



**SAMEYKI**

**STÉTTARFÉLAG Í ALMANNAPJÓNUSTU**

## **Rules of allocation for Sameyki's Support and Sickness Fund**

Effective as of January 1, 2024

## Rules for Sickness Fund

### **1. Who is entitled to benefits?**

1.1. Members must have paid membership fees for 6 months during the previous 12 months, including 3 consecutive months prior to the application date, in order to be eligible for benefits. The applications are based on the date when the application is processed.

1.2. Subsidies are not paid for costs incurred prior to the commencement of the employment granting eligibility for membership of the fund. Invoices accompanying an application may not be dated more than 12 months prior to the date of the application unless otherwise stated in the rules regarding the benefit.

1.3. Acquirement and utilization of benefits of members who were previously members of BSRB Subsidy Fund are taken into account.

1.4. Members must be employed when applying for subsidies and meet the fund's criteria.

1.5. Subsidies are generally not paid in relation to healthcare expenses that fall under the co-payment system of the Icelandic Health Insurance, including procedures/treatments performed in private clinics that are also performed in the general health care system. Costs incurred in relation to cosmetic treatments are not paid.

1.6. Members seeking employment can exercise their accrued rights if they choose to pay union dues while seeking employment. Employment seekers do not accumulate rights while seeking employment but maintain the rights that they had accrued while employed. Membership must be continuous from the time the employment relationship ended until payments from the Directorate of Labor

commence. No allowances or subsidies are paid if this period is interrupted.

1.7. Members on maternity or parental leave can take advantage of their accrued rights if they choose to pay union dues during the leave.

1.8. Members retain their rights in the fund while they exercise their right to sick leave and during the period when they receive sickness allowance.

1.9. Subsidies are only for union members themselves and not for other family members.

1.10 A fund member who retires due to age or disability is entitled to 6 months after retirement.

## **2.The following treatments, preventive og preventative measures are supported:**

### **2.1. Physiotherapy, therapeutic massage, chiropractic**

Members who have paid union dues for six months during the previous 12 months, including the last 3 consecutive months, receive a subsidy for stride analysis, physical therapy, therapeutic massage, chiropractic, or similar treatments. 50% of the invoice is paid up to a maximum of ISK 42,000 for each 12-month period.

You can also apply for a subsidy for training at the Hearth and Lung Center or similar institutions, a subsidy is not paid for the purchase of insoles.

### **2.2. Cancer Screening and Heart Protection**

Members who have paid union dues for six months during the previous 12 months, including the last 3 consecutive months, receive a subsidy for routine cancer screening once for each 12-month period. ISK 5,610 is paid for cervical smear only or ISK 5,610 for mammogram only. ISK 10,000 is paid for cervical smear and mammogram during the same visit (which is the maximum subsidy for routine cancer screening for each 12-month period).

Members who have paid union dues for six months during the previous 12 months, including the last 3 consecutive months, can receive a subsidy for follow-up cancer screenings for up to ISK 10,000 during a 12-month period.

Members can also receive a subsidy for colon and prostate cancer screening for up to a maximum of ISK 10,000.

Members who have paid union dues for six months during the previous 12 months, including the last 3 consecutive months, can receive a subsidy for risk evaluation examinations at Hjartavernd, Heilsuvernd and Greenfit for up to a maximum of ISK 20,000 once over a 12-month period

### **2.3. Psychological, social, and family counseling**

Members who have paid union dues for six months during the previous 12 months, including the last 3 consecutive months, receive a subsidy for treatments by the following recognized therapists:

Social worker, family counsellor, psychologist, or art therapist. No payment is made in relation to an interview with a psychiatrist as that falls under the discount card of the Icelandic Health Insurance. A subsidy is also not paid if the psychological session is subsidized by health care.

50% of the invoice is paid up to a maximum of ISK 80,000 during a twelve-month period.

### **2.4. Stay at a rehabilitation and health clinic**

Members who have paid union dues for six months during the previous 12 months, including the last 3 consecutive months, receive a subsidy for a treatment at a rehabilitation and health clinic or post-rehabilitation for drugs and alcohol treatments. ISK 3,750 are paid per day for up to 28 days during a 12-month period, however no higher amount than the treatment cost. Members need to provide an invoice and confirmation of participation after rehabilitation is completed.

### **2.5. Physical training**

Members who have paid union dues for six months during the previous 12 months, including the last 3 consecutive months, receive a subsidy of a maximum of

ISK 25,000 during a 12-month period. Invoices are accepted from the following parties: Gyms, swimming pools, ski resorts or a sports club. In addition, other physical exercise that is deemed comparable by the fund management. No type of equipment is subsidized by the fund.

## **2.6. Eye procedures and glasses**

Members who have paid union dues for six months during the previous 12 months, including the last 3 consecutive months, can apply for a subsidy every 36 months for “laser” and lens replacement ISK 50,000 for one eye or ISK 100,000 for both eyes.

**2.6.1** A subsidy is also granted for the purchase of glasses or contact lenses once during a 36-month period. The payment is 20% of the total price of the invoice that amounts to ISK 10,000 or higher. Subsidy for the purchase of glasses/contact lenses can however not exceed ISK 30,000.

