

Operational Procedures

The following operational procedures are valid from May 1st, 2018:

- **Sickness Pay:** The fund guarantees a full salary of up to 572,887 kr. per month for one year after the onset of sickness.
- **Parental Leave and Adoption:** Funds are granted due to the birth of a baby based on the length of parental leave taken, with a minimum amount of 105,000.00 kr. and a maximum amount of 210,000.00 kr. Additional funds are available for costs associated with adoption.
- **Cancer Screening:** Cancer Screenings are fully compensated.
- **Heart Disease:** Medical care following heart disease is fully compensated.
- **Medical Expenses:** For general medical expenses, members are asked to keep hold of their receipts for submission along with their application for funds. At the end of the calendar year, they require a statement of accounts from Icelandic Health Insurance which must be submitted along with receipts to support their application.
- **Physical Therapy and Massage:** The fund will cover half of the costs associated with physical therapy and massage treatment up to the amount of 40,000.00 kr. per year.
- **Funeral Grants:** The fund will administer funeral grants for diseased union members in the amount of 400,000.00 kr.
- **Physical Rehabilitation:** The fund will cover half of the costs of physical rehabilitation at H-L stöðin.
- **Fertility Treatment and IVF:** The fund will cover 50% of the cost of fertility treatment or IVF, based on the tariffs of the National Social Insurance Administration.
- **Psychiatric Treatment:** The fund will cover psychiatric treatment costs of up to 112,500.00 kr. per year, if certain conditions are met. The therapy must be deemed medically necessary and a doctor's referral note must accompany grant requests. The fund will pay for fifteen sessions every twelve months, for up to 7,500.00 kr. per session.
- **Health Spa:** The fund will cover up to half of the costs of a stay in a recognised health spa in Iceland, with a maximum grant of 100,000.00 kr. per year.
- **Visual and Hearing Aids:** The fund will contribute 50% towards the costs of visual and hearing aids, provided that an original bill is submitted. The fund will contribute up to 75,000.00 kr. for glasses and up to 150,000.00 kr. for hearing aids every 24 months.
- **Laser Eye Surgery:** For laser eye surgery, a grant is available for up to 75,000.00 kr. per eye.
- **Gait Analysis/Insoles:** The fund will contribute 75%, or a maximum of 20,000.00 kr. towards gait analysis and insoles if deemed medically necessary. It will contribute the same towards other minor walking aids.
- **Dentistry:** The fund will contribute towards half of all dental costs of over 50,000.00 kr. and up to 300,000.00 kr. although the grant can never exceed 125,000.00 kr. Cosmetic dentistry is not covered.
- **Health Improvement:** A grant is provided towards health improvement covering up to half of incurred costs not exceeding 20,000.00 kr. per calendar year. An original bill must be produced when applying for this grant.
- **Significant Health Care Expenses:** If a member incurs significant expenses seeking healthcare that is not covered above, a special request for a grant can be made to the ruling committee of the grants fund. The application must be supported by documentation and bills detailing the costs.

All applications for grants from the fund must be supported by valid, original receipts detailing the expenses incurred. Maternity grant applications must be supported by the relevant documentation as issued the by Maternity Fund of the National Social Insurance Administration. Bills from the previous calendar year are eligible for a refund. Bills from earlier years are not.