

Terms and Conditions

1. The fund pays compensation to fund members in cases of accidents and sickness as further prescribed by these rules. The fund also supports preventive actions in the field of health promotion and preventive measures against disease according to item 5.
2. Those who belong to the fund and enjoy sick pay rights according to article 2.2.1 in the BSRB agreement on sick pay rights are entitled to receive sickness benefits or support from the fund on condition that it has been paid to the fund on their behalf for the minimum of six months prior to allocation.
3. Sickness benefits are paid from the fund as follows:
 - a. Sickness benefits are paid as of the time that contract-/statutory payment of wages from the employer ends.
 - b. Sickness benefits shall amount to 80% of the average total salary during the last 12 months. If the employment period is shorter the amount shall be determined by the average salary during that time.
 - c. It is permitted to pay sickness benefits proportionally if a fund member cannot in case of illness work full time upon doctor's advice.
 - d. It is permitted to pay sickness benefits for up to 60 days in case of chronic illness of the fund member's partner or children on the condition that he loses wages on account of them. The fund member shall nevertheless have reached one year of membership in order to qualify for this entitlement.
4. The fund members' right to sickness benefits on a 12- month basis is:
 - a. Employment period 6 to 12 months, 45 days.
 - b. Employment period longer than 12 months, 90 days, however such that the total period of payment from the employer and the fund will never be longer than 360 days.
If the period of payment from the employer alone reaches 360 days a payment of 45 days is also available.

Payment of sickness benefits cannot exceed the period during which the employee is hired.

5. The fund supports the following:
 - a. A fund member who has belonged to the union for 6 of the last 12 months receives a grant for physical therapy, therapeutic massage, acupuncture, chiropractic treatment, 1.000 kr. for each time, up to 25 times a year. Also for training at the Heart and Lung Centre or similar institutions. Payment for these cases cannot be more than 25.000 kr. a year.
 - b. A fund member who has belonged to the union for 6 of the last 12 months receives a grant for cancer screening for up to 3.400 kr. once a year. Also for checkup at the Icelandic Heart Association for up to 12.600 kr. once a year.
 - c. The fund participates in the travel expenses of fund members who need to travel between different parts of the country for operation or examination upon doctor's advice, on grounds of themselves, their partners or children, on condition that it has been paid to the fund on their behalf for 6 of the last 12 months. An application for

support must be filed to the State Social Security Institution. If the request is turned down, the fund pays 10.000 kr. for 250 – 400 km driving and 15.000 kr. for driving exceeding 400 km. Airfares up to 15.000 kr. are paid by the fund. It will be paid for a maximum of three journeys during a 12 month period. The fund administration is permitted to deviate from these criteria if important reasons are given.

- d. A fund member who has belonged to the union for 12 of the previous 24 months receives payment for up to 15.000 kr. a year against invoices from the following parties: health clubs, swimming pools, ski areas or a sports club. Also for health care deemed comparable by the fund administration. The fund does not support the buying of punch cards.
 - e. A fund member who has belonged to the union for 12 of the last 24 months receives a grant to adopt a child, 200.000 kr. for one time, for in vitro fertilization, 100.000 kr. for one time, and for artificial insemination, 21.000 kr. once a year.
 - f. A fund member who has belonged to the union for 12 of the last 24 months receives a grant for laser eye-surgery, 25.000 kr. for one eye or 50.000 kr. for both eyes. Also, a fund member receives a grant to buy glasses once every 48 months. The grant amounts to 50% of the cost that exceeds 45.000 kr., however no more than 40.000 kr.
 - g. A fund member who has been a union member for 12 of the last 24 months receives a grant for treatment at the NLFÍ Rehabilitation and Health Clinic in Hveragerði. The payment is 1.500 kr. per day for up to 20 days a year.
 - h. A fund member who has belonged to the union for 12 of the last 24 months receives a grant for treatment by the following acknowledged therapists: a social worker, a family consultant or a psychologist. The payment is 4.000 kr. for up to 15 times a year.
6. A grant of 100.000 kr. is paid in the case of a funeral on condition that the deceased was a fund member during at least 6 months before his death. A funeral grant is also paid on account of those who have retired or gone on pension after the establishment of the fund the 1.1.2001 and have been fund members during the last 6 months before retirement. A payment is also granted to fund members in the case of their children's funeral, aged 18 or younger. The grant is paid to the person in charge of the funeral arrangements.
 7. The fund management is permitted to make exceptions to the above-mentioned rules and allocate a grant in special circumstances that may result in the loss of salary or great expenses of the fund member due to his illness or that of close family members.
 8. A fund member who has belonged to a union for 12 of the last 24 months can apply for a grant because of dental cost. The grant amounts to 50% of the cost that exceeds 50.000 kr. during a period of 24 months, however no more than 150.000 kr. The right to have grants is not restored until 12 months after the end of the 24 month period.

