



Norway - Disability Benefits

Provided through DNB, GEB's Network Partner in Norway

Founded in 1822, DNB is the largest financial services group in Norway with over 2.1 million customers and more than 11,000 employees. DNB is one of the leading insurers in the Norwegian market and has received the Insurance Broker's Association award for preferred pension provider every year since 2019 through 2024. DNB offers a wide range of insurance solutions including Group Life, Health, Travel, Disability and Accident insurance.

Causes of Disability

Musculoskeletal disorders and mental health conditions are the two leading causes of disability in Norway. While musculoskeletal-related disabilities are more prevalent, mental-health disorders often affect people earlier in their careers and the negative effects of mental illness can have longer lasting implications on productivity and long-term employment.¹ Other common causes of disability² in Norway include:

- Heart Disease
- Falls/Accidents
- Lung Disease
- Cancer
- Diabetes
- Headache Disorders
- Anxiety Disorders

Many of these illnesses can be managed through lifestyle changes, early intervention and education. For disorders that progress to disability and eventual absence from work, DNB provides Disability benefits and related support services.

Disability Products

DNB offers Long Term Disability and Lump Sum Disability for the local market. Following is a description of the standard features of each product - **Disability Pension Benefit (Long Term Disability) and Lump Sum Disability:**

Definition of Disability for Disability Pension (LTD):

Disability is defined as an illness, injury or defect to such an extent that the claimant cannot continue in

Disability Support

DNB provides Early Intervention and support for Rehabilitation and Return-to-work in the event of disability:

Early Intervention: DNB offers *Helseslos*, an early intervention programme providing case management support and clinical guidance for employees during their period of disability. Through this programme, an assigned social worker will contact the employee (after an agreed number of weeks of illness) to help navigate the healthcare system and coordinate access to treatment, and any necessary support services including psychologists, physical therapists and medical experts.

Dedicated support for claimants: The claimant is assigned a dedicated service representative who supports them throughout the entire claim submission, approval and payment process.

Rehabilitation support: The assigned service representative assists claimants in identifying appropriate resources to help support them throughout their rehabilitation process, including direction to accredited counsellors, physical therapists and other healthcare providers.

Return-to-work support: Working closely with clients, claimants and Rehabilitation professionals, DNB's representatives (under the *Helseslos* product) help develop treatment and Return-to-Work plans that are both realistic and achievable.

Leveraging technology: DNB has invested in technology to develop a secure online platform for document sharing, claims submission and case management. Electronic billing and reimbursement is also available.

1-Norway Disability Pension Ministry Study, 2013: https://www.researchgate.net/publication/230699889_Lost_Working_Years_Due_to_Mental_Disorders_An_Analysis_of_the_Norwegian_Disability_Pension_Registry; 2-Norway, 2013, Global Burden of Disease (GBD) project and the Norwegian Directorate of Health: <https://pubmed.ncbi.nlm.nih.gov/28461038/>; 3- Section 8-8 of the Occupational Pensions Act; 4-for standard definition of sickness, refer to: Section 12-6, second subsection, Norwegian National Insurance Act; GEBDIS/Norway_12.01.2024

Norway - Disability Benefits

Disability Products (continued)

his or her normal occupation and is unable to find other suitable work. The claimant must also have undergone, or tried to undergo, suitable treatment and implemented appropriate measures to improve his/her capacity for work. The right to a Disability Pension (LTD) becomes effective when the member's earning capacity during the period of insurance has been reduced by a minimum of 20% for a consecutive period of 12 months³ as a result of the illness, injury or defect.

Definition of Disability for Lump Sum Disability: Disability is defined as sickness resulting from a deterioration in the state of health which is not a consequence of an occupational disease or accidental injury. Sickness must occur during the period of insurance. The determination of sickness is based on generally recognised medical standards.⁴

Benefits structure: All benefits are typically expressed as a multiple of the Norwegian Social Security Basic Amount, a multiple of salary or a combination of the two. The Basic Amount is adjusted annually and is NOK 124,028 as of 1 May 2024. Disability Pension (LTD) benefits are top-ups to the Social Security Disability Pension, which is 66% of salary up to 6X Basic Amount. The benefit is calculated as a combination of fixed amount, multiple of salary and Basic amount, and typically results in a combined disability pension level of approximately 60-70% of salary. Lump Sum Disability benefits are typically calculated as 15-30X Basic Amount.

Waiting Period and Duration of cover: claimants must satisfy a 12 month Waiting Period before they may claim under the Disability Pension (LTD) benefit, and a 24 month Waiting Period before they may claim under the Disability Lump Sum benefit. There is no standard limit on the duration of Disability Pension (LTD) in Norway, although it should be noted that the average duration of a disability claim is 12 years. Ongoing eligibility is determined on a case by case basis.

Claims process, notice period: there is no maximum time frame for submission of Disability claims. However, if claims are submitted more than 10 years after the first date of illness, they will only be paid retroactively for up to three years.

For Disability Pension (LTD), reserves are transferred to the new insurer, and the previous insurer may still be liable for new claims reported within three years after the transfer date but only if the first sick date of the claimant is before the transfer date.

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