

For senior refugees and immigrants:

A brief introduction to your opportunities and rights

ENGELSK



Preface

The Danish Refugee Council (*Dansk Flygtningehjælp*) and DaneAge (*Ældre Sagen*) have drawn up this information brochure to tell you a little about your opportunities and rights as a senior citizen in Denmark. In this brochure you can find useful information as well as learn about the activities the Danish Refugee Council and DaneAge offer for seniors.

In this brochure you can find out more about:

- An active daily life
- Pension and your finances
- Assistance in your daily life
- Sheltered housing

This brochure cannot answer all your questions, but we hope you will know more about your opportunities and rights in Denmark after you have read it.

If you have questions beyond the scope of this brochure, you can always contact your municipality or one of our advisors.

With kind regards,

The Danish Refugee Council and DaneAge



An active daily life

As a senior citizen you can still remain active and keep in contact with others. The Danish Refugee Council and DaneAge are both organizations with a tradition of voluntary work offering many opportunities for activities for seniors.

Many people do volunteer work because they want to do something for others without being paid.

“There is much more connecting us than separating us.”

Eva Bovien, volunteer with DaneAge

The Danish Refugee Council

The Danish Refugee Council is a private humanitarian organization which, among other things, works to ensure a successful integration of ethnic minorities in Denmark. Volunteers of both Danish and other ethnic backgrounds use their enthusiasm and commitment to improve the integration of refugees in Denmark.

Here are some examples of activities you will find offered:

- Language exercises
- Cooking and communal eating
- Excursions and trips
- IT-workshops
- Women's clubs
- Visiting arrangements
- Socializing

If you are interested in hearing more about the activities in your local area, you can contact the Danish Refugee Council's local volunteer group. You can find addresses for the volunteer groups on the Danish Refugee Council's website: www.flygtning.dk

"My language skills have improved, and I relax in their company."

Faezha Boka

Activities for and with elderly refugees and immigrants

DaneAge and the Danish Refugee Council offer activities for and together with senior refugees and immigrants. Here you have an opportunity to meet other seniors with the same or different ethnic background as yourself, and participate in a social community. Contact your local committee in DaneAge or your local volunteer group in the Danish Refugee Council if you would like to know more about what's happening in your area.

DaneAge

DaneAge is a membership association working for the interests and the wellbeing of all seniors in Denmark.

Volunteer work in DaneAge is organized in local committees, which run the activities in your area.

Activities for members:

The activities for members in the different areas vary.

Examples could be:

- Exercise (team exercise, petanque, and the like)
- Crafting groups
- IT-workshops
- Socializing

Activities to support your daily life:

DaneAge also has activities, where you can get support, assistance and meet others.

All these activities are free, and you don't have to be a member.

Examples:

- Socializing with other senior citizens
- Someone who escorts you to the doctor, dentist and hospital
- A friend to take a walk with
- Someone to come visit you
- Help reading letters from the municipality

If you are interested in learning more about DaneAge's activities in your area, you should contact the local committee. You can find addresses and telephone numbers on DaneAge's website www.aeldresagen.dk or in the local telephone book.

"To a senior citizen I would say:
Come and visit with us. Have a nice
time, make friends and learn."

Sajida Mohamed Said

You can find an overview of the ethnic associations in your area on the website www.finno.dk, and contact them to learn more about local volunteer activities.



Pension and your finances

Old age pension

In Denmark you can apply for old age pension when you turn 65. By then you will have received an application from your municipality, which you must remember to fill out and return to the municipality. If you are on early retirement, you switch to the old age pension automatically.

Requirements for old age pension

To receive old age pension you must normally be a Danish citizen, have permanent residence in Denmark and have lived in Denmark for at least 3 years between the age of 15 and 65 years.

If you have refugee status and have arrived before 2011, you qualify automatically for the maximum old age pension. If you have arrived after January 1, 2011, other rules may apply. Contact your municipality.

If you aren't a Danish citizen, you may be able to receive the Danish old age pension, if you come from a country that has a reciprocal agreement with Denmark.

A reciprocal agreement is an agreement regarding pensions, which Denmark has made with several countries. This means that foreign citizens from a reciprocal country can receive a Danish old age pension.

In 2010 Denmark has reciprocal agreements with Australia, Bosnia-Herzegovina, Canada, Chile, Israel, Croatia, Macedonia, Morocco, New Zealand, Pakistan, Serbia, Montenegro, Turkey, USA, and Switzerland.

If you come from a country with which Denmark does not have a reciprocal agreement, you must have lived in Denmark at least 10 years since you were 15 years old, of which the last 5 years must be up to the age of 65.

If you are from a country in the EU, EEA (*EØS*), or Switzerland, you do not need to be a Danish citizen to receive a Danish old age pension.

Pension accumulation and residence

To receive the maximum old age pension you must have resided in Denmark at least 40 years between the ages of 15 – 65. This is only a residency requirement, and not a requirement that you have had employment in Denmark.

