

## Your social security rights

### in Norway

#### **EUROPEAN COMMISSION**

Directorate-General for Employment, Social Affairs and Inclusion Directorate D: Social Rights and Inclusion Unit D.2: Social Protection

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*European Commission B-1049 Brussels* 

# Your social security rights in Norway

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Sometime in your life you may be in need of the support provided by social security benefits. If you are living in the country where you were born and satisfy the qualifying conditions, you will be entitled to receive support. But you also have the right to receive benefits if you are a national of any EU country and move to another part of the EU. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming it.

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# Family

### Family benefits

This chapter provides information about who is entitled to family benefits, and what conditions apply to the benefits.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

### In what situation can I claim?

### Child benefit (barnetrygd)

If you have a child under the age of 18 and the child is resident in Norway.

You can also receive child benefit if you work in Norway but your family lives in another EEA country.

If you are a single parent caring for a child under the age of 18, you may be entitled to extended child benefit.

### Cash-for-care benefit (kontantstøtte)

You can receive cash-for-care benefit if you have a child between the ages of one and two, if the child does not have a place in a day-care centre. The child must be resident in Norway.

You can also receive cash-for-care benefit if you work in Norway but your family lives in another EEA country.

### Transitional benefit (stønad til enslig mor eller far)

If you have a child under the age of eight and you are a single parent, you may be entitled to transitional benefit but for no more than a total of 3 years, or of 5 years if the single parent undergoes education in order to gain employment.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

### What conditions do I need to meet?

### Child benefit

The child must be under the age of 18. The child must be resident in Norway or in another EEA country.

If you are a sole carer, you may be entitled to extended child benefit.

### **Cash-for-care benefit**

You can receive cash-for-care benefit for families with small children if you have a child between the ages of 1 and 2, and the child does not attend a government subsidised day-care centre., The recipient of the benefit must have a minimum of 5 years membership in the National Insurance Scheme. When the child lives with both parents, this requirement applies to both of them.

The child must be resident in Norway or another EEA country.

### Transitional benefit

You must have been a member of the National Insurance Scheme for the last 5 years. If you are an EEA citizen, periods of insurance from other EEA countries can be aggregated.

You and the child must be resident in Norway. You can also receive transitional benefit if you reside in another EEA country, as long as Norway is considered to be the competent

State for at least one of the members of the family. The youngest child must be under the age of 8.

If the youngest child is less than 1 year old, you are free to choose whether you want to work or study. When the child is 1 year old, you must work at least 50% of a full-time job, study at least 50% of a full-time course or be registered at the Public Employment Service as a genuine job seeker in order to be entitled to transitional benefit.

Exceptions apply if the you lack childcare, the child has a temporary illness that prevents you from working, or if you are prevented from working because the child requires special supervision due to disability, sickness or major social problems.

You must be unmarried, divorced or separated. If you had the child with a cohabitee, but later became the sole carer, you must be able to document this.

You must be the sole carer of the child.

### What am I entitled to and how can I claim?

### Child benefit

If the child was born in Norway, it is most likely that you will automatically receive child benefit. Child benefit is generally paid to the child's mother. If you wish to change this, you must contact your local NAV office. Child benefit will continue to be paid until the child reaches the age of 18, or until the child is no longer resident in Norway, or until you are no longer a member of the National Insurance Scheme.

Child's age Child Benefit	Extended Child Benefit*	Infant supplement*
0-5 NOK 1 676/month	+NOK 1 054	+NOK 660
6-17 NOK 1 054	+ NOK 1 054	

\*one payment per provider

If you have not received child benefit automatically, <u>you must submit an application to</u>  $\underline{NAV}$ .

In order to receive extended child benefit, you must <u>submit an application to NAV</u>, even if you are already receiving child benefit.

If the child's mother is not a member of the Social Security Scheme, you must make the application for child benefit yourself.

<u>Read more</u> about child benefit for foreign employees in Norway here.

### Cash-for-care benefit

The benefit is given to parents of children aged between 13 months and 23 months.

In 2023, the full rate of cash-for-care benefit amounts to NOK 7 500 per month. To receive the full rate the child cannot attend a full-time day care centre. If the child is part-time in a day care centre, the benefit is as follows:

Hours spent in a day care centre per week	% of the benefit received		
8 or less	80		
9-16	60		
17-24	40		
25-34	20		

In order to receive the benefit, you must submit an <u>application</u> to NAV.

In order to receive the benefit for a child living in an EEA country you must also submit a <u>supplementary application</u>.

You can find more information about cash benefit for families with small children here.

### Transitional benefit

Transitional benefit is equivalent to 2.25 G (National Insurance Basic Amount) annually, or NOK 250 823 as from 1 May 2022.

You can receive this benefit for up to 3 years, with an option of a 2-year extension (until the youngest child is 8 years old) if you are in the required education. The benefit period can also be extended under certain other circumstances, for example up until the child is 18 years if it is in particular need of extra care and this prevents you from working to provide for yourself. Benefit may also be given to cover expenses related to travelling or temporary relocating in connection with education, expenses for child supervision and housing in connection with education, expenses for learning aids and expenses for school fees. A relocation benefit may also be granted to persons who move to take up a job somewhere else. Childcare benefit may be granted to persons who are registered as genuine job seekers.

If you want to claim transitional benefit, you must <u>submit an application</u> to NAV (form available in Norwegian only).

### Jargon busters

- **G:** Abbreviation for National Insurance Basic Amount (see Basic Amount below). 1 G = 1 x Basic Amount, 2 G = 2 x Basic Amount, etc.
- **Basic Amount**: A standard amount that is used to calculate benefits and pensions, and which is set on 1 May each year. As of 1 May 2022, the Basic Amount is NOK 111 477, or about EUR 10 567.
- NAV: Norwegian Labour and Welfare Administration (*Arbeids- og velferdsetaten*)

### Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content:

- <u>Transitional benefit to single mother or father, National Insurance Act chapter 15</u> (in Norwegian only)
- <u>Transitional benefit information</u> (in Norwegian only)
- Your rights as a member of the National Insurance Scheme

The Commission's publications and websites:

<u>http://europa.eu/youreurope/citizens/family/children/benefits/index\_en.htm</u>

### Who do you need to contact?

NAV: Via NAV's website Contact us - nav.no

### Benefits for pregnancy, birth and adoption

This section provides information about who is entitled to benefits for pregnancy, birth and adoption, and what conditions apply to the benefits.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

### In what situation can I claim?

### Pregnancy benefits (svangerskapspenger)

If you are unable to continue working because your work may cause harm to the foetus and yourself, you may be entitled to pregnancy benefits.

### Parental benefit (foreldrepenger)

If you are expecting a child through birth or adoption, and have been in work for at least 6 out of the last 10 months, you may be entitled to parental benefit.

### Lump-sum grant (engangsstønad ved fødsel og adopsjon)

If you are a woman and have not earned the right to parental benefit, you may be entitled to a lump-sum grant.

### What conditions do I need to meet?

### **Pregnancy benefits**

Pregnancy benefits can be granted if you are unable to work because of a risk to the foetus or your own health. For example, your work may be physically demanding or stressful, or you may work with chemical substances or with dangerous tools. You must document this with a doctor's certificate or a statement from your midwife.

You must provide documentation showing that your employer is unable to allocate you more suitable tasks. (Use the attached <u>form for alternative/adjusted work due to</u> <u>pregnancy</u> - available in Norwegian only - to be completed by your employer).

### **Parental benefit**

You must have been receiving a pensionable income for at least 6 out of the last 10 months. Your income on an annual basis must have been the equivalent of at least 0.5 G (Basic Amount), that is NOK 55 738 as of 1 May 2022.

Periods of sickness benefit, work assessment allowance, parental benefit, etc. count towards occupational activity.

### Lump-sum grant for birth or adoption

A lump-sum grant is paid out to women who have a child but who have not earned the right to parental benefit.

### What am I entitled to and how can I claim?

### **Pregnancy benefits**

These are calculated in the same way as sickness benefit. The maximum benefit is equivalent to 6 G annually, regardless of whether your income is higher; this is NOK 638 394 using the current Basic Amount.

You can receive pregnancy benefits from the point in your pregnancy at which you must stop working, up to three weeks prior to the birth.

