

## **INFORMATION ON BENEFIT FOR AN APPROVED OCCUPATIONAL INJURY**

### **HEALTHCARE**

You must submit an administrative decision regarding an approved occupational injury to your healthcare professional if the treatment is related to the occupational injury. You will not then be required to pay a contribution toward obtaining an exemption card.

As a general rule, for healthcare appointments with a physician or physical therapist due to the approved occupational injury, the National Insurance covers more of your expenses than would be the case for a non-occupational injury.

Please note that the National Insurance only reimburses expenses for healthcare provided by healthcare professionals who have an agreement on operating subsidies. This also applies to approved occupational injuries.

As a general rule, dental treatment, medicines, special medical equipment and travel may also be covered to a greater extent than is otherwise the case. There is no special rule for healthcare appointments with a psychologist, chiropractor or speech therapist, even if you have an occupational injury. You must pay the same as everyone else here.

When you submit a claim for reimbursement of expenses for treatment of an approved occupational injury / illness, you must submit

- original specified receipts,
- documentation from the healthcare professional, and
- a copy of the occupational injury decision

to HELFO, P.O. Box 2415, 3104 Tønsberg. You may obtain further information by calling HELFO on 800 43573 or visiting [helsenorge.no](https://www.helsenorge.no).

When you submit a claim for reimbursement of travel expenses in connection with an approved occupational injury / illness, you must submit

- a travel claim form together with original receipts, and
- a copy of the occupational injury decision

to Helseforetaketnes senter for pasientreiser ANS, Postboks 2533, 3702 Skien.

You may obtain further information by calling "Pasientreiser (*Patient Travel*) on 05515 43573 or by visiting [pasientreiser.no](https://www.pasientreiser.no). You will also find the travel claim form here.

Note that the deadline for submitting a reimbursement claim is six months from the earliest date the claim could have been submitted. The deadline is calculated from each treatment date.

### **SICKNESS BENEFIT**

With certain exceptions, sickness benefit is calculated according to the usual regulations. There are no conditions regarding length of employment or self-employment.

### **SUBSISTENCE BENEFITS**

Subsistence benefits means herein work assessment allowance and disability benefit. Special rules apply to occupational injuries, which may provide better benefits than under the usual regulations. The most important difference is that the benefits under the usual regulations are only granted to persons with at least 50 per cent disability. In the event of occupational injury, benefits are granted for levels of disability down to 30 per cent.

## **COMPENSATION FOR PERMANENT INJURY**

You are eligible for compensation for permanent injury if your permanent medical disability is 15 per cent or more. This is compensation for the medical injury, and unlike disability benefit and work assessment allowance, shall compensate for non-economic loss.

## **SUBMITTING A CLAIM**

When you submit a claim for benefits, such as work assessment allowance and disability benefit, compensation for permanent injury or benefits to a surviving spouse, you must use separate forms, which you will find on our website [www.nav](http://www.nav.no).

## **FURTHER INFORMATION**

You will find more information on occupational injury at [www.nav.no](http://www.nav.no).

## **OCCUPATIONAL INJURIES INSURANCE ACT**

The Occupational Injuries Insurance Act was passed by the Norwegian Storting on 16 June 1989 and applies to injuries and illnesses established after 1 January 1990. Under this Act, all employers must take out occupational injuries insurance for their employees. The insurance covers economic loss the injured party has incurred due to occupational injury or illness and is in addition to the National Insurance Scheme's benefits in the event of occupational injury.

Compensation is claimed directly from the employer's insurance company. The Norwegian state and some municipalities / counties have own insurers. Therefore, in these cases, the compensation is claimed directly from the employer.

As the Occupational Injuries Insurance Act is a separate compensation scheme outside the National Insurance Scheme, inquiries relating to the scheme are not made to NAV, but to the employer, his insurance company or the employee organisations through the shop stewards. On the claims form to the National Insurance Scheme, the employer must state with which insurance company the company has taken out insurance in accordance with the Occupational Injuries Insurance Act.