If you have lived in Denmark less than 40 years you receive a reduced old age pension – a so-called fractional pension. The fractional pension's size depends on how long you have lived in Denmark. If you for example have been in Denmark for 12 years, you would receive a fractional pension of 12/40 parts of the maximum old age pension of 40/40 parts.

For refugees who have arrived after January 1, 2011, other rules may apply. Contact your municipality.

Moving abroad with your old age pension

If you are planning to move abroad and want to bring your old age pension with you, you must be aware of the following:

1. If you are a Danish citizen and have lived in Denmark for at least 10 years since you reached 15 years of age, you can move abroad with your old age pension. You will lose your supplementary pension (see point 3).
2. If you are not a Danish citizen, you must examine whether or not you come from a country with which Denmark has a reciprocal agreement. If you do, you can bring the basic pension with you. You will lose your supplementary pension (see point 3).
3. If you move to one of the Nordic countries, to an EU/EEA country, or to Liechtenstein or Switzerland, you can bring both your basic pension and your supplementary pension with you.

You should contact the Danish Pensions

Agency: Pensionsstyrelsen, Landemærket 11, 1119 København K, telephone 33 95 50 00, if you would like to know more about moving abroad with your pension.

If you are a refugee and want to move abroad with your old age pension, you must be aware that your pension will be recalculated. How much you will receive will depend on how many years you have lived in Den-

mark between the ages of 15-65 before you started receiving old age pension. This means that you cannot bring the full old age pension with you abroad, but a reduced pension instead – a partial pension.

Because the rules for moving abroad while receiving an old age pension are complicated, you should always contact either your municipality or the Danish Pensions Agency.

Temporary stay abroad

If you have a temporary stay of more than two months in a country outside of the EU/EEA, Switzerland, Greenland and the Faroe Islands, you are required to inform the municipality. Before your departure you must inform the municipality of your departure date and expected date of return, and immediately following your return you are required to inform your municipality of the date of your return.

There are special rules for refugees traveling to their country of origin, for example for vacation or visiting family. You should seek advice before you depart, because there may be consequences for your residence permit.

Health allowance

Not everyone can receive a health allowance. You may only have a little income and a little capital beyond your old age pension. You can

apply to the municipality for a health allowance for medicine, treatment and examinations at the dentist, podiatrist, physical therapist, chiropractor and psychologist. The allowance is given for those expenses which are also discounted according to the Danish Health Act. You can also apply for a health allowance for glasses, dental prosthetics (dentures) and care of your feet, even though these expenses are not discounted according to the Danish Health Act.

Personal allowance

If you receive a partial pension and have financial difficulties, you can apply to the municipality for a personal allowance. The municipality will review your income, expenses and capital.

If the municipality concludes that you need a personal allowance, it can in some cases result in your total payment being equal to the full old age pension. Payment of personal allowances can vary from municipality to municipality. Personal allowances can not only be paid out as a supplement to your old age pension but can be applied for as a one-time payment. If you have particularly difficult finances, you can also apply for a supplement to your heating costs – a heating allowance.

You must apply to your municipality for both a personal allowance and a heating allowance.

Supplemental pension payment

The senior check (*Ældrechecken*) is paid out automatically once a year together with the pension at the end of January. To receive the senior check you may only have a small income and little capital beyond your old age pension. If you did not receive the senior check and believe you are entitled to it, you should contact the pension office in your municipality.

Rental assistance

When you receive an old age pension you may be able to get help with your rent. This help is called *boligyldelse* (rental assistance). How much rental assistance you can receive depends on how high your rent is, how large your home is, how many live in the residence, and the household's total income. Capital beyond a certain size is also considered when determining how much you can get in rental assistance.

To be considered for rental assistance you must hand in an application at your municipality.



Help in your daily life

If you have difficulties managing your daily activities, but still want to live at home, you can get help in the municipality.

Home care

If you want to remain living at home, but need help managing your daily tasks, you can apply for home care. You can get help with bathing and dressing, as well as assistance with practical tasks at home – for example, cleaning, laundry, grocery shopping and meal delivery.

If you have a permanent need for home care, the care is free. If you have only a temporary need, you may have to pay for part of the care depending on your income.

To get home care you should apply to your municipality, which will evaluate your needs to determine how much assistance you are entitled to receive.

Training and rehabilitation

If you have developed a reduced ability to function as a result of illness or an accident, you may receive free rehabilitation so you can regain your abilities as best as possible. If you have been hospitalized, your doctor at the hospital will consider whether you are eligible for a rehabilitation plan, which gives you the right to free rehabilitation in the municipality or at the hospital after your discharge. If you have not been in hospital, it is the municipality which offers free rehabilitation.

The municipality is also obliged to provide you with possibilities to maintain your physical abilities, if your ability to function has decreased.

District nursing

The district nurse can help you with nursing care, medicine, support and information for both you and your family. It must be a doctor who decides that you should be visited by the district nurse at home. This can be either your own doctor, the after-hours doctor or a hospital doctor.

It does not cost anything to receive district nursing.