Read more about pregnancy benefits and how to apply for them here.

### Parental benefit

The parental benefit period is 49 weeks (15 weeks are reserved for each parent) with 100% income coverage or 59 weeks weeks (19 weeks are reserved for each parent) with 80% income coverage. Parental benefit is calculated in the same way as sickness benefit. The maximum benefit is equivalent to 6 G annually, regardless of whether your income is higher.

The three weeks before the birth are reserved for the mother (these are not part of the maternal quota). These 3 weeks do not apply to adoptions, meaning that in such cases, the total period comes to 46 or 56 weeks.

If the father wishes to receive parental benefit that does not come under the paternal quota, the mother must be in gainful activity, e.g. working or studying. From August 2022 all fathers eligible for parental benefit have access to 8 weeks of parental benefit regardless of the mother's activity.

You can use this calculator to calculate roughly how much parental benefit you will receive (in Norwegian only).

Employees are entitled to holiday pay on the basis of the first 12 weeks of parental benefit (15 weeks if you have chosen 80%), while freelancers and self-employed workers will not receive holiday pay.

Generally speaking, only one parent can receive the full amount of parental benefit at any one time. Under certain conditions, you may receive parental benefit until the child is 3 years old.

Read more about combining work and parental benefit here.

Both parents must submit a written application to NAV in order to receive parental benefit.

### Lump-sum grant in the event of birth or adoption

In 2023, the lump-sum grant is NOK 90 300 per child.

You must submit a written application to NAV in order to receive this grant. Use either the <u>application for a lump-sum grant upon a birth</u> or the <u>application for a lump-sum grant upon</u> an <u>adoption</u>.

### Jargon busters

- **G:** Abbreviation for National Insurance Basic Amount (see Basic Amount below). 1 G = 1 x Basic Amount, 2 G = 2 x Basic Amount, etc.;
- **Basic Amount:** A standard amount that is used to calculate benefits and pensions, and which is set on 1 May each year. As of 1 May 2022, the Basic Amount is NOK 111 477, or about EUR 10 567.

### Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content:

- <u>National Insurance Act's section on benefits for pregnancy, birth and adoption and</u> <u>your rights</u> (in Norwegian only)
- Your rights as a member of the National Insurance Scheme

The Commission's publications and websites:

• <u>http://ec.europa.eu/social/main.jsp?catId=849&langId=en</u>

### Who do you need to contact?

NAV: Via NAV's website <u>https://www.nav.no/en/Home</u>, or at your local NAV office.

# Health

### **Care services**

This section provides information about care services (*omsorgstjenester*) and what conditions apply to the benefits.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK with integrated Protocol concerning medical treatment is applied.

### In what situation can I claim?

If you need care, nursing or supervision, you may be entitled to care services.

### What conditions do I need to meet?

You must live in a Norwegian municipality.

You must have a documented medical reason for needing care or nursing, due to illness or injury.

You must depend on personal and/or practical assistance in order to perform day-to-day activities.

### What am I entitled to and how can I claim?

### Care in a private home or place in a nursing home

Care in a private home is covered with no co-payment from you.

If you receive care in a nursing home, you must pay to reside there. From incomes of up to 1 G, i.e. NOK 111 477 at the current Basic Amount, minus an exempted amount of NOK 9 400 per year, the municipality may claim 75% annually. From incomes of over NOK 111 477, the municipality may claim up to 85%.

### Attendance benefit (*hjelpestønad*)

If you are disabled and need assistance, and can come to a private attendance arrangement with a relative or person with whom you have close ties, you can receive attendance benefit (see the chapter on basic benefit and attendance benefit for more information).

### Jargon busters

- **G:** Abbreviation for National Insurance Basic Amount (see Basic Amount below). 1 G = 1 x Basic Amount, 2 G = 2 x Basic Amount, etc.;
- **Basic Amount:** A standard amount that is used to calculate benefits and pensions, and which is set on 1 May each year. As of 1 May 2022, the Basic Amount is NOK 111 477, or about EUR 10 567.

### Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content:

- Regulations regarding health and care services in Norwegian only
- Your rights as a member of the National Insurance Scheme

The Commission's publications and websites:

• <u>http://ec.europa.eu/social/main.jsp?catId=849&langId=en</u>

### Who do you need to contact?

You may contact your municipality to apply for care services. The municipality usually makes a decision on the basis of a doctor's certificate or a statement from another qualified professional (e.g. a physiotherapist), and these documents must contain a description of the need for services.

### Sickness benefit and attendance allowance

This section provides information about who is entitled to sickness benefit (*sykepenger*) and attendance allowance (*pleiepenger*), and what conditions apply to the benefits.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

### In what situation can I claim?

#### Sickness benefit

If you are in active work, but lose your income because of injury or illness, you may be entitled to receive sickness benefit.

### Attendance allowance

If you lose your income because you have to care for a child with special needs, a dying family member or person with whom you have close ties, you may be entitled to receive attendance allowance.

### What conditions do I need to meet?

### **Sickness benefit**

You must have been in work for at least 4 weeks - work in another EEA country can count.

In order to use a personal declaration, you must have worked for your employer for at least 2 months.

In order to receive sickness benefit from NAV, you must undertake to return to work as quickly as possible.

You must have a relevant sick leave certificate from a doctor (or from a physiotherapist or chiropractor if your injury or illness is due to musculoskeletal problems).

You and your employer must work together to create a 4-week plan to get you back to work. If you still cannot work after 8 weeks, you will need to get a new sick leave certificate.

For short-term absences due to illness, it is sufficient that you cannot perform the tasks in your current job, but for long-term sickness absences, an assessment must be performed to determine whether you are also unfit to perform other suitable tasks.

Sickness benefit can be paid for up to 1 year. If you have previously received sickness benefit for 1 year, you must have been fit for work for at least 26 weeks since you last received sickness benefit in order to get a new right to sickness benefit.

### Attendance allowance

You must have been in work for the last 4 weeks - work in another EEA country can count.

Attendance allowance can be provided if you care for a child under the age of 18 who, due to illness or injury, needs constant supervision and care. If necessary, you and another caregiver can receive the allowance at the same time. If your child is mentally disabled, in need of constant supervision and suffers from a serious or potentially fatal disease or injury, there is no age limit.

You must have primary responsibility for the child's care. If the child for whom you are caring already has access to external care or nursing for significant periods of time, it is possible that you may not be entitled to attendance allowance. You may still be entitled to a reduced attendance allowance, if you receive assistance on some days of the week or for some hours of the day, via supervision or releif arrangements. If the child dies during the benefit period, attendance allowance may be paid for up to three months.

You may also receive attendance allowance if you are caring for a person with whom you have close ties, at home in the final stages of their life.

### What am I entitled to and how can I claim?

### Sickness benefit

You may receive sickness benefit for up to 1 year. If you are still unfit for work after this period, you may be entitled to other benefits. The first 16 days are paid by your employer. For brief absences, you may use a personal declaration (which notifies that you are ill without the need for a sick leave certificate from your doctor). If you are absent due to illness for more than 3 days, your employer is entitled to demand a sick leave certificate, unless a longer period is agreed between the employer and the worker/the workers' union).

The sickness benefit paid by your employer amounts to:

- the average salary of the last 3 calendar months before the first day of absence;
- if your salary has been permanently changed during the last three months, the income is calculated from the date of the change.

After the 16 days paid by the employer, your average income from the last three months is converted to an annual income. If this annual income deviates more than 25% from the income you had in the past 12 months, the sickness benefit basis is determined on discretionary basis. Sickness benefit is equivalent to your pay, but cannot exceed 6 G annually; i.e. NOK 668 862 at the current Basic Amount. This means that NOK 55 739 per month is the maximum amount that you can receive at the current Basic Amount.

### Attendance allowance

The attendance allowance is based:

- on your average income from the last 3 calendar months before the first day of absence;
- if your salary has been permanently changed during the last 3 months, the income is calculated from the date of the change.

Your average income from the last three full calendar months is converted to an annual income. If this annual income deviates more than 25% from the income you had in the past 12 months, the attendance allowance basis shall be determined by discretion.

Attendance allowance is equivalent to your pay, but cannot exceed 6 G annually; i.e. NOK 668 862 at the current Basic Amount. This means that NOK 55 739 per month is the maximum amount that you can receive at the current Basic Amount.

