

The Regulation of The Sickness Fund of The Iceland Tourist Guide Association

Article 1. The name and domicile of the fund

1.1 The fund is called The Sickness Fund of The Iceland Tourist Guide Association

1.2 The fund is owned by The Iceland Tourist Guide Association and its domicile is the association's office.

Article 2. The role of the Fund

2.1 The role of the fund is to provide financial assistance to fund members in cases of sickness, accidents and death. Fund members are those who have paid a premium to the fund or for whom the premium has been paid.

2.2 The role of the fund is also to take preventive measures concerning health and safety.

Article 9. The basis for a grant from The Sickness Fund

9.1 Those who fulfil the following conditions have a right to a grant from the fund, cf. however Article 10.

9.2 Only those who pay a trade union fee to The Iceland Tourist Guide Association.

9.3 Only those who verifiably pay or for whom is paid to the fund and for whom payments are being made to the fund when the right to assistance is incurred and application made and for whom have been paid 1.25% premiums from wages to the fund for at least 6 months in the preceding 18 months.

9.4 If the applicant has been a valid member of the sickness fund of another association within ASÍ until he/she starts payments to the fund, cf. Article 10.

9.5 If premiums have not been paid to a sickness fund in respect of a fund member, but he/she is able to prove that premiums to the relevant association have, according to regularly issued pay slips been deducted from his/her wages for the previous 6 months, he/she shall enjoy the same rights as if premiums had been paid to a sickness fund.

11. gr. Retained rights

11. 1 It is permitted to grant those who undergo vocational training, attend courses or pursue studies for up to 24 months and then start work again within the contractual scope of an ASÍ association, a renewed right to benefits once they have paid to the fund for one month, provided the applicant has previously been a valid fund member. The same applies to those who leave work due to illness or a home situation.

11.2 Those fund members who leave for a statutory paternity leave retain their accrued rights if they start work within the contractual scope of an ASÍ association as soon as the paternity leave is over, provided the fund member has decided to maintain his/her rights by paying trade union fees during the paternity leave.

12. gr. Grants

12.1 Per diem allowance during absence due to illness or accidents for 120 days (4 months), on completion of payments according to the illness and accident provisions of the wage agreement. The per diem allowance shall, in addition to social security benefits, payments from the accident insurance of wage earners or other statutory insurance, not be a lower amount than equals 80% of the average of the total wages of which premium has been paid in the previous 12 months.

12.2 Per diem allowance for 90 days (3 months) on completion of payments from the employer according to the wage agreement, due to children with long-term illness or advanced level of disability. Payments shall not be a lower amount with view of the fund member's employment ratio than equals 80% of the average of the total wages of which premium has been paid in the previous 12 months. The term children with long-term illness refers to children under the age of 18 who are diagnosed with a serious and/or chronic illness and are in need of special care. The term children with advanced level of disability refers to children under the age of 18 who are diagnosed with serious intellectual impairment, mental disorder or serious physical disability and are in need of special care.

12.3 Per diem allowance for 90 days (3 months) due to very serious illness of a spouse. Payments shall not equal a lower amount with view of the fund member's employment ratio than 80% of the average of the total wages of which premium has been paid in the previous 12 months.

12.4 One-time payment of death benefits in the event of death of an active and paying fund member amounting to ISK 266.700 based on his/her employment ratio. The beneficiaries of benefits are the spouse of the fund member and his/her children under the age of 18. If the fund member neither leaves a spouse nor a child under the age of 18 behind, the amount goes to the estate. The amount of the benefits is based on the wage index at 31.12 2012 which is 437,7 points and changes in line with the index.

12.5 It is permitted to reduce the number of days of per diem allowance paid according to item 12.1, to those for whom a proportionally lower premium is paid than 1.25%, by the same ratio as by which the premium is lower than 1.25%.

12.6 It is permitted to decide the upper limit of the per diem allowance according to items 12.1, 12.2 and 12.3, although it shall not be lower than ISK 250.000 per month.

12.7 The right according to items 12.1., 12.2. and 12.3 are renewed every 12 months, proportionally depending on how it is used, counted from the day when the payments of the per diem allowance cease at each time and the premium payments start again.

12.8 The sickness fund is permitted to partake the following costs

a) Physical training:

Cost due to health-promoting physical training, to the maximum of ISK 35.000 each calendar year, is refunded. Only physical training for the fund member him- of herself is refunded.

b) Therapeutic treatments:

Cost due to treatments and/or health service up to the total of ISK 50.000 each calendar year is refunded for the following:

- Physiotherapy
- Occupational therapy
- Therapeutic massage
- Chiropractor treatment
- Psychological services
- Nursing treatment
- Social counselling
- Prosthetics services
- Stride analysis

The treatment must be prescribed by a doctor. The party providing the treatment must be authorised by The Director of Health and the treatment fall under the scope of the relevant profession.

c) Cancer screening and the prevention of heart disease:

Costs up to ISK 20.000 per calendar year are refunded due to cancer screening.

d) The prevention of heart disease

Costs up to ISK 20.000 per calendar year are refunded due to the assessment of the risk of heart disease.

e) A stay in a health clinic

Costs due to a stay for rehabilitation prescribed by a doctor at a recognised health clinic in Iceland is refunded. The maximum payment is ISK 50.000 every three years.

f) Eyeglasses and eye surgery

Cost due to laser surgery on one eye of ISK 45.000 or ISK 90.000 on both eyes is refunded.

Cost due to purchase of lenses or eyeglasses (glass and frame) up to ISK 45.00 is refunded once every three years.

Laser surgery and eyeglasses for the same fund member are not refunded in the same calendar year.

g) Hearing aid

Cost due to purchase of hearing aid up to ISK 45.000 is refunded once every three years.

h) Dental services

Costs due to dental services amounting to 40% of the total cost, if it is higher than ISK 80.000 per visit, is refunded. The refund is a maximum of ISK 60.000 per calendar year. Receipts can be dated up to 12 months before the application date. This cost is only refunded for the same fund member every three years.

12.9 Amounts according to item 12.8 shall be reviewed annually at the beginning of each year and amended in line with the proportional rise in monthly wages of the general salary grade for trained tourist guides, now salary grade 4. An overview of grant amounts shall be published on the association's website.

12.10 Grants to institutes and organisations shall be decided by the board of the fund at any given time according to item 2.2.

12.11 When allocating funds according to items 12.8 and 12.9, care shall be taken that the fund's possibility to honour its original commitments due to sickness and accidents is not compromised. During a regular appraisal of the fund's performance according to Article 6 the appraisal agent shall pay particular attention to this factor.

12.12 Accident allowance according to this Article is not paid due to accidents liable for damages and occupational diseases, including car accidents, where damages are paid according to The Tort Damages Act.