## **2.7. Dental work**

Members who have paid union dues for six months during the previous 12 months, including the last 3 consecutive months, can apply once for a subsidy for dental expenses during a 24-month period. The subsidy amounts to 50% of the cost exceeding ISK 50,000, up to a maximum of ISK 150,000. Example: if an invoice in the amount of ISK 140,000 is submitted, the refund is ISK 45,000 ( $140,000 - 50,000 = 90,000 * 0,5 = \text{ISK } 45,000$ ). Invoices from the current year can be submitted as well as invoices for the previous year. For clarification: members who apply for the subsidy in October 2022 can submit all invoices for 2022 and 2021. 24 months later they can apply again, in 2024, and then all invoices from 2024 and 2023 are valid.

## **2.8. Hearing aids**

Members who have paid union dues for six months during the previous 12 months, including the last 3 consecutive months, can apply for a subsidy to purchase hearing aids

every 36 months. The subsidy amounts to 50% of the cost exceeding ISK 50,000, however up to a maximum of ISK 150,000.

### **2.9. Artificial insemination**

Members who have paid union dues for six months during the previous 12 months, including the last 3 consecutive months, can get a refund of 30% of the invoice in relation to microscopic or in vitro fertilization treatments (medication is not included). The maximum subsidy is ISK 150,000 during a 12-month period.

### **2.10. Travel subsidy**

The fund participates in the travel expenses of members who, on medical advice, need to travel from one part of the country to another to seek treatments or for examinations for themselves, their spouses, or children, provided payments have been made into the fund for six months during the previous 12 months, including the last 3 consecutive months. An application for a subsidy must be submitted to the Icelandic Health Insurance. If that application is rejected, the fund pays ISK 10,000 for 250 - 400 km driving, ISK 15,000 for 400 - 600 km driving, ISK 20,000 for 600 - 800 km driving and ISK 25,000 for 800 km driving or more. This is based on a round trip. Payments will be made for a maximum of three trips during each 12-month period. The fund's board of directors may deviate from these criteria if there are good reasons for doing so. A rejection from the Icelandic Health Insurance must be submitted along with a confirmation of a doctor's visit.

## **3. Other subsidies**

### **3.1. Birth subsidy**

A member of the fund who has been employed during the last 6 months before the birth of a child and who has a valid employment contract at the commencement of parental leave is entitled to a subsidy. In calculating the amount, the union dues paid into the fund during the last 12 months are taken into account; if the amount of union dues reaches ISK 50,000 the

subsidy is ISK 240,000. If the amount of the union dues does not reach this amount, the subsidy is reduced proportionally based on the union dues paid.

3.1.1. Parents who are members of Sameyki are entitled to a subsidy if they are members of the fund and meet the criteria for fund membership.

3.1.2. If both parents are members of Sameyki, they apply separately.

3.1.3. The subsidy is double for the birth of twins and triple for the birth of triplets.

3.1.4. The subsidy decreases in proportion to reduced premiums to a reference amount that changes in line with the salary index at the beginning of each year.

3.1.5. The same rules apply to adoptions as if it were a normal birth for children under 5 years old.

3.1.6. In the case of miscarriage after 18 weeks of pregnancy and a stillbirth, half of the birth subsidy is paid.

3.1.7. An application must have been received within 18 months from the birth of the child/children, provided that the applicant is a valid member according to the rules of the fund.

**Birth subsidy is only paid to a parent upon presentation of a birth certificate from Registers Iceland.**

### **3.2. Death compensation**

A subsidy towards funeral benefits in the amount of ISK 200,000 is paid provided that the deceased was a member of the fund for 12 months prior to their demise. In addition, the fund pays a funeral benefit in the amount of ISK 100,000 due to the decease of a former fund member for up to 5 years after they have retired due to age or disability. Furthermore, a subsidy in the amount of ISK 100,000 is paid to union members in relation to the demise of their children 18 years or younger. The subsidy is paid to the person who arranges the funeral. Death compensation is paid to legal heirs. An overview of the progress of the estate distribution from the District Commissioner must be submitted along with an invoice for the funeral.

#### **4. Exceptional circumstances due to illnesses**

It is permitted, at the discretion of the Board of Directors at any given time to grant subsidies due to exceptional circumstances that result in a loss of income or significant financial expenses of fund members due to their own sickness or a sickness of an immediate family member. All applications based on exceptional circumstances must be presented to a meeting of the relief and sickness benefit fund which assesses them.

#### **5. How payments from the fund are made**

**Documentation:** The necessary documentation must be on hand in order for members to receive payments from the fund.

**This documentation is:** An itemized invoice that is verifiably paid containing the name of the applicant and identification number. The invoice must include the signature/stamp/mark of the issuer of the invoice along with information on their name, identification number and address or telephone number. The invoice must state the **number and dates of treatment** sessions or the purchase of goods or services. Attention shall be drawn to the fact that receipts or treatment dates must never be more than 12 months from the time when an application is made, and documentation submitted. Dental receipts are excluded.

Payment receipts shall be submitted electronically via My Pages.

Subsidies are prerecorded on the tax return. Expenses in relation to physical training may be recorded when the tax return is submitted in accordance with rules set by the Director of Internal Revenue.

#### **6. How to apply for benefits**

In order for an application to be processed, an electronic application must be completed, and supporting documentation must be submitted as well. An electronic application is filled out on My Pages at [www.sameyki.is](http://www.sameyki.is).

Invoices and/or payment receipts as well as other supporting documents must be submitted electronically as attachments via My Pages.

Disclaimer: The fund's Board of Directors reserves all the right to alter the rules, if



necessary, whether to narrow or expand them. This will be determined by the financial resources of the fund at any given time.