If you are caring for a close relative or a friend in the last phase of their life, you may receive attendance allowance for up to 60 days.

There is no period of employer liability with regard to attendance allowance. You must contact NAV directly in order to receive support.

### Jargon busters

- **G:** Abbreviation for National Insurance Basic Amount (see Basic Amount below). 1 G = 1 x Basic Amount, 2 G = 2 x Basic Amount, etc.;
- **Basic Amount:** A standard amount that is used to calculate benefits and pensions, and which is set on 1 May each year. As of 1 May 2022, the Basic Amount is NOK 111 477, or about EUR 10 567.

### Forms you may need to fill in

- <u>Income information</u> for employees who wish to receive sickness benefit, parental benefit, pregnancy benefits, attendance allowance, training allowance and care benefit (in Norwegian only)
- <u>Information</u> about deductions for employees who wish to receive sickness benefit, parental benefit, pregnancy benefits, attendance allowance, training allowance and care benefit (in Norwegian only)
- Application to continue receiving sickness benefit during stays abroad

### Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content.

- <u>Sickness benefit National Insurance Act</u> (in Norwegian only)
- Your <u>rights</u> as a member of the National Insurance Scheme

The Commission's publications and websites:

http://ec.europa.eu/social/main.jsp?catId=849&langId=en

### Who do you need to contact?

NAV: Via NAV's website <u>https://www.nav.no/en/Home</u>, or at your local NAV office.

### Work assessment allowance

This section provides information about work assessment allowance (*arbeidsavklaringspenger*) and what conditions apply to the benefit.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

### In what situation can I claim?

If you lose at least 50% degree of your capacity to work, or 30% if the incapacity is due to work related injury or sickness, you may be entitled to receive work assessment allowance.

### What conditions do I need to meet?

You must have been a member of the National Insurance Scheme for at least 5 years up to the contingency.

Students in Norway or students abroad who are funded by the Norwegian State Education Loan Fund are also covered in the event that Fund does not provide a grant during a period of illness or inability to study. Contributions in other EEA countries may also apply.

Your ability to work must have been reduced by at least 50% by the injury or illness.

You must either be receiving active treatment, or be active in employment measures in order to receive work assessment allowance. (You can also receive it during waiting periods or after the completion of treatment or employment measures.)

You must submit an employment status form every 14 days.

### What am I entitled to and how can I claim?

Work assessment allowance is generally equivalent to two thirds (66 %) of your income, but any income over 6 G, i.e. NOK 668862 at the current Basic Amount, is not counted. This means that NOK 441 449 is the maximum amount of benefit that can be paid in 1 year, and NOK 36 787 is the maximum monthly amount, even if your pay was more than 6 G. Persons with low or no previous income are entitled to receive a minimum benefit. The minimum benefit for persons 25 years old and up is 2 G, i.e. NOK 222 954 at the current Basic Amount. Persons under the age of 25 with low or no previous income are entitled to a yearly minimum that equals two-thirds of 2 Basic Amounts, i.e. NOK 148 636 at the current Basic Amount. The total amount payable may vary depending on whether you support children, you receive other social security benefits, or you have suffered an accident at work or occupational disease.

The benefit is calculated per day, and is provided every 14<sup>th</sup> day. Supplement for children under 18 is NOK 27 per day and per child.

For any extra supplements related to children or studies, please refer to 'Rates' <u>on this</u> NAV page.

### Jargon busters

- **G:** Abbreviation for National Insurance Basic Amount (see Basic Amount below). 1 G = 1 x Basic Amount, 2 G = 2 x Basic Amount, etc.;
- **Basic Amount:** A standard amount that is used to calculate benefits and pensions, and which is set on 1 May each year. As of 1 May 2022, the Basic Amount is NOK 111 477, or about EUR 10 567.

### Forms you may need to fill in

Application for work assessment allowance - Applications - www.nav.no

### Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content.

- <u>Work assessment allowance National Insurance Act</u> (in Norwegian only)
- <u>Work assessment allowance nav.no</u>
- Your rights as a member of the National Insurance Scheme

The Commission's publication and websites:

• <u>http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index\_en.htm</u>

### Who do you need to contact?

NAV: <u>Contact us - nav.no</u>, or at your local NAV office.

### **Healthcare services**

This section provides information about who is entitled to benefits related to healthcare services (*helsetjenester*), and what conditions apply to the benefits.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK with integrated Protocol concerning medical treatment is applied.

### In what situation can I claim?

If you have planned to reside in Norway for more than 1 year because of work or study, and you need healthcare services during your stay, the National Insurance Scheme may cover you for parts of the healthcare costs.

If your stay is intended to be for less than 1 year, you must have a European Health Insurance Card in order to be covered for treatment costs.

### What conditions do I need to meet?

Everyone is entitled to healthcare services in Norway, but you must be a member of the National Insurance Scheme in order to be entitled to coverage for healthcare services. As an EEA citizen, you automatically become a member of the Norwegian National Insurance Scheme on the first day you start work in Norway, which means that you are entitled to coverage for healthcare costs from the first day. As an EEA citizen, you should not pay a higher co-payment amount than persons who are members of the National Insurance Scheme who are resident in Norway.

If your period of work or study is less than 1 year, you must have a European Health Insurance Card in order for treatment costs to be covered.

You may be covered by mutual social security agreements which Norway has signed with countries outside the EEA area, which means that different rules apply to you. The Nordic Convention on Social Assistance and Social Services covers the Nordic countries, including the Faroe Islands and Greenland.

To find out more about how this social services convention may affect you, you can <u>read</u> <u>more about the Nordic Convention here</u>.

### What am I entitled to and how can I claim?

If your stay in Norway is less than 1 year, but you are not covered by the European Health Insurance Card, you may apply for voluntary membership of the National Insurance Scheme in order to be covered for your healthcare costs in Norway.

### Acute illness/injury (admission to hospital)

If you are staying in Norway temporarily and are admitted to hospital, all costs relating to your treatment and food are covered, and no co-payment is required. Even if you are not a member of the National Insurance Scheme, you are entitled to receive assistance if you are suddenly taken ill. The fees are only covered by the government/National Insurance Scheme if you have a European Health Insurance Card or are covered by a mutual social security agreement signed by Norway and a country outside the EEA area.

### **Medicines on prescription**

Prescription medicines may be covered by the National Insurance Scheme, depending on whether the particular medication is on a blue or a white prescription. If the medication is on a blue prescription, the patient pays a co-payment of 50% of the cost of the prescription, up to NOK 520 per prescription. Children under the age of 16 and pensioners receiving the minimum pension do not have to pay any co-payment.

If there are several alternatives available, the pharmacist will dispense the cheapest alternative unless there is a medical reason indicating otherwise.

You can look up whether your medication is covered by the blue prescription scheme on the refund list here (in Norwegian only).

To receive medication on the blue prescription list, you must obtain a prescription from a doctor (regular GP or other).

If you have paid co-payments for blue prescription medication exceeding NOK 3 040 in 1 year, you will automatically be issued with a healthcare exemption card that exempts you from further co-payments for the remainder of the calendar year. <u>Read more about the healthcare exemption card here</u>.

If the prescription for the medication is not on a blue prescription (but on a white prescription), the fee may still be covered if annual costs exceed NOK 2 070 and the medication is not on an exception list, such as addictive medicines, etc. You can look up various exceptions via this link (in Norwegian only). (All exceptions are listed under 'no subsidy is available for:'). The National Insurance Scheme covers 90% of costs that exceed NOK 2 070).

In order to be covered through the subsidy scheme, you must first buy the medication yourself, and then submit the receipts and application to HELFO (Norwegian Health Economics Administration). (There are some exceptions to this, such as for persons with long-term illnesses, cancer or auto-immune diseases. These persons may be covered for the relevant medication without having to buy it themselves first.)

<u>Read more</u> about what is covered and not covered, and how you can benefit from the subsidy scheme here.

### **Regular GP**

Everyone who is resident in Norway is entitled to be registered with their own regular GP.

The standard co-payment for a consultation with a regular GP is NOK 160. To be allocated to a regular GP, or to change your regular GP, telephone +47 810 59 500, or visit the Norwegian Health Economics Administration (HELFO) <u>website</u>.