It is possible to apply for the grant more than once during a 24 month period. Receipts/operation dates may never be older than 12 months.

9. A fund member who has belonged to the union for 12 of the last 24 months can apply for a grant to buy hearing-aid equipments. The grant amounts to 50% of the cost that

exceeds 50.000 kr., however no more than 150.000 kr. The grant refers to a purchase of two equipments during a 48 month period.

10. A fund member who has been working during the last six months before the birth of a baby and has a valid employment contract at the beginning of the maternity leave has a right to receive a grant. The grant amount is relative to the percentage of full-time equivalent which must be 25% minimum. The grant amount is 170.000 kr. if work is full time. The grant **doubles** in case of a multiple birth. The same rules apply in the case of adoption of children younger than 5 years of age. Half a grant is paid in the case of a miscarriage after 18 weeks of pregnancy and stillbirth. The grant has to be applied for within 18 months from birth.

11. Fund membership:

General rights. Fund members acquire right to allocation from the BSRB Benefits Fund after 6 or 12 months of premium payment.

The transfer of the right between funds. A fund member acquires right to allocation after one month of premium payment if he had, prior to that payment period, a right to allocation from the fund of another union, on condition that that fund granted a similar right to former members of the BSRB Benefits Fund.

During maternity leave. Fund members who go on maternity leave and choose to pay union fees for the duration of the maternity leave retain full rights.

During an unpaid leave. The right to allocation from the fund is cancelled during an unpaid leave of absence but the right is immediately restored at the first premium payment after the leave ends.

At retirement. The right to allocation from the BSRB Benefits Fund is cancelled when a fund member changes union and the fund only pays grants on account of the expenses of a union member while employed.

A fund member who retires because of age or disability retains his right for 6 months after retirement.

The unemployed who pay fees to unions which belong to the fund can apply for grants according to the following articles: 5a, 5b, 5d, 5h and 6. The unemployed do not acquire right during the period they are out of work but maintain the right they enjoyed while employed.

12. Applications and rules:

Applications and documents. Application for grants shall be made by filling in special forms that are available at the BSRB Benefits Fund office and with the fund's member unions. It is also possible to access application forms on the fund's website at <http://styrktarsjodur.bsrb.is>.

Originals of invoices stating the applicant's name and ID number, dates and amounts must be submitted. The stamp or symbol of the acknowledged therapist or firm that issues the invoice must figure on the invoice and receipts or operation dates must never be older than one year old at the time of application to the fund. All documents that the fund administration considers necessary each time shall accompany applications (see the BSRB Benefits Fund application form). Grants are paid out from the fund at least monthly. An application shall be submitted before the 15th of each month but, as a rule, grants are paid out on the last day of each month or the next working day thereafter.

The fund administration reserves the right to change the rules with 3 months notice as needed, whether it is in order to restrict or to expand the rules. This will be determined by the financial position of the fund each time.

Valid as of January 1st 2010