



krifa.dk

# We bring you a good working experience

As a member of Krifa you can get help and inspiration throughout your working life.

Read more about the many benefits of being a member in our union and our unemployment insurance fund.

***krifa***



## We really want you to whistle on your way to work and on your way back home

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**Job satisfaction is when you look forward to going to work. Even on a Monday morning. Or on a rainy day. It is when you feel properly prepared for your duties and when you continue to develop – professionally and personally. And it is also when you are protected by a financial safety net and feel secure in the knowledge that you can get assistance with your working life.**

**We want to give you security, assistance and inspiration, allowing you to enjoy complete job satisfaction.**

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### **We want to be your sounding board**

With more than 100 years' experience and more than 200,000 members, you can count on us to advise you on every aspect of your working life. We are the 4th largest trade union and unemployment insurance fund in Denmark, and we offer much more than the financial safety net of the fund and the legal expertise of the union.

### **Choose the offer that suits you both personally and financially**

No matter where you are in your working life, we have an offer to suit you. If you are active on the labour market, we can offer you both our unemployment insurance and our trade union packages Krifa Light, Krifa Basis, or Krifa Plus.

It is your choice, and you pay only for what you need. We also have an offer for you if you are a student, if you are self-employed, or if you are a senior citizen. So we really mean it when we tell you that we want to give you job satisfaction throughout your working life. You can read more about your options on the back of this leaflet.

### **You can stay with us even if you switch to another business sector**

All wage-earners are welcome in our ranks, and we have customers from business sectors of all kinds. This gives you peace of mind, in that you do not have to transfer to another trade union and unemployment insurance fund if you decide to continue your career in another business sector. And when you join us, you will of course retain your full seniority from your former unemployment insurance fund.

### **We offer you a host of modern solutions**

We resolve labour market conflicts primarily through dialogue and negotiation and, ultimately, legal action. For we believe that both wage-earners and employers depend on each other on today's labour market, so as we see it, the times of strikes and lockouts are long gone. We also offer you a wide variety of mobile and online services, such as podcasts and webinars to boost your job satisfaction and give you the edge in your working life.

# Choose the package that suits you

## **If you prioritize a low price, this trade union package is for you**

Krifa Light is for you who desires full legal coverage to the highest legal agency in Denmark. We can also check your employment contract, give a payout in events of a strike and lockout, and offer to sit as an assessor in events of it being professionally relevant and regarding your terms of employment.

## **Krifa Basis is for you, who want our most popular package**

Krifa Basis is more than just a union with full legal coverage to the highest legal agency in Denmark – and everything else from Krifa Light. It is also DKK 1.000 per year for further training or education in your field of experience, and access to our online IT courses where you can receive a diploma in e.g. Excel, PowerPoint or Word on different levels. Additionally we will check your salary and give advice before a salary negotiation, our consultants in both work wellbeing and stress are ready to help you further your carrier.

## **Krifa Plus is for you, who want the best of the best**

If you have chosen Krifa Plus you will receive everything in Krifa Basis and Krifa Light and so much more. You get extended legal counseling and will therefore always be able to talk to an attorney regarding your situation. Should problems arise at your job, the attorney will be with you every step of the way, should you wish it so. You will receive DKK 2.000 per year, for further

training or education in your field of experience. You can save up the supplement, in up to four years, and receive DKK 8.000 at once. Through the Arbejdslystkonsulentuddannelse you and your colleagues will receive the newest knowledge and tools to create a good working experience. We guarantee it will make a difference for you, your colleagues and your place of work. And it is completely free. You also get access to unlimited sessions with an individual Carrere counselor. As a member of Krifa Plus you will receive a free identity security, should you be a victim of identity theft, and a 10% discount on Krifas salary insurance (Lønsikring)

## **Common for all packages**

Pay quarterly or monthly – it is up to you. If you choose monthly, you will be charged a monthly fee of 15 DKK. Both union and unemployment insurance is tax deductible.

Additionally, as a member of Krifa, you will receive a long list of discounts. Get a 25% discount for LEGOLAND, 20% on Tivoli Friheden – and so much more.

Our unemployment insurance fund – Kristelig A-kasse – is for you if want a financial safety net

You can acquire our unemployment insurance in combination with a trade union packages to get optimum security, but you can also opt for stand-alone unemployment insurance. Our unemployment insurance fund can

support you with financial benefits if you lose your job, assistance with your job seeking efforts, subsidies for skills upgrading and training, and multiple online and mobile services to simplify management of your unemployment benefit forms. You will also be able to acquire our optional salary insurance (Lønsikring), giving you up to DKK 21,000 on top of your unemployment benefits if you lose your job.

## **Special circumstances**

If you are a student, check out all Krifas great offers for you at [krifastart.dk](http://krifastart.dk). If you are self-employed, see all the services Krifa Erhverv can offer you and your company at [krifaerhverv.dk](http://krifaerhverv.dk). If you are more than 55 years old, read about our special offers for you at [Krifa.dk/senior](http://Krifa.dk/senior).

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**You are most welcome to call us to learn more about how we can provide assistance, security and inspiration in your working life. We are ready by the phones all weekdays from 7 am – 8 pm.**

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## Krifa Plus

239 per month



### The good work life

Knowledge, inspiration & development (podcasts, webinars & e-mails)

Member-only offers and discounts up to 50 %

Job satisfaction advisory service

Online IT-courses

Up to DKK 8,000 in training/education subsidies

20 % discount on house and car insurance first year (In cooperation with NEM forsikring)

Job fulfilment counselling

Career counselling

Arbejdsløstkonsulentuddannelse (Value DKK 7,900)

Health check

### Challenges in the work life

Full legal coverage to the highest legal agency in Denmark

Option of as an assessor

Disbursement in events of strike or lockout

Stress counselling

Extended legal counselling

Identity security

### Unemployment Insurance

Unemployment Insurance  
Optional Pay Protection insurance  
Redeployment

485 per month

### Trade union + unemployment insurance

724 per month

## Krifa Basis

139 per month



### The good work life

Knowledge, inspiration & development (podcasts, webinars & e-mails)

Member-only offers and discounts up to 50 %

Job satisfaction advisory service

Up to DKK 1,000 in training/education subsidies

Online IT-courses

20 % discount on house and car insurance first year (In cooperation with NEM forsikring)

### Challenges in the work life

Full legal coverage to the highest legal agency in Denmark

Option of as an assessor

Disbursement in events of strike or lockout

Stress counselling

485 per month

624 per month

## Krifa Light

69 per month



### The good work life

Knowledge, inspiration & development (podcasts, webinars & e-mail)

Member-only offers and discounts up to 50 %

### Challenges in the work life

Full legal coverage to the highest legal agency in Denmark

Option of as an assessor

Disbursement in events of strike or lockout

485 per month

554 per month

**Get more information**  
**krifa.dk**

***krifa***