The total annual co-payment cap for visits to your regular GP, medication on blue prescriptions and other healthcare services covered by the scheme with co-payment cap is NOK 3 040. If costs go above this cap, you will automatically be sent a healthcare exemption card, which means that you will not have to pay any more co-payments for healthcare services covered by the scheme for the remainder of the calendar year.

<u>Read more</u> about the healthcare exemption card here.

### Vaccinations

In accordance with the national childhood vaccination programme, vaccination of children is free. Costs for vaccinations for children and adults for protection related to travel outside Norway is not covered by the National Insurance Scheme.

### Dental health

Children and young people up to the age of 18, persons with mental handicaps and elderly people who are receiving care services from the municipality are entitled to free dental treatment from the public dental service (county authority). Young people aged between 19 and 20 are entitled to public dental treatment, but they must pay a reduced co-payment. Other adults must visit a private dentist and pay the treatment costs themselves. The National Insurance Scheme covers the cost of treatment by dentists or dental hygienists if patients are suffering from certain illnesses.

### Jargon busters

- **Co-payment**: A co-payment is the portion of the costs that you must pay yourself when only a certain portion is covered by the National Insurance Scheme;
- **Blue prescription**: Prescription medicines which are covered fully or partly by the National Insurance Scheme;
- White prescription: Prescription medicines which are not generally covered by the National Insurance Scheme. However, it is possible to receive a subsidy towards the costs if the annual costs exceed NOK 2 070.

### Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content.

- <u>Regulations relating to health and care services</u> (in Norwegian only)
- <u>Entitlement to healthcare services during migration Government</u> (in Norwegian only)
- Your rights as a member of the National Insurance Scheme

The Commission's publications and websites:

• <u>http://ec.europa.eu/social/main.jsp?catId=849&langId=en</u>

### Who do you need to contact?

- For consultations and treatment for an illness or injury, contact your regular GP or local Public Emergency Room;
- To be assigned a regular GP or to change your regular GP, contact the Norwegian Health Economics Administration (HELFO). Telephone: +47 815 70 030. Website: <u>https://helfo.no/english</u>

If you need emergency medical assistance, telephone 113 for an ambulance.

# Incapacity

### **Occupational injury and occupational illness**

This section provides information about who is entitled to benefits related to occupational injury (*yrkesskade*) and occupational illness (*yrkessykdom*) in accordance with the National Insurance Act and the Occupational Injury Insurance Act, and what conditions apply to the benefits.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

### In what situation can I claim?

### Benefits for occupational injury or occupational illness in accordance with the National Insurance Act

If you are a member of the National Insurance Scheme, and sustain an injury or illness in connection with work, you may be entitled to benefits.

### **Occupational injury insurance**

If your employer is in the 'Kingdom', you are also insured against an occupational injury, because these employers are obliged to take out insurance for their employees. If you suffer an injury or illness in connection with work, you may also be entitled to compensation.

### What conditions do I need to meet?

### Benefits for occupational injury or occupational illness in accordance with the National Insurance Act

You must be a member of the National Insurance Scheme. (For example, you must be resident in Norway, with an employer in Norway or in the Norwegian area of the continental shelf involved in exploration for or extraction of oil, gas or other natural deposits.)

If you are a self-employed worker or freelancer, you must take out voluntary occupational injury insurance yourself.

You must be injured or harmfully affected 'while working at the workplace during working hours', and you must demonstrate to NAV that it was most likely that the injury or illness was due to an occupational accident or that the illness was due to harmful influence in the workplace.

### **Occupational injury insurance**

Your employer must be in the 'Kingdom', and you must be injured or harmfully affected 'while working at the workplace during working hours'. You must demonstrate to your employer's insurance company that it was most likely that the injury or illness was due to an occupational accident or that the illness was due to harmful influence in the workplace.

### What am I entitled to and how can I claim?

### Benefits for occupational injury or occupational illness in accordance with the National Insurance Act

If you become unable to work as a result of an occupational injury or occupational illness, <u>special rules apply to the calculation of a disability benefit</u> (in Norwegian only). For example, you may receive some disability benefit if you are only 30% unable to work.

Read more about how you can apply for a disability benefit in the section on disability benefit.

You can also receive damages - compensation for non-financial losses - of up to 0.75 G annually, which is NOK 83 608 at the current Basic Amount.

### Read more about damages here.

If you have lost your spouse as a result of an occupational injury or occupational illness, you may be entitled to a survivor's pension, regardless of the length of your marriage. Certain groups of registered partners are also entitled to a survivor's pension.

Employers have a duty to report occupational injuries or occupational illnesses to NAV. If your employer has not notified NAV, you may submit an injury notification to NAV yourself.

#### **Occupational injury insurance**

You must submit a claim for compensation to the insurance company yourself. You must do this within 3 calendar years of the year in which you obtained or should have obtained the necessary knowledge of the circumstances which caused the claim. Compensation in accordance with the Occupational Injury Insurance Act may be received in addition to benefits in accordance with the National Insurance Act.

### Jargon busters

- G: Abbreviation for National Insurance Basic Amount (see Basic Amount below).
  1 G = 1 x Basic Amount, 2 G = 2 x Basic Amount, etc.;
- **Basic Amount:** A standard amount that is used to calculate benefits and pensions, and which is set on 1 May each year. As of 1 May 2022, the Basic Amount is NOK 111 477, or about EUR 10 567.

### Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content.

- <u>Occupational injury coverage National Insurance Act</u> (in Norwegian only)
- Your <u>rights</u> as a member of the National Insurance Scheme

The Commission's publications and websites:

• <u>http://ec.europa.eu/social/main.jsp?catId=849&langId=en</u>

### Who do you need to contact?

- Benefits for occupational injury and occupational illness: Via NAV's website <u>https://www.nav.no/en/Home</u>, or at your local NAV office;
- Occupational injury insurance: Your employer's insurance company.

### **Disability benefit**

This section provides information about who is entitled to disability benefit (*uføretrygd*), and what conditions apply to the benefit. Disability benefit replaced the disability pension on 1 January 2015.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

### In what situation can I claim?

If you are aged between 18 and 67, and your earning capacity has been reduced because of an injury, illness or defect by at least 50%.

For anyone who is receiving work assessment allowance at the time of the claim, it is sufficient that their earning capacity has been reduced by 40%.

### What conditions do I need to meet?

You must be aged between 18 and 67.

You must have been a member of the National Insurance Scheme for the last 5 years up to the contingency. If you are an EEA citizen and have been in active work and a member of the National Insurance Scheme for at least 1 year, your earnings in or membership of another EEA country can count towards this assessment.

Your earning capacity must have been reduced by at least 50% because of an injury, illness or defect. For anyone who is receiving work assessment allowance at the time of the claim, it is sufficient that their earning capacity has been reduced by 40%.

You must have undergone both medical treatment and vocational rehabilitation. This is in order to document that it is not possible for you to work full-time in another suitable job, and that treatment cannot change the situation.

### What am I entitled to and how can I claim?

You can receive disability benefit until you are 67 years old. After the age of 67, anyone receiving disability benefit will receive retirement pension instead.

On 1 January 2015, the new disability benefit was introduced. Disability benefit is calculated on the basis of the average of the best 3 years out of the last 5 income years before you became disabled. The benefit is equivalent to 66% of this figure. Income that exceeds 6 G, i.e. NOK 668 862 at the current Basic Amount, is not counted. The minimum annual benefit is 2.28 G for married persons/cohabitees, 2.33 G if the person receives a disability benefit which is a recalculated disability pension and 2.48 G for others.

Persons who became disabled before the age of 26 due to a serious and long-term illness that has been clearly documented are entitled to a minimum annual benefit of 2.66 G and 2.91 G respectively.

If you have not lost your entire earning capacity, the disability benefit is graded. For example, if you have an earning capacity of 30%, you will receive 70% disability benefit.

If your period of national insurance cover is less than 40 years, the disability benefit will be reduced proportionally. Your period of national insurance cover means any period during which you have been a member of the National Insurance Scheme (resident in or worked in Norway), after the age of 16. Any future period of national insurance cover is also counted, up to and including the year in which you will reach the age of 66.

Disability benefit is taxed as normal income.

A means-tested child supplement may also be paid in addition to the disability benefit. No spouse supplement is available.

