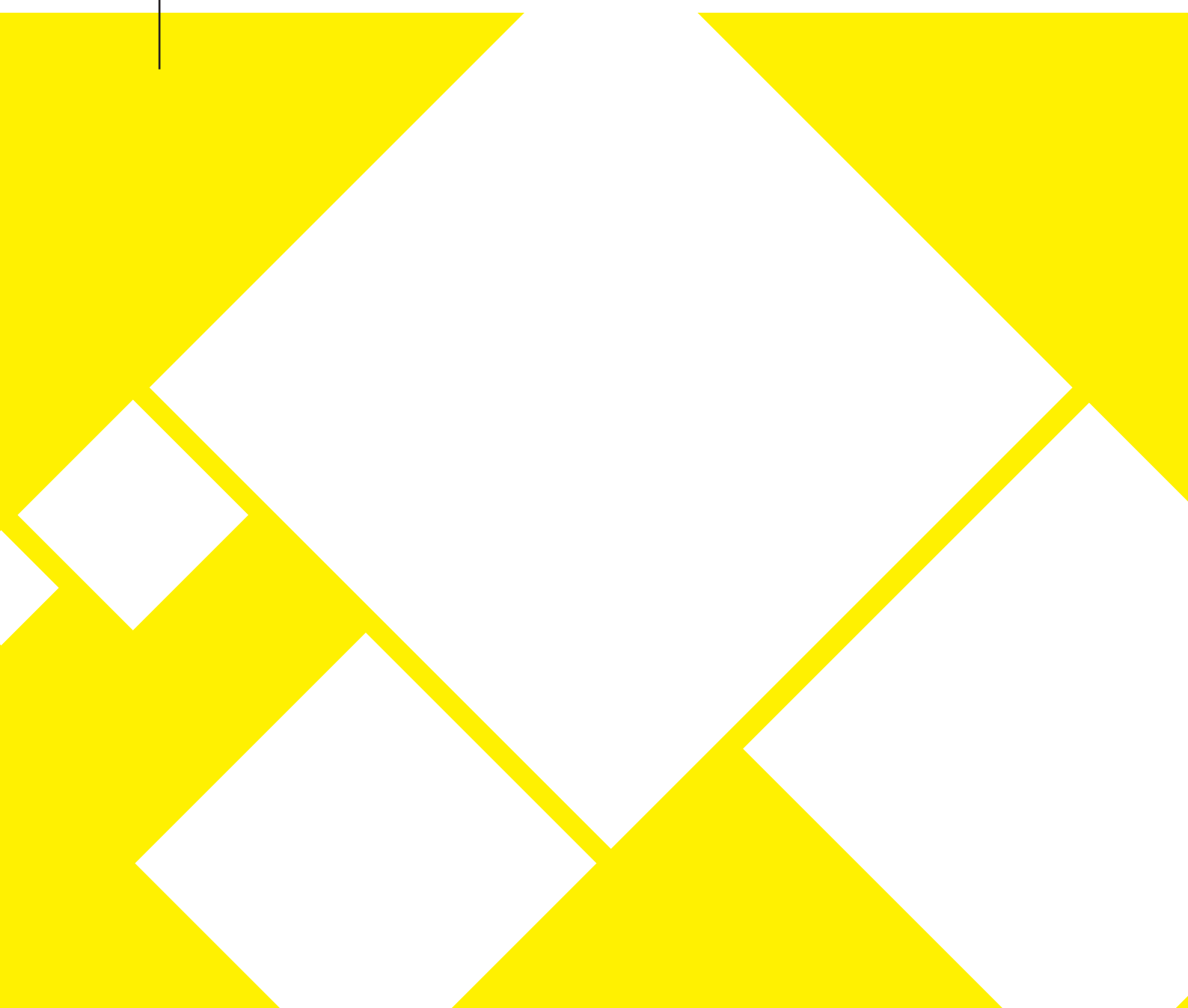




Norwegian Ministry
of Labour and Social Inclusion

The Norwegian Social Insurance Scheme

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This survey is intended for information purposes only, giving a general overview of the Norwegian Social Insurance Scheme. It has no value as a legal document. No rights may be derived from the information given herein. All claims for Social Insurance benefits must be founded on applicable legislation.

THE NORWEGIAN SOCIAL INSURANCE SCHEME

The main general social insurance schemes in Norway are the National Insurance Scheme, the Child Benefit Scheme, and the Scheme for Cash Benefit for Families with Small Children.

Benefits from the National Insurance Scheme are granted according to an act of 28 February 1997.

Child benefits are granted according to an act of 8 March 2002.

Cash benefit for families with small children is granted according to an act of 26 June 1998.

1 PERSONAL SCOPE OF THE NATIONAL INSURANCE SCHEME

As a general rule, all persons who are either resident or working as employees in Norway or on permanent or movable installations on the Norwegian Continental Shelf, are compulsorily insured under the National Insurance Scheme. The same applies to persons living in Svalbard (Spitsbergen), Jan Mayen, and the Antarctic and Sub-Antarctic dependencies (Bouvet Island, Peter I Island and Queen Maud Land), provided that they are employed by a Norwegian employer or were insured under the National Insurance Act prior to their stay in these areas. Compulsorily insured are also certain categories of Norwegian citizens working abroad.

Citizens from EEA countries working on Norwegian ships, except hotel and restaurant staff on cruise ships registered in the Norwegian International Ship's Register, are compulsorily insured. Foreign (not EEA) citizens not resident in Norway or any other Nordic country, who are employed on ships in foreign trade, registered in the regular Norwegian Ship's Register, are compulsorily insured only with regard to entitlement to occupational injury benefits and funeral grants. Persons of the same category, but employed on ships in the Norwegian International Ship's Register, are not compulsorily insured for any contingency.

Excluded from compulsory insurance are foreign citizens who are employees of a foreign state or of an international organisation. Under specified conditions, the same applies to persons with a short-term employment in the Realm and persons exclusively in receipt of pension from abroad etc.

The compulsory insurance coverage is maintained during a temporary stay abroad. A stay abroad of less than one year is regarded as temporary. If the person concerned takes paid work abroad, however, the insurance coverage terminates.

Persons who are not insured according to the above mentioned provisions, may apply for voluntary insurance, if certain conditions are met.

2 THE NATIONAL INSURANCE SCHEME'S BENEFITS

Persons insured under the National Insurance Scheme are entitled to old-age pension, survivors' pension, disability benefit, basic benefit and attendance benefit in case of disablement, technical aids etc., work assessment allowance, occupational injury benefits, benefits to single parents, cash benefits in case of sickness, maternity, adoption and unemployment, medical benefits in case of sickness and maternity and funeral grant.

Many benefits from the National Insurance Scheme are determined in relation to a basic amount (B.a.). This amount is annually adjusted by the King with effect from 1 May, in accordance with the increase in wages. In 2024, the average B.a. was NOK 122 225 and the B.a. per 1 January 2025 is NOK 124 028.

The rates of benefits given below apply per 1 January 2025.

3 FINANCING OF THE NATIONAL INSURANCE SCHEME

The National Insurance Scheme is financed by contributions from employees, self-employed persons and other members, employers' contributions and contributions from the state. Contribution rates and state grants are decided by the Parliament. Figures given here apply for 2025.