Durable medical equipment, health aids and home alterations

The municipality offers financial support for durable medical equipment and health aids. The medical equipment must improve your daily life at home, if you have lasting physical problems. The medical equipment and health aids can be many different things, such as compression stockings, a wheelchair, a bench for the bath, walking sticks and the like.

You may also have your home altered to make it easier for you to get around, for example removing doorsteps, putting up railings and handles, optimizing the toilet and bath, and so on.

Durable medical equipment, health aids, and home alterations are free.

You should contact your municipality if you believe you need medical equipment or a home alteration.

Home visits

All residents of Denmark aged 75 years or older must be offered a preventative home visit from a municipal employee.

The purpose of the visits is to talk with you about your daily life as an senior citizen. You will be informed about activities for seniors in the municipality and associations in your area. The home visit provides you with an opportunity to ask questions about, for example, home care, sheltered housing or other questions about life as a senior citizen in Denmark.

Your municipality will send you a letter with the offer of a preventative home visit when you turn 75 years. The municipality is not obliged to offer you a preventative home visit, if you already receive personal and practical help from the municipality (home care).





Sheltered housing

If you are frail or have difficulty remaining in your present home, you can apply for independent sheltered housing. This may be a flat in an apartment building with an elevator, or a small townhouse with a little garden. You should contact your municipality, which will consider whether you can be approved for a residence of this type. You must pay a deposit and rent, and you can apply for rental assistance.

Assisted living

If you are unable to manage in your own home and need help around the clock, you can apply for an assisted living arrangement, where there are personnel available to assist you at all hours. You can receive help with personal care, practical matters, and meals.

When you live in an assisted living arrangement, you retain your old age pension and must pay rent, electricity and heating just like in a regular residence. You must also pay for food and the other things you need in your daily life. The assistance and care you receive are free.

In an assisted living arrangement you have your own residence with access to common areas.

If your municipality has approved your placement in sheltered housing or assisted living you have the possibility to move to an equivalent residence in another municipality, as long as the municipality you will be moving to also approves the placement.

Interpreting

When are you entitled to a professional interpreter?

The rules for when you can receive free interpreting depend upon how long you've been in Denmark. For example, it is your municipality, doctor, hospital and other public institutions which evaluate whether an interpreter should be present during appointments and conversations. They evaluate, whether you need an interpreter, and whether you should pay for interpretation.

However, all authorities are required to make themselves understood to you. They are bound to ensure that you understand what they say to you. In the same way, they are under obligation to ensure that they understand what you say to them.

Therefore, it is always a good idea to enquire whether you may have a professional interpreter at your disposal.

Return to your country of origin?

Your municipality may be able to support you financially if you want to return to your homeland – even if you are unable to receive a Danish old age pension. It is possible to receive assistance with travel costs, moving personal belongings, health insurance, medicine, and medical equipment. You can also receive a support payment to re-establish yourself in your homeland. This support is approximately 100.000 kroner, and the money is paid out in two parts. The first part is when you depart Denmark, and the other part is after 1 year in your country of origin. If you do not have financial means to support yourself after you return to your country of origin, there is also the possibility of receiving a permanent monthly stipend.

If you want to learn more about the possibilities for support, you can contact the Danish Refugee Council by telephone: 33 73 50 00, or read more at: www.flygtning.dk/atvendehjem

Counseling

It is always a good idea to contact a counselor, if you have doubts about something.

Common to the Danish Refugee Council and DaneAge's counseling services is expertise with regards to refugees and immigrants and elderly people, respectively.

It is free of charge to contact counseling services and we work independently of the authorities. You can contact both counseling services anonymously.

The Danish Refugee Council's counseling services for refugees and immigrants

You can receive counseling regarding many different sides to life in Denmark – such as decisions based on the Aliens' Act (family reunification, permanent residency, etc.), the Integration Act, social legislation (financial assistance and other support), Danish citizenship, pension, family law and other legal decisions. Counseling regarding psychosocial conditions is also available – family problems, treatment opportunities and so on.

The counselors do not perform casework, but offer advice and guidance. The counseling services are open, independent and anonymous. The service is free and is performed by volunteers with a professional background.

The Danish Refugee Council has counseling services multiple places in Denmark, in both larger and smaller cities. You can find addresses and opening hours at www.flygtning.dk/danmark/tilbud-til-flygtninge

DaneAge's membership counseling

The counseling services can assist you with questions related to social and legal areas, such as your old age pension, residence, care, etc. The counseling services cannot assist you with specific cases, but offer advice and guidance.

The counseling is performed by social workers and lawyers.

You can only contact the counseling services by telephone. The call is free and the counseling is in Danish.

Opening hours: Monday, Tuesday and Wednesday 10 am to 2 pm. Thursday 2 pm to 6 pm.

The telephone number is: 80 30 15 27

DaneAge publishes a book "Værd at vide" (Worth knowing) once a year with information about social, legal and financial conditions for elderly people. You can access it online at www.aeldresagen.dk/Medlemmer/raadgivning/vaerdatvide

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