If you are receiving income above the income threshold, your disability benefit will be proportionally reduced. However, your degree of disability remains fixed. The income threshold is the total of any income you receive after you became disabled (in the case of graduated benefit) in excess of 40% of the Basic Amount (G).

You must submit a <u>claim</u> for disability benefit to NAV

### Jargon busters

- **G:** Abbreviation for National Insurance Basic Amount (see Basic Amount below). 1 G = 1 x Basic Amount, 2 G = 2 x Basic Amount, etc.;
- **Basic Amount:** A standard amount that is used to calculate benefits and pensions, and which is set on 1 May each year. As of 1 May 2022, the Basic Amount is NOK 111 477, or about EUR 10 567;
- **Minimum pension/minimum annual disability benefit:** The absolute minimum that you can receive in disability pension/disability benefit if you have earned full entitlement (40 years in Norway), regardless of what was calculated on the basis of your previous earnings.

### Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content.

- <u>EEA citizens' entitlements in relation to disability pension</u> (in Norwegian only)
- Your <u>rights</u> as a member of the National Insurance Scheme

The Commission's publications and websites:

• <u>http://europa.eu/youreurope/citizens/work/retire-abroad/index\_en.htm</u>

### Who do you need to contact?

NAV: Via NAV's website <u>https://www.nav.no/en/Home</u>, or at your local NAV office.

### **Basic benefit and attendance benefit**

This section provides information about who is entitled to basic benefit (*grunnstønad*) and attendance benefit (*hjelpestønad*), and what conditions apply to the benefits.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

### In what situation can I claim?

You may be entitled to basic benefit and attendance benefit if you have long-term extra expenses as a result of illness or injury.

### What conditions do I need to meet?

### **Basic benefit**

In order to receive basic benefit, you must have specific expenses as a result of an injury, illness or congenital disability.

The annual extra expenses must come to at least NOK 8 232 in order to qualify for assistance.

You must be able to document the injury/illness/defect with a doctor's certificate or equivalent.

You must be able to document the expenses, e.g. with receipts or an overview of the probable extra expenses over time.

More <u>information</u> about basic benefit.

### Attendance benefit

In order to receive attendance benefit, you must be receiving care or nursing from a private individual with whom you have close personal ties, or you must be able to document that attendance benefit will enable you to set up this kind of private care arrangement.

Attendance benefit requires you to need constant supervision or help with personal care and hygiene and nutritional needs.

The expenses for the assistant must be at least NOK 14 748 annually.

You must be able to document the injury/illness/need for supervision with a doctor's certificate or equivalent, such as a letter from the pedagogical-psychological service (PPT).

You cannot receive attendance benefit if you are receiving support from other government schemes, such as home nursing services. This applies even if you have to pay a co-payment for these services.

More <u>information</u> about attendance benefit.

### **Higher rate attendance benefit**

You must be (or be the parents of) a child under the age of 18 with a much greater need for care or supervision than can be covered by the standard attendance benefit.

The higher rate attendance benefit must increase the likelihood that the child will be able to continue living at home.

Unlike attendance benefit, what affects the amount of the benefit here is workload rather than financial expenses. For this reason, applicants need to be able to demonstrate the workload created by the child's need for care and supervision.

You must have a doctor's certificate that documents the child's functional impairment and cause, as well as the extent of the need for stimulation, supervision, education and exercise.

More <u>information</u> about higher rate attendance benefit.

### What am I entitled to and how can I claim?

Basic benefit and attendance benefit are both exempt from tax, and are payable once per month.

### **Basic benefit**

Basic benefit can cover extra expenses related to: transport, guide dog, operation of aids, use of prostheses/support bandages etc., additional food expenses due to special dietary needs which are medically essential, wear and tear on clothing and bedlinen.

Transport for persons with functional impairment is not covered if the person is 70 years of age or older.

There are six different rates (levels) of basic benefit. The table below shows the six different levels with the yearly amount at the top, and the monthly amount underneath; rates are valid from 1 January 2013. All amounts are in NOK.

Rate 1	Rate 2	Rate 3	Rate 4	Rate 5	Rate 6
8 462	12 916	16 925	24 931	33 788	42 201
705	1076	1 410	2 077	2 815	3 516

It is important to note that the basic benefit only covers direct, specific expenses incurred as a result of a long-term illness, injury or defect.

To apply for basic benefit, you must submit a written <u>application</u> to NAV (in Norwegian only).

### Attendance benefit

Attendance benefit is intended to provide funding to enable someone to set up or continue with a private care arrangement.

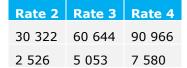
From 1 January 2013 onward, standard attendance benefit amounts to NOK 15 161 per year, i.e. NOK 1 263 per month.

To apply for attendance benefit, you must submit a written <u>application</u> to NAV (in Norwegian only).

### Higher rate attendance benefit

The amount of benefit is directly related to the workload of the person providing the care.

There are three different rates (levels) of higher rate attendance benefit. The table below shows the different levels with the yearly amount at the top, and the monthly amount underneath; rates are valid from 1 January 2013. All amounts are in NOK.



To apply for higher rate attendance benefit, you must submit a written <u>application</u> to NAV (in Norwegian only).

It is important that you describe your actual workload, if this exceeds what the doctor recommends or describes in the doctor's certificate.

### Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content.

- <u>Basic benefit and attendance benefit National Insurance Act</u> (in Norwegian only)
- Your rights as a member of the National Insurance Scheme

The Commission's publications and websites:

• <u>http://ec.europa.eu/social/main.jsp?catId=849&langId=en</u>

### Who do you need to contact?

NAV: Via NAV's website <a href="https://www.nav.no/en/Home">https://www.nav.no/en/Home</a>, or at your local NAV office.

# **Old-age and survivors**

### **Benefits for survivors**

This section provides information about benefits for relatives, such as survivor's pensions (*pensjon til gjenlevende ektefelle*) and children's pensions (*barnepensjon*), and what conditions apply to the benefits.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

### In what situation can I claim?

### Survivor's pension

If you lose a spouse or partner with whom you have been married or in a registered partnership for at least five years or if you had children with the deceased, you may be entitled to a survivor's pension. The same applies if you lose a cohabitant with whom you had previously been married or had children with.

### **Children's pension**

If you are under the age of 18 and have lost one or both parents, or under the age of 20, have lost both parents and are in education, you are entitled to a children's pension.

### **Funeral grant**

If you need assistance to pay for a funeral for the deceased, you may be entitled to a funeral grant.

### What conditions do I need to meet?

All benefits require the deceased to have been a member of the National Insurance Scheme for at least 5 years before they died, with the exception of the funeral grant, which requires the deceased to have been a member at the time of death.

### Survivor's pension

The deceased must have been a member of the National Insurance Scheme or have been receiving a pension from the National Insurance Scheme for the last 5 years prior to their death.

If the deceased was receiving a supplementary pension, the spouse does not need to be a member of the National Insurance Scheme in order to be entitled to the pension.

If either the deceased or the spouse/registered partner has been resident in Norway for at least 20 years, the surviving spouse/registered partner does not need to be a member of the National Insurance Scheme in order to be entitled to the pension.

You must have been married/shared the care of a child for at least 5 years. (This requirement does not apply if the death was a result of an occupational injury or occupational illness.)

In order to receive benefits after a divorce, you must have been married for at least 25 years, or 15 years if you had a child together, and the death must have occurred less than 5 years after the divorce.

(Even if you are not entitled to a survivor's pension, you may be entitled to a transitional benefit if you fulfil the conditions of that benefit.).

### Children's pension

You must be under the age of 18 and have lost one or both parents.

Or you must be in education, under the age of 20 and have lost both parents.

Or you must be under the age of 21 and have lost one parent through an occupational injury or occupational illness.

### **Funeral grant**

The deceased must have been a member of the National Insurance Scheme at the time of death.

The funeral grant is means-tested, which means that there must be a real need for financial assistance to arrange a funeral for the deceased.

### What am I entitled to and how can I claim?

### Survivor's pension

The survivor's pension is made up of a basic pension (equivalent to the Basic Amount), plus 55% of the supplementary pension (retirement pension or disability pension) to which the deceased was entitled.

The pension is reduced if the deceased's period of national insurance cover was less than 40 years.