The following benefits are financed by contributions from the state only: Lump sum grants in case of maternity and adoption, grants to improve the functional ability of daily life, basic benefit, attendance benefit, guaranteed supplementary pension for persons disabled at birth or early in life, educational benefits, child care benefits, transitional benefits for survivors and single, divorced and separated parents, benefits for surviving family nurses, means-tested funeral grants and advance payments of maintenance payment for children that exceed the reimbursement from the parent liable.

Contributions from employees and self-employed persons are calculated on the basis of pensionable income. Contributions on pensionable income are not paid on income less than NOK 99 650. The contributions shall not exceed 25 per cent of income exceeding this threshold amount.

Cash benefits in case of sickness, maternity and unemployment are taken into account as pensionable income. The same applies to work assessment allowance and benefits to single parents.

The contribution rate for employees is 7.8 per cent of the pensionable income (gross wage income). The contribution rate for a self-employed person is 11.0 per cent of the pensionable income (income from self-employment). The contribution rate for other kinds of personal income (pensions etc.) is 5.1 per cent.

The employers' contributions are assessed as a percentage of paid out wages. The employers' contributions are differentiated according to where the enterprises are established. There are regional zones based on geographical situation and level of economic development. The employers' contribution rates in these zones vary from 0.0 per cent to 14.1 per cent.

Child benefits, cash benefit for families with small children and supplementary allowance for persons with short residential periods in Norway are financed over the State Budget.

4 OLD-AGE PENSION

As a consequence of the Pension Reform, the possibility of flexible drawing of old-age pensions for persons aged 62 to 75 has been introduced. In order to draw pension before attaining the age of 67, it is a condition that the person in question is entitled to a pension at the age of 67 which at least corresponds to the minimum pension level with a full social insurance period (40 years). Only from the age of 67 is there an unconditional right to a retirement pension.

The pension may be drawn fully or partially. The drawing alternatives are 20, 40, 50, 60, 80 and 100 per cent. Work and pension may be combined, without deductions being made in the pension. If one continues to work, additional pension entitlement is earned, up to and including the year in which one attains the age of 75, even if one has already started drawing the pension.

Pensions drawn with effect from 2011 and later will be subjected to a life expectancy adjustment. Life expectancy adjustment is a mechanism whereby the pensionable age or the pension level is linked with the development in the population's life expectancy. When the life expectancy of the population increases, one will have to work a little longer in order to be entitled to the same annual pension, because the pension entitlement one has earned will have to be divided on a longer life expectancy.

The life expectancy adjustment occurs by dividing one's pension capital by an annuity divisor. The divisor is determined on the basis of the remaining life expectancy at the time pension drawing begins. This mechanism entails that the annual pension amount will be higher, the longer pension drawing is deferred. The provisions on pension drawing are designed to be neutral, meaning that the sum of the old-age pension one receives during one's period as a pensioner, shall be independent of when pension drawing starts.

The pension reform has also had an impact on the indexation provisions. Pensions in payment are indexed with the average of wage and price growth. The rates for the minimum pension level and the guaranteed pension is regulated in the same way. Pension rights in the course of acquisition are indexed to the average wage rate.

As a consequence of the pension reform, new provisions have also been introduced for pension calculation for persons born after 1953. For persons

born in the years 1954–1962, the old age-pension will consist of proportional parts calculated according to the new and the old earning provisions. Persons born in 1963 or later will have their entire pension calculated according to the new earning provisions. The old provisions are described in Section 4.1, and the new provisions are described in Section 4.2.

4.1 Old-age Pension – old provisions

Old-age pension consists of a basic pension, a supplementary pension and/or a special supplement. For old-age pensions drawn with effect from 2011 or later, for persons born in 1943 or later, a pension supplement is granted instead of the special supplement.

Basic pension, supplementary pension and/or special supplement or pension supplement is divided by the person's annuity divisor at the time of drawing, and then adjusted depending on whether the pension is drawn fully or partially.

4.1.1 Basic Pension

Persons, who are insured for pension purposes and who have a total insurance period of five years between the age of 16 and the year they become 66, are entitled to a basic pension. The condition of present insurance affiliation does not apply to persons who have been insured for at least 20 years (on the basis of periods of residence etc.) or are entitled to a supplementary pension, cf. Section 4.1.2.

The basic pension is calculated on the basis of the insurance period and is independent of previous income and contributions paid. A full basic pension requires an insurance period of minimum 40 years. If the insurance period is shorter, the basic pension will be proportionally reduced. For persons who are not insured for pension purposes and who have less than 20 years of insurance (based on residence periods etc.), the basic pension is calculated on the basis of the same number of years as the supplementary pension.

As a starting point, a full basic pension equals 100 per cent of the B.a. (NOK 124 028). However, the full basic pension will be 90 per cent of the B.a. (NOK 111 625) if the pensioner's spouse (or a cohabitant whom he/she previously was married to, has or has had children together with or has

been living with for at least 12 of the last 18 months) receives pension or has an annual income exceeding 2 B.a. (NOK 248 056).

The basic pension is divided by the person's annuity divisor at the time of drawing, and then adjusted depending on whether the pension is drawn fully or partially.

4.1.2 Supplementary Pension

The aim of the scheme is to maintain, to a certain degree, the accustomed standard of living upon retirement.

A person is entitled to a supplementary pension if his/her annual income exceeded the average B.a. of any year for five years after 1966. Full credit (pension points) is given for income up to 6 B.a. (NOK 733 350).

Furthermore, 1/3 of income between 6 B.a. and 12 B.a. (NOK 1 466 700) is credited as pensionable income. (Before 1992, income up to 8 B.a. (NOK 977 800) was credited at full rate, and income between 8 B.a. and 12 B.a. at 1/3.) Income exceeding 12 B.a. is disregarded.

The amount of the supplementary pension depends on the number of pension earning years and the annual pension points. A full supplementary pension requires as a general rule 40 pension-earning years. In the case of less than 40 pension-earning years, the pension is reduced proportionally.

Pension points are computed for each calendar year by dividing the pensionable income up to 6 B.a. (before 1992: 8 B.a.) minus 1 B.a., with the B.a. Income between 6 B.a. (before 1992: 8 B.a.) and 12 B.a. is divided by 3 B.a.

Example: If the pensionable income was six times the average B.a. in 2024:

$(6 \times \text{NOK } 122\,225) - \text{NOK } 122\,225 = 5$ pension points

NOK 122 255

The maximal pension point, which can be credited for any one year, is 7.

From 1971 through 1991 the maximal pension point was 8.33.

A full annual supplementary pension is 42 per cent (supplementary pension percentage) of the amount which appears when the current B.a. is multiplied by the average pension point figure for the person's twenty best income years (final pension point). If the person concerned has earned pension points for less than twenty years, the average of all pension point

figures credited is used. For years prior to 1992, the supplementary pension percentage is 45. The supplementary pension is then divided by the pensioner's annuity divisor at the time of drawing, and then adjusted depending on whether the pension is drawn fully or partially.

Persons who are taking care of children under 7 years of age and of disabled, sick and elderly persons at home, are credited a pension point figure in the supplementary pension scheme up to 3.00 (per year for the years 1992–2009). In 2025 this corresponds to pension earning based on income from work of NOK 488 900. For years after 2010, they are credited an annual pension earning of 18.1 per cent of 4.5 B.a.

