered in the central business register (CVR) or you apply the tax rules for selfemployed.

Every week with such a registration will use a week of the 30-week limit in which you can get supplementary benefits – whether you have worked in your business or not.

On your benefit form you must inform us about all hours that you spend running your own business as a secondary occupation, as they lead to deductions in your benefits – no matter the time of day or week that you worked. That is, evening and weekend work also results in benefit deductions.

You must report all hours that you spend on your business, including those you do not invoice your customers (administration, transport, etc.).

The work results in hour by deductions in your benefits. The deductions are made even if your business is running at a loss!

To learn more about self-employment

Contact one of our insurance counsellors on 3314 9045. You can also get advice from a CA career counsellor on starting your own company.

You can also read more on www.ca.dk/selfemployed

Voluntary, unpaid work

You are allowed to work for up to 44 hours per month without deduction in benefits if you do voluntary, unpaid work. You need approval from CA before starting work. Please fill in the application form on our webpage where you can also learn more about the opportunities for voluntary, unpaid work while you are unemployed.

Education & training – my options?

Opportunities are limited. We advise you to contact CA before starting education or a training course. Read below about the opportunities to improve your chances of returning to the labour market.

You can receive benefits during training, provided that the course is not part of an education programme approved by the official grants scheme (SU) and that less than 20 lessons per week are involved.

CA must give approval before you can participate in a course. Contact one of our insurance counsellors as your benefit entitlement may be affected. Expenses for course fees and books are not covered.

For example, if you are studying under continuing and further education or taking a supplementary degree course, you may, under certain strict conditions, receive benefits while you study. However, you must meet certain requirements, among which are that you already have a higher education degree and that your course does not form part of a new qualification. A course can be approved only until your activation period begins. That is, the first 26 weeks. Furthermore, the maximum number of weekly lessons is six.

Regional education funds

You can apply to the Jobcenter for support from an education aimed at short, vocationally oriented courses. Your region maintains a positive list of those. This type of training is available from the first day of unemployment, but it must be aimed at fields where job openings are expected within the next six months.

Six-week job-focused courses

If you are unskilled, skilled, or have a short term further education (i.e. at business academy level) while having a vocational education – you are eligible for participation in six-week job-focused courses while claiming benefits.

This applies from your first day until nine months of unemployment

If you are in the target group, in order to be approved you must:

- have been unemployed for a total of five weeks before the course. However, you can from the 1st day of the unemployment start courses that are particularly relevant to the labour market's needs.
- be able to finish the course before you have been unemployed for 39 weeks (if you are under 25 years old before for 26 weeks of unemployment in total)
- be full-time unemployed
- have signed up as a job seeker at the Jobcenter.

As this scheme is relevant to only a few CA members, we recommend that you contact us concerning your eligibility. If relevant, we can advise you on how to apply.

Education lift

Members above the age of 30 who are either unskilled or skilled but with an outdated education are eligible for participation in vocational courses while claiming up to 80% of the maximum benefit rate. You can furthermore borrow the last 20% to top up to the maximum benefit rate. The training must be arranged in agreement with the Jobcenter. You are welcome to contact CA for an assessment of your eligibility. The course provider can also provide information.

Learn more on www.ca.dk/uddannelseforledige

Jobs for seniors

Through your municipality, you can apply for a 'senior job' if your benefit rights expire five years or less before you reach the early retirement benefit age. Additionally, you have to meet the conditions for receiving the early retirement benefits. You cannot start a senior job until the day your benefit rights expire.

In a senior job you are employed in your municipality at the agreed rate of pay, and you can only be given notice if you fail to comply with agreements reached with the employer. The senior job continues until you are eligible for early retirement benefits.

If the job is abolished, the municipality must offer you another senior job.

Applying for a senior job

It is up to you to apply to your municipality for a senior job. You can do so three months before your benefit rights expire, and no later than two months after that date.

The municipality must offer you a senior job within two months of receiving your application, provided that you are no longer entitled to benefits.

The municipality is obliged to do its best to take your qualifications and interests into account.

You must be available for work offered by the Jobcenter while performing the senior job and you must continue paying contributions to the unemployment insurance fund and the early retirement scheme. A senior job does not count towards earning the right to a new benefits period.

Early retirement

The early retirement benefit scheme (efterlønsordning) allows you retire depending on your age.

Even though you are not planning early retirement, it is worth considering joining the scheme by paying contributions as this gives you several options:

- 1 Possibility to make an early exit from the labor market, between 3 and 5 years before retirement age – depending on your age.
- 2 A tax-free bonus if you postpone early retirement and work until retirement age.
- 3 The money returned with interest. If you withdraw from the early retirement scheme, your contributions will be transferred to your pension savings.

Refunds of your early retirement contributions are regulated in correspondence with benefits rates.

Read more on our homepage www.ca.dk/efterloen

MAKE USE OF CA

– and make a shortcut to your next job

CA has a string of free offers to help you towards your next job. Don't hesitate to contact us even if you have a job or have been given notice.

Counselling



Individual counselling

Book individual counselling and coaching with one of our many career counsellors.

www.ca.dk/karriere



Attend CA's job café

Get useful advice on your CV and application in our job cafés in Aarhus, Gentofte, Aalborg, Kolding and Odense.

www.ca.dk/jobcafe



Personal profiling and IQ testing

What's your personality type? What are your strengths? We offer personality and IQ testing.

www.ca.dk/profil

Networking



Networking for job seekers

Join CA's job-seekers or professional networks. Make new contacts and exchange your experiences with others.

www.ca.dk/netvaerk



Follow CA on Facebook

Get inspired from CA on Facebook.

www.facebook.com/caakasse



Network with 9,000 professionals

CA's LinkedIn group counts some 9,000 members in 13 subgroups, each with its own professional focus.

www.ca.dk/linkedin

Tools and inspiration



Online courses

CA offers many online courses.

www.ca.dk/kursusforloeb



CV bank matching

In CA Jobindex, our CV database, your CV is matched against employers' requirements.

www.ca.dk/cvbank



200 courses yearly

Every year CA's career counsellors teach more than 200 jobseeking and personal development courses.

www.ca.dk/kurser



Business database

Learn more about the companies relevant for your job-seeking via our access to a Business database.

www.ca.dk/erhvervsdata



Meet the companies

Welcome to Company Day offering speed dating and company presentations and networking with lots of exiting employers.

www.ca.dk/events



Monthly newsletter

Get career tips, professional inspiration, advice and info on job-seeking courses, membership offers, etc.

www.ca.dk/nyheder



CAREER DEVELOPMENT
AND UNEMPLOYMENT INSURANCE
FOR BUSINESS PROFESSIONALS

CA GENTOFTE

Smakkedalen 2
2820 Gentofte
Tel. 3314 9045
ca@ca.dk
www.ca.dk

CA KOLDING

House of Innovation
Jernbanegade 27
6000 Kolding
Tel. 3314 9045
ca@ca.dk
www.ca.dk

CA ODENSE

Coworking Plus
Kochsgade 31, D, stuen
5000 Odense
Tel. 3314 9045
ca@ca.dk
www.ca.dk

CA AALBORG

Boxit
Østre Alle 102, 4.
9000 Aalborg C
Tel. 3314 9045
ca@ca.dk
www.ca.dk

CA AARHUS

Hans Hartvig Seedorffs
Stræde 6-8, 3. sal
8000 Aarhus C
Tel. 3314 9045
ca@ca.dk
www.ca.dk