If you have or can be expected to have an income which is more than 50% of the annual Basic Amount, the survivor's pension will make up the difference between a full pension and 40% of the income.

If you are caring for a child under the age of 18, you may also be entitled to other family benefits.

If you are resident in Norway, you must submit an <u>application</u> to NAV or contact your local NAV office.

If you are resident in another EEA country, you must contact the social security authorities in your country of residence.

### Children's pension

If one parent has died, the eldest child receives 0.4 G, NOK 44 591 at the current Basic Amount, while the other children receive 0.25 G, NOK 27 869 at the current Basic Amount. The combined pension is shared equally between the children.

If both parents have died, the eldest child receives a pension equivalent to the amount that the parent with the highest survivor's pension would have received. The second child receives 0.4 G annually, while the remaining children receive 0.25 G. The combined pension is shared equally among the children.

The pension is reduced if the deceased's period of national insurance cover was less than 40 years.

The children's pension is usually payable until a child is 18 years old.

In most cases, you can still receive a children's pension if you move to another EEA country.

If you live in Norway, you must submit an <u>application</u> to NAV.

If you are resident in another EEA country, you must contact the social security authorities in your country of residence.

### **Funeral grant**

The maximum funeral grant is NOK 26 999. The grant is means-tested.

If the deceased was under the age of 18, a full funeral grant of up to NOK 26 999 will be granted to cover the funeral expenses.

However, if the deceased was over the age of 18, the amount is offset against savings, any occupational pension that was paid in the month after the death and any money received from insurance policies.

Costs relating to the necessary transport of the coffin may also be covered, if the transport is more than 20 km and the costs are in excess of the co-payment amount of NOK 2 601.

In order to receive a funeral grant, you must submit an <u>application</u> to NAV.

### Jargon busters

- **G:** Abbreviation for National Insurance Basic Amount (see Basic Amount below). 1 G = 1 x Basic Amount, 2 G = 2 x Basic Amount, etc.;
- **Basic Amount:** A standard amount that is used to calculate benefits and pensions, and which is set on 1 May each year. As of 1 May 2022, the Basic Amount is NOK 111 477, or about EUR 10 567.

### Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content.

- <u>National Insurance Act funeral grant</u> (in Norwegian only)
- National Insurance Act children's pension (in Norwegian only)
- <u>National Insurance Act benefits for surviving spouse</u> (in Norwegian only)

The Commission's publications and websites:

<u>http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/death-grants/index\_en.htm</u>

### Who do you need to contact?

If you are resident in Norway, you must contact NAV: Via NAV's website <u>https://www.nav.no/en/Home</u>, or at your local NAV office.

If you live in another EEA country, you must contact the social security authorities in your country of residence.

### **Retirement pension**

This section provides information about who is entitled to a retirement pension (*alderspensjon*), and what conditions apply to the benefit.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

### In what situation can I claim?

If you have reached the age of 67, or 62 if you have enough accruals, and have been a member of the National Insurance Scheme for at least 1 year between the ages of 18 and 66. If you are not an EEA citizen, the requirement is at least 5 years.

### What conditions do I need to meet?

You must have been a member of the National Insurance Scheme for at least 5years. If you are an EEA citizen, have been in active work and have been a member of the National Insurance Scheme for at least 1 year, your pension accruals in other EEA countries may count towards this assessment.

### **Old retirement pension**

This applies to people born up to and including the year 1962. For people born between 1954 and 1962, the retirement pension is made up of proportional shares of the old and the new retirement pensions.

### **Basic pension (grunnpensjon)**

In order to receive a full basic pension, you must have been a member of the National Insurance Scheme for 40 years. If you have been a member of the National Insurance Scheme for less than 40 years, the pension will be reduced accordingly.

### Minimum pension level (minste pensjonsnivå)

In order to receive a full minimum pension level, you must have been a member of the National Insurance Scheme for 40 years. If you have been a member of the National Insurance Scheme for less than 40 years, the pension will be reduced accordingly.

### Supplementary pension (tilleggspensjon)

In order to receive a supplementary pension, you must have had pension points in Norway for at least 3 calendar years.

In order to receive a supplementary pension, you must have worked in Norway for at least 40 years. If you have worked in Norway for less than 40 years, the pension will be reduced accordingly.

Your income must have been higher than the Basic Amount to be classed as pensionable.

### New retirement pension

This applies to people born in 1954 and later. For people born between 1954 and 1962, the retirement pension is made up of proportional shares of the old and the new retirement pensions.

### Guarantee pension (garantipensjon)

In order to receive a full guarantee pension, you must have been a member of the National Insurance Scheme for 40 years. If you have been a member of the National Insurance Scheme for less than 40 years, the pension will be reduced accordingly.

### Earnings-related pension (inntektspensjon)

The earnings-related pension is based on accrued pension savings and reflects your income over your lifetime. Pension accruals are equivalent to 18.1% of income up to 7.1 G, accrued between the ages of 13 and 75.

### What am I entitled to and how can I claim?

### **Basic pension**

For unmarried persons, or married persons whose spouse is not receiving a pension or does not have an annual income higher than 2 G, NOK 222 954 at the current Basic Amount, the basic pension is 1 G, NOK 111 477.

If you have a spouse or a cohabitant who is receiving a pension or an income higher than 2 G, the basic pension is equivalent to 90% of the Basic Amount, NOK 100 329 at the current Basic Amount.

If you have been a member of the National Insurance Scheme for less than 40 years, the pension will be reduced accordingly.

### Minimum pension level

The full minimum pension level comes to NOK 236 816 for single pensioners. If the spouse has a retirement pension, the minimum pension level comes to NOK 173 025 (low rate). The standard rate of NOK 200 257 is paid to persons who have a spouse with an annual income of more than 2 G.

If you have been a member of the National Insurance Scheme for less than 40 years, the pension will be reduced accordingly.

Read more about the minimum pension level here.

### Supplementary pension

The supplementary pension is calculated on the basis of the 20 years in which you had the highest income or highest pension points.

Income must be higher than the Basic Amount in order to be classed as pensionable.

The maximum supplementary pension is NOK 327 742 at the current Basic Amount, with full accrual in accordance with the 1992 rules. If you have worked in Norway for less than 40 years, the pension will be reduced accordingly.

### Guarantee pension

Single persons receive the high rate, NOK 209 571, and married persons receive the standard rate, NOK 193 862.

### Earnings-related pension

The earnings-related pension is based on accrued pension savings and reflects your income over your lifetime.

If you are resident in Norway, you can use NAV's online service <u>'Your pension'</u> in order to calculate your pension.

If you live in Norway and want to apply for a pension, you must submit a claim to your local NAV office. If you have earned the entitlement to a pension from Norway, but live in another EEA country, you should contact the social security authorities in your country of residence.

### **Jargon busters**

- G: Abbreviation for National Insurance Basic Amount (see Basic Amount below).
  1 G = 1 x Basic Amount, 2 G = 2 x Basic Amount, etc.;
- **Basic Amount:** A standard amount that is used to calculate benefits and pensions, and which is set on 1 May each year. As of 1 May 2022, the Basic Amount is NOK 111 477, or about EUR 10 567;
- **Minimum pension level:** A guaranteed minimum retirement pension benefit from the National Insurance Scheme. You must be drawing 100% retirement pension and have at least 5 years of national insurance cover in order to be entitled to the minimum pension level. A condition of drawing your retirement pension before the age of 67 is that you must have accrued a pension that is at least equivalent to the minimum pension level. In practice, therefore, you will only be entitled to a minimum pension level when you reach the age of 67.

### Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the EU Commission's websites. The Commission is therefore not responsible for the content.

- <u>Retirement pension welfare and migration</u> (in Norwegian only)
- Your rights as a member of the National Insurance Scheme

The Commission's publications and websites:

<u>http://europa.eu/youreurope/citizens/work/retire-abroad/index\_en.htm</u>

### Who do you need to contact?

If you are resident in Norway, you must contact NAV: Either via NAV's website <u>https://www.nav.no/en/Home</u>, or at your local NAV office.

If you live in another EEA country, you must contact the social security authorities in your country of residence.

# **Social assistance**

### **Financial assistance**

This section provides information about who is entitled to financial assistance (*økonomisk stønad*) and supplementary allowance for persons who have lived in Norway for a short period (*supplerende stønad for personer med kort botid I Norge*), and what conditions apply to the benefits.