4.1.3 Special Supplement/Pension Supplement

Pensioners who have no, or only a small, supplementary pension, are entitled to a special supplement from the National Insurance Scheme. For the right to the special supplement, it is a condition that the person in question has been insured under the National Insurance Scheme for a total of at least five years between the age of 16 and up to and including the year the person turns 66, and that the coverage has included benefits under the pension chapters of the National Insurance Act.

A full special supplement is payable if the insurance period is at least 40 years, and equals 100 per cent of the B.a. (NOK 122 225). The special supplement is reduced proportionally in the case of a shorter period. There will be a NOK for NOK reduction in the special supplement for any supplementary pension received by the pensioner.

To pensions drawn with effect from 2011 or later, for persons born in 1943 or later, a pension supplement is granted instead of the special supplement. The pension supplement equals the difference between the minimum pension level and the pension basis (basic pension and supplementary pension).

The minimum pension level is determined with several rates, depending on marital status and the income of the spouse/cohabitant. A person, with at least 40 years of insurance, is entitled to an unreduced minimum pension level at the age of 67. If the insurance period is shorter, the pension supplement is reduced proportionally.

4.2 Old-age Pension – new provisions

According to the new provisions, old-age pension consists of an income-based pension, calculated on the basis of previous income, cf. Section 4.2.1. A guaranteed pension will be granted to persons who have earned no, or only a small, income-based pension, cf. Section 4.2.2.

4.2.1 Income-based Pension

All pensionable income earned between the ages of 13 and 75 counts towards the pension.

For each year of pension earning, a pension capital is accumulated. The annual pension earning equals 18.1 per cent of pensionable income. All income up to a ceiling of 7.1 B.a. (NOK 867 798) is included.

The income-based pension is determined on the basis of the pension capital at the time of drawing. The pension capital is then converted to an annual pension by dividing it by the pensioner's annuity divisor. The annuity divisor reflects the remaining life expectancy at the time of drawing.

4.2.2 Guaranteed Pension

Persons, who are insured for pension purposes and who have a total insurance period of five years between the age of 16 and the year they become 66, are entitled to a guaranteed pension. The condition of present insurance affiliation does not apply to persons who have been insured for at least 20 years (on the basis of periods of residence etc.).

The guaranteed pension is granted at two different rates, depending on marital status and the income of the spouse/cohabitant. The guaranteed pension is determined on the basis of the insurance period, and is independent from both previous income and paid contributions. Full guaranteed pension is granted to persons who have been insured for at least 40 years. The guaranteed pension is reduced proportionally in the case of a shorter insurance period than 40 years.

The guaranteed pension is reduced by 80 per cent of the income-based pension.

5 SURVIVORS' BENEFITS

5.1 Changes in the National Insurance Act's benefits for survivors

With effect from 1 January 2024, changes were made in the National Insurance Scheme's benefits for survivors. The former scheme with a pension for a surviving spouse and former family carer has been replaced by a scheme where the survivor receives, for a limited period, an allowance for adjustment, called adjustment allowance. Furthermore, a pension is given to surviving children for a longer period and with a higher amount than before 2024.

5.2 Benefits to surviving spouse

Under certain conditions, a surviving spouse may be entitled to survivor's benefits from the National Insurance Scheme (adjustment allowance, childcare allowance, additional allowances, and allowance for tuition fees, etc.). The same applies to cohabitants who have previously been married to, or have children with, the deceased. It is a condition that the marriage, or cohabitation, lasted for at least five years, or that the survivor has or previously had children with the deceased or is taking care of children who are younger than 18 with at least half of the full time. It is also a condition that the survivor is under the age of 67, has not started drawing old-age pension and is not entitled to full disability benefits from the National Insurance Scheme etc.

The survivor must be insured under the National Insurance Scheme. The deceased must similarly as a general rule have been insured or have received a pension or disability benefit from the National Insurance Scheme in the last five years immediately prior to death. Certain exceptions apply from these conditions. For example, the condition that the survivor must be insured under the National Insurance Scheme is waived if either the deceased or the survivor has at least 20 years of residence in Norway.

A divorced person who has been fully or essentially supported by contributions from the deceased, may be granted survivor's benefits if the marriage lasted for at least 25 years, or at least 15 years if the former spouses had children together. The benefit is terminated if the beneficiary re-marries.

Full annual adjustment allowance amounts to 2.25 B.a (NOK 279 063). If the deceased were insured under the National Insurance Scheme for less than 40 years, the benefit is reduced proportionately.

The adjustment allowance is means-tested. It is reduced by 45 per cent of earned income that exceeds 0.5 B.a annually (NOK 62 014). Certain benefits from the National Insurance Scheme are equated with earned income.

The adjustment allowance may be granted for up to three years after the deceased's death. It is possible to extend the benefit period by up to two years if the survivor is undergoing necessary and appropriate education or needs other measures to get work. As a starting point, there will be a requirement to be in work or work-oriented activity during the benefit period. People over a certain age, with a weak connection to work life, may be exempted from the time limit and from the activity requirement.

A surviving spouse who received a survivor's pension at the start of 2024 retains the benefit he or she received, without any requirement of activity. The scheme with a time limit is nevertheless applied to these benefits as well, but exceptions apply.

Surviving spouse, etc. who needs education or training that is necessary and appropriate for the person concerned to be able to get or keep a job, may be entitled to additional allowances and allowance for tuition fees. Subsidy to cover school fees is given on the basis of the rates for tuition fees from the Norwegian State Educational Loan Fund (Lånekassen).

The additional allowances may fully or partially cover expenses for daily travel in connection with vocational training or completion of the education, expenses for journeys home from their place of study, necessary expenses for relocating in connection with their education or in connection with work after their education has been completed, necessary expenses for the care of children in connection with vocational training or completion of their education, necessary extra expenses for housing in connection with vocational training or completion of their education, and documented expenses for teaching aids. Relocation allowance may also be given to a survivor who must relocate to start work in another place. Allowance for the supervision of children may also be given to a member who is registered with the Norwegian Employment and Welfare Agency as a genuine job seeker.

Surviving spouse, etc. who must entrust the necessary care of children to others due to work or that they establish their own business, may be entitled to childcare allowance. In this case, the benefit amounts to 64 per cent of the expenses for childcare, limited to NOK 57 480 per year for the first child, NOK 74 976 for two children and NOK 84 972 for three or more children. The allowance is lost if the income exceeds 6 B.a (NOK 744 168).

5.3 Benefits for former family carers

A person who for at least five years has had the necessary supervision and care of a close relative is, under certain conditions, entitled to adjustment allowance, allowance for tuition fees and additional allowances.

It is a condition that the former family carer is insured under the National Insurance Scheme. It is, as a starting point, also a condition that the former family carer was insured under the National Insurance Scheme for at least five years up until the care relationship ended.

Furthermore, the carer must have been unmarried for at least five years during the care relationship and be unmarried when the claim for benefit is made. The person who was cared for must have received a pension from the National Insurance Scheme or have been insured under the National Insurance Scheme with a membership that included the pension chapters of the National Insurance Act for at least five years up until the care relationship ended. The care relationship must have meant that the carer has essentially been unable to support himself/herself through other work. The care relationship must have resulted in the carer not being able to support himself/herself through their own work after the care relationship ended. It is also a condition that the carer does not have sufficient means of subsistence.

Full annual adjustment allowance amounts to 2.25 B.a (NOK 279 063). If the former family carer was a member of the National Insurance Scheme for less than 40 years, the benefit will be reduced proportionately.

Additional allowances and allowances for school fees may be granted so that the person in question can get into work. Reference is made to the presentation of these benefits in section 5.2.

5.4 Children's pension

For children under the age of 20, a children's pension may be granted under certain conditions if one or both parents are deceased. It is, as a starting point, a condition that the child is insured under the National Insurance Scheme, but exceptions to this condition applies, for example, where one of the parents has at least 20 years of total residence. The deceased must also have been insured under the National Insurance Scheme for at least five years immediately prior to the death or received a pension or disability benefit from the National Insurance Scheme in the last five years before the death. Certain exceptions apply to this condition.

If one of the parents is dead, the full annual children's pension amounts to 1 B.a (NOK 124 028) for each child. Full children's pension is granted when the deceased parent had been insured under the National Insurance Scheme for at least 40 years. If the insurance period was less than 40 years, the pension will be reduced proportionately.

If both parents are dead, the full annual children's pension amounts to 2.25 B.a (NOK 279 063) for each child. Full children's pension is granted when at least one of the parents was insured under the National Insurance Scheme for at least 40 years. If neither parent had 40 years of insurance, the pension is reduced proportionally based on the insurance period of the parent with the longest period.

The children's pension is lost if the child is adopted by a married couple, if a spouse adopts the other spouse's child. The pension is reduced proportionally if the child is entitled to disability benefit.

Children who received children's pension at the start of 2024 will have their pension recalculated according to the new rates if this gives the child a higher payment. If the child is paid more according to the rules that applied before 2024, the child keeps their pension as is.

6 DISABILITY BENEFITS

Disability benefits comprise disability benefit, basic benefit and attendance benefit.

6.1 Disability benefit

An insured person between 18 and 67, whose income capacity is permanently reduced by at least 50 per cent due to illness, injury or defect, is entitled to a disability benefit. For an insured person who is receiving work assessment allowance when the claim for disability benefit is made, it is sufficient that the income capacity is permanently reduced by 40 per cent. As a main rule, it is required that he/she has been insured for at least five years immediately prior to the contingency.

The benefit is payable as long as the person remains insured. This requirement does not apply if the person has been resident in the Realm for at least 20 years. A person who has been a resident for less than 20 years, is entitled to a disability benefit solely based upon previous income.

The disability benefit is calculated on the basis of the average pensionable income of the best three of the previous five years before the onset of disability. Income exceeding 6 B.a. (NOK 744 168) is not taken into account. The disability benefit rate per year is 66 per cent of the calculation basis. The yearly minimum is 2.329 B.a. (NOK 288 861) for persons living with a spouse/cohabitant, but is 2.379 B.a. (NOK 295 063) if the person subsequent to 31 December 2014 receives a recalculated disability pension. For others, the yearly minimum is 2.529 B.a. (NOK 313 667).

Future insurance periods up to and including the year in which the person attains the age of 66 are taken into account. Limitations apply if the person has had periods of some length abroad. If the total of previous and future insurance periods is less than 40 years, the disability benefit is proportionally reduced.

Insured persons born disabled or having become disabled before reaching the age of 26, are entitled to a higher yearly minimum benefit. The yearly minimum is 2.709 B.a. (NOK 335 992) for persons living with spouse/cohabitant and 2.959 B.a. (NOK 366 999) for others. However, the requirements of sickness and documentation are stricter than the requirements that apply for the general determination of disability.

In the case of partial disability, the benefit is reduced proportionally.

A supplement of up to 40 per cent of the B.a. (NOK 49 611) is on certain conditions granted for each supported child under the age of 18. The supplement are income-tested.

When the disability benefit is awarded, a limit for additional income is determined. This limit equals the insured person's expected income after disability (if less than full disability), plus 0.4 B.a. If the person has a pensionable income above this limit, the benefit will be reduced proportionally. However, the degree of disability is not reassessed.

6.2 Basic Benefit and Attendance Benefit

An insured person, who due to permanent illness, injury or defect has certain necessary extra expenses, may be entitled to basic benefit.

A basic benefit is granted if the disability (illness, injury or defect) involves extra expenses at least equal to, or above, the lowest basic benefit rate. There are six basic benefit rates, which are adjusted each year by Parliament. Annual rates in 2025 are:

NOK 9 024, NOK 13 752, NOK 18 024, NOK 26 544, NOK 35 964 and NOK 44 928.

An attendance benefit may be granted if the disabled person needs special attention or nursing. There are four attendance benefit rates, which are adjusted by Parliament. Annual rates in 2025 are:

NOK 16 152, NOK 32 304, NOK 64 608 and NOK 96 912.

The three highest rates are only granted to persons under the age of 18.

Parents providing special attention and nursing for a child which have received attendance benefit for at least three years, are entitled to attendance benefit for three months after the attention and nursing has come to an end due to the death of the child.

The basic benefit and the attendance benefit are reduced accordingly if granted in addition to a National Insurance pension that is reduced due to reduced insurance periods. The basic benefit and the attendance benefit are, however, not reduced due to reduced insurance periods in cases where the benefit is granted independently, i.e. not as an addition to a pension.

7 BENEFITS FOR IMPROVING ABILITY TO WORK AND FUNCTION IN EVERYDAY LIFE (TECHNICAL AIDS)

Insured persons may be entitled to benefits for improving their ability to work and their ability to function in everyday life if residing in Norway.

Benefits for improving the ability to work are granted to insured persons who, due to illness, injury or defect, have had a permanent reduction of their ability to work, or have had the choice of occupation or work place considerably reduced. Benefits are granted in connection with measures that are necessary and appropriate in order to obtain or keep suitable work.

An insured person whose ability to function in everyday life is considerably and permanently reduced due to illness, injury or defect, is granted benefits necessary in order to improve his or her everyday life-function, or in order to be able to be nursed in his or her own home.

The benefit may be given as loan, grant to or monetary loan for the purchase of technical aids, glasses, hearing aid, delineator for tailoring, guide dog, reading and secretarial aid for blind and visually impaired persons, interpreter for deaf and hearing impaired persons, interpreter and escort assistance for deaf-blind persons, motor vehicle or other means of transportation, orthopaedic aids, breast prosthesis, prosthesis for facial defects, eye prosthesis, wigs etc.

8 WORK ASSESSMENT ALLOWANCE

Insured persons may be entitled to work assessment allowance if they have been insured for at least five years immediately prior to claiming the allowance. An insurance period of one year is sufficient if the claimant was insured when the working capacity was reduced, and the insurance periods after the age of 16 are at least equal to the periods without insurance, or if the claimant after the age of 16 has been insured with the exception of maximum five years.