### In what situation can I claim?

### **Financial assistance**

If you are legally living in Norway and cannot provide for your basic subsistence costs through paid work, your savings, social security entitlements or other financial entitlements, you may be entitled to financial assistance.

### Supplementary allowance

If you are 67 years old or older, or have formal refugee status, are resident in Norway and entitled to permanent residency, but have lived only a short period in Norway and therefore only receive a small amount or nothing at all from the National Insurance Scheme, and you have no other income on which to live, you may be entitled to supplementary allowance.

### What conditions do I need to meet?

### **Financial assistance**

You must be legally resident in Norway.

You must have a permanent address.

You are not able to provide for your basic subsistence costs, and have exhausted all other options to provide for yourself.

### Supplementary allowance

You must be aged 67 or older, or you are aged between 18 and 67, and have a formal refugee status, with reduced earning capacity because of an injury, illness or defect by at least 50%.

You must be resident in Norway and be entitled to permanent residency in the Kingdom.

You may not spend more than 90 days abroad, consecutively or during the allowance period of 12 months.

To apply for supplementary allowance, you must apply to your local NAV office. You will be invited to appear at your local NAV office twice during the allowance period.

The allowance is means-tested. Any other income earned by you and/or your spouse, e.g. a pension from Norway or abroad, will be directly offset against the allowance.

Neither you nor your spouse may have savings of more than 0.5 G (Basic Amount), that is NOK 50 676 as of 1 May 2021.

### What am I entitled to and how can I claim?

### Financial assistance

Financial assistance is means-tested. Your need for assistance will be specifically and individually assessed. The NAV office is entitled and obliged to use its discretion, which means that it will assess what funds are necessary to ensure that you have sufficient funds to cover your subsistence costs. The assistance that you receive is intended to ensure that you become financially independent.

National advisory guidelines for assessing financial assistance have been issued, and some municipalities have set their own rules. These guidelines/rules are only intended to be used as a guide in assessing financial assistance.

In practice, it would be difficult to provide assistance for anyone under the age of 18, since parents are responsible for providing for children under the age of 18.

In order to receive financial assistance, you must submit an application to your local NAV office. As well as submitting your application, you are usually also required to attend an interview in person.

Read more about financial assistance here:

Financial Assistance (nav.no)

#### Supplementary allowance

Supplementary allowance is intended to ensure a minimum level of income for persons who have attained the age of 67, or have formal refugee status, and who have only lived in Norway for a short period and thereby accrued little or no entitlement to a retirement pension or a disability benefit from the National Insurance Scheme.

Supplementary allowance is means-tested. The maximum amount of the allowance for persons who have attained the age of 67, corresponds to the guarantee pension. For persons aged between 18 and 67 with formal refugee status, the maximum amount of the allowance corresponds to the minimum annual disability benefit. Any income or savings that the recipient and/or spouse may have will be taken into consideration and deductions taken from this maximum amount accordingly. Capital assets may also in principle be taken into account.

If you spend more than 90 days abroad, consecutively or during the allowance period, you will lose your entitlement to supplementary allowance.

You will be invited to attend your local NAV office twice during the 12 months' allowance period, and requested to present your passport or other travel documents. If you intend to travel abroad, you must notify NAV before you travel.

The allowance is granted for 12 months at a time, but the allowance period can be extended, in which case you would be required to attend your local NAV office in person. The allowance is granted without conditions of qualifying periods or completed periods of insurance.

Supplementary allowance is taxable.

If you wish to apply for supplementary allowance, you should contact your local NAV office.

Read more about supplementary benefit here.

### Jargon busters

- G: Abbreviation for National Insurance Basic Amount (see Basic Amount below).
  1 G = 1 x Basic Amount, 2 G = 2 x Basic Amount, etc.;
- **Basic Amount:** A standard amount that is used to calculate benefits and pensions, and which is set on 1 May each year. As of 1 May 2022, the Basic Amount is NOK 111 477;
- **Minimum annual disability benefit:** The absolute minimum that you can receive in disability benefit if you have earned full entitlement (40 years in Norway), regardless of what was calculated on the basis of your previous earnings.
- **Guarantee pension:** A guaranteed minimum retirement pension benefit from the National Insurance Scheme. In order to receive a full guarantee pension, you must have been a member of the National Insurance Scheme for 40 years. If you have been a member of the National Insurance Scheme for less than 40 years, the pension will be reduced accordingly.;
- You can find the rates for the guarantee pension level <u>here</u> (in Norwegian only);
- You can find the rates for the minimum annual disability benefit <u>here</u> (in Norwegian only).

# Forms you may need to fill in

Supplementary allowance: Follow link below and push "Form and application" on the right hand side:

• <u>https://www.nav.no/en/Home/Benefits+and+services/Relatert+informasjon/suppl</u> <u>ementary-benefit-for-persons-who-have-only-lived-a-short-period-in-norway</u>

# Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content.

- <u>Act</u> relating to supplementary benefit for persons who have lived in Norway only for a short period (in Norwegian only)
- Your rights as a member of the National Insurance Scheme

The Commission's publications and websites:

• <u>http://ec.europa.eu/social/main.jsp?catId=849&langId=en</u>

#### Who do you need to contact?

NAV: Via NAV's website <u>https://www.nav.no/en/Home</u>, or at your local NAV office.

# Unemployment

# **Unemployment benefit**

This section provides information about who is entitled to unemployment benefit (*dagpenger under arbeidsløshet*), and what conditions apply to the benefit.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

#### In what situation can I claim?

You may be entitled to unemployment benefit if you have become wholly unemployed, or if your working hours have been reduced by at least 50%. If it is your own fault that you are unemployed, there will be a waiting time of at least twelve weeks before any unemployment benefit can be paid.

#### What conditions do I need to meet?

You must either have had an income from paid work (pay) of at least 1.5 the Basic Amount (Grunnbeløpet) i.e. NOK 167 216 (EUR 15 850) in the preceding 12 months, or at least 3 times the Basic Amount, i.e. NOK 334 431 (EUR 31 700) during the 36 preceding months.

If you are an EEA citizen and have become unemployed in Norway without having earned this sufficient minimum income, you may still be entitled to unemployment benefit on the basis of work in another EEA country. In this instance you would be required to have worked the equivalent of full time for at least 16 weeks in another EEA country during the previous 23 months, or at least 32 weeks during the last 36 months.

It is a fundamental requirement that you must be a genuine job-seeker, i.e. willing and able to take any work, anywhere in Norway. You must be registered with NAV as a job-seeker and you may be required to document your job-seeking activities. If you refuse to take a suitable job, do not attend the NAV office when you are asked to, or are not actively looking for work, you may lose your entitlement to unemployment benefit for a period.

# What am I entitled to and how can I claim?

Unemployment benefit amounts to 62.4% of your previous income. Certain social security benefits that directly replace salary are included in the figure used for this calculation, e.g. sickness benefit, parental benefit and unemployment benefit. The highest figure that can be used is 6 G, i.e. NOK 668 862 at the current Basic Amount, which means that any income that exceeds 6 G will not be included when your unemployment benefit is calculated.

You will be paid 0.24% of the figure, 5 days per week. The table below shows examples of income and the corresponding unemployment benefit.

Gross pay NOK	200000	300000	400000	581 000	700000	1000000
Gross benefit NOK	124 800	187 200	249 600	362 543	362 543	362 543

If you are providing for one or more children under the age of 18, a fixed supplement of NOK 17 per day will be paid.

Unemployment benefit is classed as taxable income.

In order to receive unemployment benefit, you must apply electronically via NAV's website, or via a form which you submit to your local NAV office. Once you have fulfilled the conditions and the unemployment benefit has been granted, there is a waiting period of 3 days before the unemployment benefit will be paid. You must also report to NAV every 14 days, either electronically or using the employment status form; this includes confirming your status as a job-seeker. Unemployment benefit is paid in arrears every 14 days, once your job-seeking activities have been approved. Work, illness or any other reason why you cannot be regarded as a genuine job-seeker will result in a reduction or discontinuation of your unemployment benefit.