Work assessment allowance is granted to insured persons between the ages of 18 and 67 whose working capacity is reduced by at least 50 per cent due to illness, injury or defect. Work assessment allowance shall cover

living expenses and is normally granted when the person in question is undergoing active treatment or vocational measures, or when the person in question has tried such measures and is still considered to have a certain possibility of becoming employed, and is being followed up by the Norwegian Labour and Welfare Service.

The insured person may, as a general rule, receive work assessment allowance for up to three years. There are separate rules for extension beyond the ordinary period.

Work assessment allowance is calculated on the basis of the pensionable income the year before the working capacity was reduced by at least 50 per cent. The work assessment allowance shall, however, be calculated on the basis of the average pensionable income of the last three calendar years prior to the contingency, if this results in a higher basis. The maximal calculation basis is 6 B.a. (NOK 744 168). The benefit rate per year is 66 per cent of the calculation basis, and is paid for five days a week. Insured persons who had low, or no, pensionable income before the working capacity was reduced by at least 50 per cent, is guaranteed a minimum annual benefit of 2,041 B.a. (NOK 253 141). For persons under the age of 25 the minimum benefit is 2/3 of 2,041 B.a (NOK 168 761). In addition, a child supplement of NOK 37 is granted for each dependent child under the age of 18. The supplement is paid for five days a week.

Supplementary allowances can be granted to insured persons between the ages of 18 and 67. These allowances shall fully or partially compensate for expenses which they have incurred while undergoing vocational measures.

9 HEALTH CARE BENEFITS

All persons insured in the Norwegian Social Insurance Scheme are granted free accommodation and treatment, including medicines, in hospitals. This follows from the provisions of the Act on Specialist Health Care and the Act on Mental Health Care. In the case of treatment given outside hospitals, the provisions of the Health and Care Services Act and the National Insurance Act apply.

For treatment outside a hospital by a doctor (a general practitioner or a specialist), a psychologist or physiotherapist, and also for prescriptions of

important medicines and for transportation expenses in connection with examination or treatment, the patient has to pay a share of the cost. The municipality, the regional health authority and/or the National Insurance cover the remaining part of the expenses. As per 1 January 2025 the cost-sharing amount in connection with treatment by a general practitioner is NOK 179 for each consultation, and by a doctor in the specialist health service or a specialist in clinical psychology NOK 403. For important medicaments and medical devices, the cost-sharing amount is 50 per cent of the cost of the prescription (maximum NOK 520 per prescription). For reiterated prescriptions a new cost-sharing amount shall be paid when a supply equal to three months' consumption has been received.

There are exemptions from the cost-sharing provisions for certain diseases and groups of people. Children under the age of 16 are completely exempted from cost-sharing for health services. Children under the age of 18 are exempted from cost-sharing for psychotherapy and dental treatment. Necessary medical examinations during pregnancy and after confinement are free. Persons who have attained the age of 67 and who are drawing full old-age pensions, are exempted from cost-sharing for important medicinal products, provided that the pension does not exceed the minimum pension level. In addition, old-age pensioners, recipients of disability benefit and persons receiving pensions from the collectively bargained AFP scheme, who receive special supplement from the National Insurance Scheme, are exempted from cost-sharing.

There is an annual cost-sharing ceiling which relates to expenses for treatment by physicians and psychologists, important medicines/medical devices, transportation expenses related to examination and treatment, physical therapy, some forms of dental treatment that is subject to reimbursement, accommodation fees at rehabilitation centres and treatment abroad. After the ceiling has been reached, a card is issued giving entitlement to free treatment and benefits as mentioned, for the rest of the calendar year. The ceiling is set by the Parliament on a yearly basis. For 2025 it is set at NOK 3 278.

10 DAILY CASH BENEFITS IN CASE OF SICKNESS, MATERNITY ETC.

10.1 Daily Cash Benefits in Case of Sickness

An insured person who has an annual income of at least 0.5 B.a. (NOK 62 014) is entitled to daily cash benefits in case of sickness if he/she is incapable of working due to sickness. It is, as a general rule, required that the occupational activity has lasted for at least 4 weeks prior to onset of sickness.

Daily cash benefits for employees equal 100 per cent of pensionable income, and are paid from the first day of sickness for a period of 260 days (52 weeks). Daily cash benefits in case of sickness are paid by the employer for the first 16 calendar days, and thereafter by the National Insurance Scheme. During the period in which daily cash benefits are paid by the employer, no minimum income level is required. Income exceeding 6 B.a. (NOK 744 168) is not taken into account.

Self-employed persons get sickness benefits corresponding to 80 per cent of pensionable income from the 17th day of sickness for a period of 248 days. By voluntarily paying a higher rate of contributions, self-employed persons may receive 80 per cent of pensionable income from the first day of sickness or 100 per cent from the seventeenth day of sickness or the first day of sickness.

Old-age pensioners have no reduction in their pension when maintaining an earned income. Daily cash benefits in case of sickness are granted to insured persons between 62 and 67 years of age, irrespective of whether they have started to draw their pensions. Insured persons between 67 and 70 years of age are entitled to daily cash benefits in case of sickness for up to 60 days if the earned income exceeds 2 B.a. (NOK 248 056). Daily cash benefits in case of sickness are not granted to insured persons who have attained the age of 70.

10.2 Daily Cash Benefits in Case of Absence from Work

10.2.1 Care benefits

An insured employee who is absent from work due to necessary care for a sick child at home or in a health institution, is entitled to daily cash benefits (care benefits) up to 10 days per calendar year, or 15 days if taking care of more than two children. Parents may receive such benefits up to and including the year of the child's 12th birthday. If the child has a chronic or long-term illness or is disabled, the benefits may be received up to and including the year of the child's 18th birthday. An employee with children who has a disability or a chronic or long-term illness may receive such benefits for 10 extra days per child who has a chronic or long-term illness or is disabled.

The number of days is doubled for single parents.

When only one of the parents has custody of the child, the parents may agree to divide the period of entitlement to benefits between them.

An insured employee is entitled to care benefits during necessary care for children under 12 years of age, or 18 years of age as described above, if the person providing daily child care is sick, or prevented from taking care of the child because he/she is accompanying another child to treatment or examination. An insured employee is also entitled to care benefits during absence from work when the child due to sickness needs a follow-up doctor's visit etc., even if the child is not sick or in need of care that particular day.

Care benefits are calculated as daily cash benefits for the person's own sickness (sickness benefits) and paid by the employer up to 10 days during a calendar year. If the employee is entitled to receive benefits for more than 10 days, the employer is obliged to pay, but will get a refund from the National Insurance Scheme.

If the employee only is taking care of a child over 12 years of age, who has a chronic or long-term illness or is disabled, the employer will get the costs refunded in full by the National Insurance Scheme (i.e. from the first day of absence).

Self-employed persons and freelancers are entitled to care benefits from the National Insurance Scheme to the same extent as employed persons.

Care benefits are paid by the National Insurance Scheme from the 11th day. If the self-employed person or the freelancer only has care for a child with a chronic or long-term illness or a disability who has attained the age of 12 years, the National Insurance Scheme covers the care benefits fully (from day one). The care benefits are calculated as sickness benefits, but given with 100 per cent of pensionable income up to 6 B.a. (NOK 744 168).

10.2.2 Attendance allowance and training allowance

An insured occupationally active person who cares for a child under the age of 18 who, due to illness or injury, needs constant supervision and care, is entitled to daily cash benefits (attendance allowance) from day one. If necessary, up to two care givers may receive the allowance at the same time. No upper age limit applies in the case of mentally handicapped children who need constant supervision and suffers from a serious or potentially fatal disease or injury.

The allowance is calculated according to the same rules as sickness benefits from the National Insurance Scheme and is given at 100 per cent of the basis for calculation up to 6 B.a. (NOK 744 168), until the child's 18th birthday, provided that the conditions are met. The allowance may be graded down to 20 per cent when the child is supervised by others in an established supervision or relief arrangement (kindergarten, school etc.). If the child dies during the benefit period, attendance allowance may be paid for up to six weeks or three months, depending on how long the benefit was provided before the death.

An insured occupationally active person taking care of close relatives or friends at home during the terminal phase is entitled to daily cash benefits (attendance allowance) from the National Insurance Scheme for a period of up to 60 days for each patient. The benefit may be granted to two persons caring for the same patient.

An insured occupationally active parent is entitled to cash benefits (training allowance) while attending approved training courses in order to improve his/her ability to take care of a child who is disabled or sick over a long period. There is no age limit on this allowance. Training allowance is calculated according to the same rules as sickness benefits from the National Insurance Scheme, and is given at 100 per cent of the calculation basis up to 6 B.a. (NOK 744 168).

Self-employed persons and freelancers are entitled to attendance allowance and training allowance from the National Insurance Scheme to the same extent as employed persons.

10.3 Cash benefits in Case of Maternity and Adoption

10.3.1 Pregnancy benefits

An employee who, according to law, has to refrain from working for a certain period prior to confinement due to hazardous working conditions/environment, is entitled to pregnancy benefits. This applies from the time she stops working and until three weeks prior to birth. Also self-employed persons and freelancers are entitled to pregnancy benefits.

10.3.2 Parental benefits due to birth and adoption

Insured parents who have been in paid employment etc. for six out of ten months preceding the beginning of the period of paid leave, are entitled to parental benefits in case of birth, or adoption of a child below the age of 15.

Parental benefits are not payable in case of adoption of stepchildren. However, the adoptive parent has the same entitlement as fathers in cases where the adoption takes place during the parental benefit period following the birth of the child. This entitlement applies from the time of adoption and for the remaining part of the benefit period.

The parental benefit period is 49 weeks with 100 per cent compensation (full rate) or 61 weeks and 1 day with 80 per cent compensation (reduced rate). In case of adoption, the benefit period is 46 weeks or 61 weeks and 1 day respectively. Parental benefits are calculated in the same way as cash benefits in case of sickness.

Three weeks immediately prior to birth and six weeks immediately after the birth are reserved for the mother. The father may use up to 10 days (two weeks) of paternity leave in connection with the birth of a child. These 10 days are included in the paternity benefit period to which the father is otherwise entitled.

A co-mother is regulatory equal to the father if there is a decision regarding co-motherhood and this decision is made before or during the parental benefit period.

In cases of adoption, the use of parental benefits may at the earliest begin when the parents take over the responsibility for the child's care. At full rate, 15 weeks of the benefit period are reserved for the father (father's quota), 15 weeks are reserved for the mother (mother's quota) and 16 weeks may be shared between the parents. At reduced rate, 19 weeks are reserved for each of the parents and 20 weeks and 1 day may be shared between them.

The father may only make use of the common parental benefit period if the mother is occupationally active, takes a publicly approved full-time education, combines work and approved education to give a full time total, is unable to take care of the child because of illness or injury, is admitted to a health institution or takes part in either an introduction programme for immigrants or the qualification programme for the unemployed on full time basis. A mother's activity in another EEA country are equated with activity in Norway. This also applies when the mother is not a member of the Norwegian National Insurance Scheme.

In cases where only fathers have earned the right to parental benefits, fathers may receive parental benefits for 50 benefit days (10 weeks) without the mothers' activity being a requisite. If the mother receives disability benefits from the National Insurance Scheme, the father may use the same number of benefit days as they otherwise would be entitled to if the mother participated in any of the forementioned activities.

When having twins, parents will have parental benefits extended by 17 weeks or 21 weeks and 1 day, depending on whether they have chosen 100 or 80 per cent compensation. When having three or more children in the same birth, they get a full extra period of parental benefits (46/57,8 extra weeks, depending on whether they have chosen 100 or 80 per cent compensation).

If the mother receives disability pension, the father may receive parental benefits for a period equivalent to the father's quota even if the mother is not occupationally active or undergoes full-time education etc.

Parental benefits may be combined with reduced working hours. A written agreement with the employer concerning the extent and duration of the

part-time work is required. The parental benefit is reduced correspondingly, but the benefit period is extended. Both the mother and the father can make use of this possibility. Only the three weeks prior to and the six weeks after the delivery which are reserved for the mother are excluded.

The parental benefit period may be postponed if the parent works full-time. A written agreement with the employer must be presented to the Labour and Welfare Service before the start of the postponement. For parents with children born after 1 October 2021, postponing the parental benefit period is no longer conditioned on working full-time and there is no application needed.

The parental benefit must be used within three years of the birth or adoption. However, if the parents have children 48 weeks apart or less, a woman who gives birth to a child are still entitled to 22 weeks of benefit before or after childbirth. A woman who adopts children are in such cases entitled to 8 weeks of parental benefits. A father is in such cases entitled to 8 weeks of parental benefits.

10.3.3 Lump sum maternity and adoption grants

Women who do not qualify for parental benefit, are entitled to receive a lump sum grant of NOK 92 648. Fathers who adopt alone or who, under certain circumstances, take over the care for the child, may also be entitled to this grant.

10.3.4 Grants for parents adopting children from abroad

Parents who adopt children from abroad receive a lump sum grant equal to 1 B.a. (NOK 124 028) in 2025.

11 UNEMPLOYMENT BENEFITS

Unemployment benefit partially compensates for loss of income due to unemployment. Working hours must have been reduced by at least 50 per cent compared to previous working hours.

In order to qualify for unemployment benefit, the insured person must be a genuine jobseeker, i.e. capable of work and registered as an applicant with

the Labour and Welfare Service. He or she must also, at short notice and in any part of Norway, be available for any type of part- or full time work or labour market measure that he or she is physically and mentally capable of doing. The person concerned may be entitled to unemployment benefit even if he or she does not fully meet the availability requirement due to circumstances such as age, health or work of caring nature. If a person is considered to be unemployed by his or her own choice, i.e. if he or she has given notice voluntarily, refused to take a suitable job or refused to participate in labour market measures, a prolonged waiting period may be imposed, or benefits may temporarily be suspended.

Previously earned income is a condition for entitlement to unemployment benefit. The person concerned must have had an income from work of at least 1.5 B.a. (NOK 186 042) the preceding twelve completed calendar months prior to the date of the application for unemployment benefits, or an income from work of at least 3 B.a. (NOK 372 084) during the preceding 36 completed calendar months prior to the date of the application for unemployment benefits. Daily cash benefits in case of sickness granted for maternity related illnesses, pregnancy benefits and parental benefits are considered as equal to income from work in this respect.