If you had an income from work of at least 2 G, i.e. NOK 222 954 at the current Basic Amount, you are entitled to unemployment benefit for up to 104 weeks. If your income was less than 2 G, you are entitled to unemployment benefit for up to 52 weeks.

# Jargon busters

- **G:** Abbreviation for National Insurance Basic Amount (see Basic Amount below). 1 G = 1 x Basic Amount, 2 G = 2 x Basic Amount, etc.;
- **Basic Amount:** A standard amount that is used to calculate benefits and pensions, and which is set on 1 May each year. As of 1 May 2022, the Basic Amount is NOK 111 477, or about EUR 10 567.

#### Forms you may need to fill in

- <u>Unemployment benefit Applications www.nav.no</u>
- Søknad om attest utstedelse av PD UD (application to receive unemployment benefit in another EEA country) <u>Opphold eller arbeid utenfor Norge - Søknader -</u> <u>www.nav.no</u> (in Norwegian only)

# Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the EU Commission's websites. The Commission is therefore not responsible for the content:

- <u>Unemployment benefit while unemployed National Insurance Act</u> (in Norwegian only)
- Your rights as a member of the National Insurance Scheme

The Commission's publications and websites:

• <u>http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index\_en.htm</u>

# Who do you need to contact?

NAV: Via NAV's website Contact us - nav.no

# **Moving abroad**

# Previous coverage abroad can count

This section provides information about what happens if you move between countries within the EEA area, or live and work in various EEA countries, and how this can affect the social security benefits you could receive from Norway.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK with integrated Protocol concerning medical treatment is applied.

### In what situation can I claim?

Different countries have different rules for social security benefits, but in accordance with EEA regulations, the social security schemes of EEA member countries must be coordinated. This means that any time you have built up accruals as a resident or employee in an EEA country must be taken into consideration when assessing your right to various social security benefits.

However, the basic principle is that you cannot be covered by the social security schemes and receive the same benefits from 2 countries at the same time.

If you are working in an EEA country, you are generally covered by the social security scheme in that country. If you are not working, you are usually a member of the social security scheme in the country in which you are resident. If you are working and living in Norway, you are therefore a member of the National Insurance Scheme.

If you have previously lived or worked in another EEA country, you may be entitled to social security benefits from that country, which can then affect your benefits in Norway. The same applies if you live in Norway and work in another EEA country, and vice versa.

#### What conditions do I need to meet?

The benefits that must be coordinated within the EEA area, and which can thereby affect your entitlement to Norwegian benefits, are as follows:

- sickness benefits;
- healthcare services;
- benefits for parents, such as parental benefit;
- benefits for occupational injury and occupational illness
- benefits for disability, such as disability benefit and work assessment allowance;
- retirement pension;
- benefits for survivors;
- unemployment benefits;
- family benefits such as child benefit, cash-for-care benefits and the transitional benefit.

#### Families with children

If you are working in, or receiving a pension from, another EEA country, then you are covered by the social security scheme of that country. Basically, you and your children may be entitled to benefits from that country, even if none of you are living there.

In some cases, you may be entitled to benefits from several countries. In these cases, the benefits are coordinated so that you do not receive duplicated benefits, or are left without any. If the benefit from the EEA country from which you should primarily be receiving benefits is lower than the equivalent benefit that you could receive from another EEA country from which you are entitled to benefits (for example, the country in which you are resident), you may receive an additional sum to make up the difference between these two benefits. Contact NAV for information about your case.

### If you are unemployed

As a general rule, you should receive unemployment benefit from the country in which you last worked. If you apply for unemployment benefit from Norway, it is a requirement that you must have had income from work in Norway prior to the unemployment. Periods of employment in other EEA countries can be added to the Norwegian period of employment and entitle you to unemployment benefit. Contact NAV for more information about your case.

#### Pension

If you are resident in Norway but have previously lived or worked in another EEA country, you may be entitled to a pension from that country. On the basis of information from you, NAV will contact the social security authorities in the other country. In accordance with EEA rules, pensions are calculated on the pro-rata principle. This means that your pension is paid on a proportional basis from each country in which you have accrued pension entitlements.

# What am I entitled to and how can I claim?

If you move to or from Norway, this will affect your entitlement to social security benefits, and you must notify NAV of your move. NAV may also be able to provide you with more information about how the move will affect your entitlement to social security benefits, what forms you need to fill in and what information you will have to provide.

# Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the EU Commission's websites. The Commission is therefore not responsible for the content.

- <u>Retirement pension welfare and migration</u> (in Norwegian only)
- Your rights as a member of the National Insurance Scheme

The Commission's publications and websites:

<u>http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/country-coverage/index\_en.htm</u>

# Who do you need to contact?

NAV: Online: <u>https://www.nav.no/en/Home</u>, or at your local NAV office.

# **Main residence**

# 'Resident' and 'employee' in Norway

This section provides information about what requirements you need to fulfil in order to be entitled to social security in Norway.

Regarding the UK the EEA/EFTA-UK Separation Agreement or the Convention on Social Security between Norway and the UK is applied.

#### In what situation can I claim?

The term 'habitually resident' is not used in Norwegian social security legislation and is consequently not defined by it.

Membership of the National Insurance Scheme is a fundamental requirement if you are to be entitled to Norwegian social security benefits. Generally, anyone who is resident in Norway is a member of the National Insurance Scheme. This also applies to persons who are resident abroad but who are working in Norway. Self-employed workers within the EEA are also included.

In order to be regarded as resident in Norway, you must have a legal right to reside in Norway, either via a work visa or via special agreements (such as the EEA agreement).

Your period of residence must have lasted at least 12 months, or have been intended to last for that period. Any assessment of the intended duration of residence will also evaluate objective criteria that may validate the information that you provide.

You cease to be a member if you leave Norway for a period of residence that lasts or is intended to last for more than 12 months, or more than 6 months per year for 2 or more consecutive years.

Anyone who lives abroad but works in Norway is required to have a legal right to work in Norway if they are to become a member of the National Insurance Scheme.

Irrespective of whether you are a member of the National Insurance Scheme through residence or work, your membership ceases if you start work abroad or on a ship that is registered abroad.

There are a number of exceptions to these main rules. For example, the diplomats of other countries do not become members of the National Insurance Scheme, even if they are both resident and working in Norway. The same applies to 'posted workers', i.e. workers who are posted by their employer abroad to work in Norway for a certain period, and through the EEA agreement or bilateral social security agreements are entitled to remain covered by the social security scheme of their homeland.

The National Insurance Scheme also has provisions that under certain conditions allow persons to have voluntary membership of the National Insurance Scheme.

Naturally, in order to be entitled to social security benefits, you must also fulfil the various conditions for each individual benefit.

#### Jargon busters

- **Habitual resident** this term is not part of Norwegian national legislation, but is defined in European law. <u>Click here for more information</u>. In practice, the term 'habitual resident' refers to the location which is central to your interests;
- **EEA Agreement** an agreement that includes Norway, Iceland, Liechtenstein and all the EU countries.

# Know your rights

The links below direct you to websites that describe your legal rights, but they are not part of the European Commission's websites. The Commission is therefore not responsible for the content:

- Norwegian Health Economics Administration (HELFO)
- Your rights as a member of the National Insurance Scheme

The Commission's publications and websites:

• <u>http://ec.europa.eu/social/main.jsp?catId=849&langId=en</u>

# Getting in touch with the EU

#### In person

All over the European Union there are hundreds of Europe Direct information centres. You can find the address of the centre nearest you at: <u>europa.eu/european-union/contact\_en</u>

#### On the phone or by email

Europe Direct is a service that answers your questions about the European Union. You can contact this service:

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by email via: <u>europa.eu/european-union/contact\_en</u>

# Finding information about the EU

#### Online

Information about the European Union in all the official languages of the EU is available on the Europa website at: <u>europa.eu/european-union/index\_en</u>

#### EU publications

You can download or order free and priced EU publications at: <u>publications.europa.eu/en/publications</u>. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see <u>europa.eu/european-union/contact en</u>).

#### EU law and related documents

For access to legal information from the EU, including all EU law since 1952 in all the official language versions, go to EUR-Lex at: <u>eur-lex.europa.eu</u>

#### Open data from the EU

The EU Open Data Portal (<u>data.europa.eu/euodp/en</u>) provides access to datasets from the EU.

Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