Unemployment benefit is calculated on the basis of income from work, daily cash benefits during unemployment, sickness, maternity and adoption paid during the preceding twelve completed calendar months prior to the date of the application for unemployment benefits, or the average over the preceding 36 completed calendar months prior to the date of the application for unemployment benefits, pending on which alternative gives the best financial result for the unemployed. The maximal calculation basis is 6 B.a. (NOK 744 168).

The benefit rate per day is 0.24 per cent of the calculation basis and is paid five days a week. This will normally give an annual compensation rate of 62.4 per cent of the calculation basis. A supplement of NOK 37 per day is granted for each dependent child under the age of 18.

Persons who have received unemployment benefit for more than eight weeks in the preceding year are given a holiday supplement of 9.5 per cent of the unemployment benefits received in the preceding year.

The benefit period varies depending on earlier income from work. Income from work amounting to at least 2 B.a. (NOK 248 056) gives a benefit period

of 104 weeks (2 years). Income amounting to less than 2 B.a. gives a benefit period of 52 weeks (1 year). When the initial benefit period has expired, a subsequent benefit period may immediately be granted, provided that the requirements concerning previous income are met again.

12 FUNERAL GRANT

A means-tested lump-sum of maximum NOK 29 853 may be granted by the National Insurance Scheme in case of death, to cover expenses in connection with the funeral.

13 BENEFITS IN CASE OF OCCUPATIONAL INJURY

Employees and certain other groups, e.g. military personnel and pupils/students are obligatorily covered for occupational injury under the National Insurance Scheme. Self-employed persons and freelancers may take out voluntary insurance.

An insured person who is the victim of an occupational injury is entitled to benefits according to special rules generally more favourable than the ordinary rules. This applies to medical benefit etc. as well as pensions. In addition to any other benefits, a compensation for non-economic loss (reduced quality of life) may be granted on the basis of the medical nature and degree of the injury. The maximum compensation from the Social Insurance Scheme is 75 per cent of the B.a. (NOK 93 021) a year.

Injury, sickness or death caused by an accident at work is regarded as occupational injury. Certain diseases are regarded as equal with occupational injury. Fatigue injuries and mental suffering caused by continuous strain are generally not regarded as falling within the scope of the legislation concerning occupational injury.

As a main rule the injury or sickness must occur while working at the place of work during working hours.

Employees are also covered by an occupational injury compensation act outside the framework of the National Insurance legislation.

14 BENEFITS TO SINGLE PARENTS

A single parent who has a clear majority of the daily care for his/her child, may be entitled to transitional benefit, childcare benefit, education benefit and grants to cover necessary moving expenses in order to gain employment.

A parent is considered to be single if unmarried, divorced or separated and not living together with a person:

- with whom he/she has children, or
- to whom he/she has been married.

A person is not considered to be a single parent if he or she lives with a spousal equivalent and they have a joint household, without having a child together.

If, during the period a person is receiving benefits as a single parent, he or she has a new child with the same partner, none of the parents are considered to be a single parent. The same applies if a mother or father has previously received such benefits for a child the partners have together.

As a main rule, it is required that the single parent has been insured for five years immediately prior to claiming benefits. Both the parent and the child must as a general rule be resident and staying in Norway.

The transitional benefit is intended to cover subsistence expenses. From the youngest child is one year old, there is a requirement of occupational activity, in the form of:

- education or work for at least 50 per cent of full time,
- establishing a business, or
- reporting to the Norwegian Labour and Welfare Administration as a genuine job seeker.

The education in question must be considered by the Norwegian Labour and Welfare Administration to be necessary and appropriate in order for the person to attain or keep employment.

The maximum annual transitional benefit to a single parent is 2.25 B.a. (NOK 279 063). If the single parent has an annual income from work

exceeding 0.5 B.a. per year (NOK 62 014), the transitional benefit is reduced by 45 per cent of the exceeding income.

As a general rule, transitional benefit may be granted until the child attains the age of 8, but not for more than a total of 3 years. However, after a new child birth, a new transitional benefit may be granted until the child turns 14 months. Furthermore, the benefit period may be prolonged by two extra years if the parent undergoes education in order to gain employment. Also, for single parents with more than two children or for persons who became a single parent before attaining the age of 18, the benefit period may be prolonged by three years.

Childcare benefit and allowances to cover tuition fees are granted according to the same rules and mainly on the same conditions as for a surviving spouse, cf. Section 5.1. As a general rule, childcare benefit for a working single parent may be granted up to and including the fourth school year, but it may in certain cases be granted for a longer period.

15 ADVANCE PAYMENT OF CHILD MAINTENANCE

Advance payment of child maintenance is granted according to an act of 17 February 1989.

Advance payment of child maintenance is granted for children under the age of 18, resident in Norway, if they are not living with both parents. This ensures a monthly minimum contribution towards the child's maintenance, when the child maintenance from the debtor is delayed or remains unpaid. It is a requirement that the maintenance payment from the debtor is to be collected through the Collection Agency of the Labour and Welfare Administration (NAVI).

The advance payment is income-tested, and is granted as either an increased advance amount, a full advance amount or a reduced advance amount (NOK 1 970, NOK 1 480 and NOK 990, respectively, per child, per month).

The increased advance amount is granted when the recipient's annual income is not in excess of NOK 369 300. The threshold for the full advance amount is NOK 547 500 (singles, one child). The reduced advance amount is

granted up to a threshold of NOK 650 100. Persons with income in excess of this amount will not qualify for an advance.

The threshold amounts and the advance amount are adjusted with effect from 1 July each year.

For single parents, an additional advance amount of NOK 490 per child per month aged 11 or older, is granted when the recipient's annual income is not in excess of NOK 369 300.

16 CHILD BENEFITS

Child benefits are granted for children resident in Norway under the age of 18.

The monthly rate is NOK 1 766 for children under the age 18 years old. This implies an annual rate of NOK 21 192 in 2025.

Single parents are entitled to an additional benefit payment per month of NOK 2 516 (extended child benefit). Cohabitants who have children together or have been living together for at least 12 of the last 18 months are not entitled to the extra benefit.

Single parents who meet the conditions for extra benefit according to the Child Benefit Act and full transitional benefit according to the National Insurance Act and who care for one or more children under the age of three, are entitled to an additional infant benefit. This additional infant extra benefit is granted per provider, regardless of how many children under the age of three he/she has. The additional infant benefit is NOK 8 352, i.e. NOK 696 per month.

17 CASH FOR CARE BENEFIT FOR FAMILIES WITH INFANTS

Cash for care benefit is granted for children resident in Norway between the ages of 13 and 19 months. The most important condition for receiving the full rate of the cash for care benefit is that the child does not attend day care centre that receives public grant. When the child lives with both

parents, a previous insurance period of at least 5 years is required for both parents.

The cash benefit is calculated according to the following rates:

Agreed time in day care centre per week	Cash benefit in per cent of full rate	NOK per month for children aged 13-23 months
No use of day care centre	100	7 500
Up to 8 hours	80	6 000
From 9 to 16 hours	60	4 500
From 17 to 24 hours	40	3 000
From 25 to 32 hours	20	1 500
33 hours or more	0	0

18 TAXATION OF SOCIAL SECURITY BENEFITS

Benefits from the National Insurance Scheme are taxable income, and is as a main rule taxed according to the same provisions as income from work, except for the lump-sum grants and the benefits in kind. However, special tax provisions ensure that pensioners and recipients of some other benefits are paying less tax than wage earners. These provisions ensure that a number of the minimum benefits of the National Insurance Scheme are exempted from income tax. On the other hand, the so-called minimum deduction is slightly lower for pensions than for income from work.

Disability benefit and work assessment allowance are taxed as income from work.

For survivors, as well as for single parents receiving transitional benefits, a tax limitation provision ensures lower or no taxes for pensioners with low income and low wealth. As a result of this provision, income approximately equal to the level of the minimum pension is exempted from tax. Income in

excess of this amount, including a wealth addition, is taxed at a rate of 55 per cent, so that the advantage is scaled down until it becomes more beneficial to be taxed according to the ordinary provisions on taxation of pensioners.

Old-age pensioners are entitled to a special tax deduction. This deduction ensures that pensioners with only a minimum pension are not liable to pay tax. The effect of the deduction is gradually reduced for pensioners with higher pensions. The supplement for pensioners supporting a spouse is tax free.

In addition to the special tax provisions, old-age pensioners and recipients of survivors' benefits are liable to pay a lower National Insurance contribution than employees etc. (cf. Section 3 Financing of the National Insurance Scheme).

Child benefits and cash benefits for families with infants are not taxable income. The children's pension is not taxable until the year after the child attains the age of 17 years.

Pensioners who have moved abroad are taxed according to the provisions concerning taxation at source. The tax rate is set to 15 per cent. Some of the bilateral treaties for the avoidance of double taxation and the prevention of fiscal evasion, which Norway have established with other countries, stipulate that pensions may only be taxed in the country of residence. In such cases, the pensioners will consequently not be liable to pay taxes according to the Norwegian provisions concerning taxation at source.

19 SOCIAL SECURITY AGREEMENTS

The EEA Agreement entered into force 1 January 1994. *The main part of the EEA Agreement* establishes principles for the coordination of social security benefits between the EEA-states. Coordination of social security benefits is further regulated in the *Social Security Regulation (Regulation 8863/2004)* and its *Implementation Regulation (Regulation 987/2009)*. The EEA-Agreement applies to all EU countries and three of the EFTA countries (Iceland, Liechtenstein and Norway).

Moreover, there is a *social security convention between the Nordic countries*. The main purpose of the convention is to make the Social Security Regulations applicable to the Faroe Islands, Greenland and Svalbard which are not covered by the EEA-Agreement.

A revised EFTA Convention, *the Vaduz Convention*, entered into force 1 June 2002. Among other purposes, the Convention makes the Social Security Regulation applicable in relation to Switzerland.

On the occasion of the United Kingdom exiting the EEA, a Separation Agreement has been concluded between the EEA/EFTA countries (Iceland, Liechtenstein and Norway) and the United Kingdom: *Agreement on arrangements between Iceland, the Principality of Liechtenstein, the Kingdom of Norway and the United Kingdom of Great Britain and Northern Ireland following the withdrawal of the United Kingdom from the European Union, the EEA Agreement and other agreements applicable between the United Kingdom and the EEA EFTA States by virtue of the United Kingdom's membership of the European Union*.

The Separation Agreement contains, among other issues, provisions on coordination of social security and applies to nationals of the EEA/EFTA-countries and the United Kingdom who moved between the EEA/EFTA-countries and the United Kingdom before 31 December 2020.

Moreover, the EEA/EFTA-countries (Iceland, Liechtenstein and Norway) and the United Kingdom have entered into an Agreement on social security of 30 June 2023: *Convention on Social Security Coordination between Iceland, the Principality of Liechtenstein, the Kingdom of Norway and the United Kingdom of Great Britain and Northern Ireland*.

The Agreement entered into force 1 January 2024, and replaces the bilateral agreement between Norway and the United Kingdom, with the exception for the Isles of Jersey and Man.

Norway has ratified *bilateral social security agreements* with the following countries:

Austria, Australia (in addition to a conventional agreement on social security, there is a separate agreement on health care), Bosnia & Herzegovina, Canada, Chile, Croatia, France, Greece, Hungary (regarding health care), India, Israel, Italy, Luxembourg, Montenegro, the Netherlands, Portugal, the Republic of Korea, Serbia, Slovenia, Switzerland, Turkey, the United Kingdom (for new cases, the agreement only applies between

Norway and the Isles of Jersey and Man) and the USA, in addition to a separate Understanding with Quebec.

These agreements may extend or limit the provisions otherwise in force.

20 THE SUPPLEMENTARY ALLOWANCE SCHEME

Supplementary allowance is granted according to an act of 29 April 2005.

As a main rule, the National Insurance Scheme covers all residents of Norway, cf. Section 1. In order to be eligible for an old-age pension equal to the minimum pension level (guaranteed pension) based solely on residence, one must have resided in Norway for 40 years before the age of 67. Those who have lived in Norway for a shorter period may not qualify for a pension that is adequate to live on. Persons who have attained the age of 67, who resides in Norway and who do not have sufficient pension or other financial means due to the fact that they have less than 40 years of residence in Norway, are guaranteed a minimum income from the supplementary allowance scheme.

The maximum amount of the allowance for this group is as per 1 January 2025 NOK 233 748 per year for single recipients and recipients with spouse or cohabitant under 67 years of age. For each of the spouses/cohabitants when they both have reached the age of 67 years, and for a recipient who is sharing residence with his or her adult children or other adults, even when the relationship between them is not defined as similar to marriage (shared household), the maximum amount is NOK 216 228.

The scheme also includes disabled refugees who, due to their short period of residence in Norway, are not entitled to the minimum annual disability benefit. In order for a disabled refugee to be included in the supplementary allowance scheme, it is required that the person in question has had his or her claim for disability benefit processed and that it has been concluded that the National Insurance Act's conditions for entitlement to disability benefit have been met, with the exception of the requirement concerning prior insurance periods.

As of 1 January 2025, the maximum amount of the allowance for this group is NOK 313 886 per year for single recipients, and recipients with a spouse

under 67 years of age, who is not a disabled refugee. For all others, the maximum amount of the allowance is NOK 288 864.

The allowance is subject to a strict means test and is reduced if the person or his/her spouse or cohabitant has other income from work or capital assets or Norwegian or foreign pensions or disability benefits.

The recipient cannot stay abroad for more than 90 days per 12 month period without losing his/her entitlement to the benefit.

The allowance is not granted if the applicant has capital assets in excess of 0.5 B.a. (NOK 62 014).

The allowance is supplementary in relation to the ordinary pension and disability benefits of the general National Insurance Scheme. This excludes persons who are receiving benefits from National Insurance Scheme equal to the level of the minimum old-age pension or the minimum annual disability benefit, or higher.

The allowance is granted without conditions of qualifying periods or completed periods of insurance. Recipients are required to make a reapplication once a year by personal attendance at the local office of the Labour and Welfare Administration.

The supplementary allowance scheme is neither a part of the comprehensive National Insurance Scheme, nor a part of the Social Assistance Scheme. It is fully financed over the Central Government Budget, and it is managed by the Norwegian Labour and Welfare Service.

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