

FOCUS



SAFE THEMED MAGAZINE nr. 2
2023 Your membership and benefits from SAFE

FOCUSING ON THE BENEFITS OF YOUR MEMBERSHIP WHAT OUR PARTNERS **CONTRIBUTE** SAFES **EDUCATIONAL FUND**

OSO - a collective term for the social schemes operated by the unions on the offshore platform for their members. Page 20.
Everything you need to know about retirement. **page 18-22.**

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Hilde-Marit Rysst. Photo: Rebecca Bjerga

SAFE works for a fair working life

This edition of Focus aims to provide you with better information about all the benefits your membership offers, in addition to the security in your workday.


Our most important task is to ensure that our members have good wages and working conditions. At the core, there is a continuous effort for a fair working life. We are a politically independent organization that collaborates in the political arenas that advocate for our issues. In SAFE, the individual member is at the center, within a united and strong collective that is low on bureaucracy.

SAFE has also negotiated great membership benefits. In this magazine, you will get a comprehensive overview of all the advantages to membership in our union. This includes legal assistance, basic insurance, lawyer's insurance, free membership during studies, as well as benefits for apprentices.

You can apply for educational support through the SAFE Education Fund. We value that our elected representatives have the right tools, which is why SAFE organises courses through the SAFE School. These courses equip our representatives with competence, proficiency, and a well-rounded education. At SAFE School, all course expenses are covered.

Pension planning is an integral part of our agenda. All actively contributing members aged 57 to 67 are offered a personal consultation with a resource person to discuss their pension rights. Additionally, as a member of a YS-affiliated union, you are entitled to a range of favorable discount agreements in banking, insurance, travel, hotels, fuel, mobile subscriptions, and dental insurance.

- HILDE-MARIT RYSST, UNION LEADER



Basic insurance for you and your family is included in your membership

The basic insurance is mandatory and covers all actively employed, paying members between the ages of 18 and 67, as well as apprentices.

The member's spouse/partner between the ages of 18 and 67 is also automatically covered. In the event of the member's or spouse/partner's death, the surviving beneficiaries will promptly receive a payment equivalent to 1 G (basic amount in the Norwegian National Insurance Scheme).

If you default on your membership by not paying the membership fee, this right may be forfeited for you and your beneficiaries.

Note: Only Lawyer's Insurance and SAFE Basic Insurance are included in the membership fee.

Contact: Anja Fjeldel | anja@safe.no | 922 30 063



Free legal aid

SAFE has its own employed lawyers and legal experts. As a SAFE member, you are entitled to legal assistance in matters related to your employment.

LAWYER'S INSURANCE

SAFE has an agreement with Legal24. The insurance is mandatory for members residing in Norway and Sweden and covers all actively employed, fee-paying members, including apprentices in SAFE.

The insurance may also cover members who have been granted exemptions from paying the membership fee for certain periods.

The insurance also covers pensioners who have chosen to continue with the insurance.

SECURITY IN EVERYDAY LIFE

- Applies to you, your partner/spouse, and their children up to 20 years old (within the same household).
- 20 hours of legal advice per insured year.
- Legal representation in disputes, up to 3,000,000 NOK per insurance event per year, including awarded legal costs.

IN THE FOLLOWING AREAS OF LAW:

- Family law
- Inheritance law
- Consumer purchases of goods and services, including craftsmanship
- Neighbor relations under the Neighbor Law
- Rental law
- Driver's license revocation

IF YOU HAVE QUESTIONS OR ISSUES REGARDING YOUR EMPLOYMENT:

- Contact your local club for assistance.
- The local union representatives will forward your inquiry to SAFE central.



Lawyer Vegard Haugen has been working with SAFE clients since 2014, across the entire country. He can provide assistance in all legal areas covered by the lawyer's insurance, with a primary focus on family and inheritance law.

"I can assist with initial advice, including the preparation of necessary documents such as marriage contracts, cohabitation agreements, enduring powers of attorney, etc. I can also provide representation in later disputes (legal proceedings), for example, in cases of relationship break-ups or deaths.



INJURY OR LEGAL AID NEED?
GET IN TOUCH.

- My page on www.safe.no
- 21 51 98 40
- safe@legal24.no



Contact: Anita Fløisvik
anita@safe.no | 986 09 337



From the SAFE-school module IV. Photo: Rebecca Bjerga.

SAFE Education Fund

SAFE continuously awards grants to its members. Our education grant aims to motivate and contribute to the development of members and elected representatives in their organizational and professional lives.

SAFE has four application deadlines:

March 10 • June 10 • September 10 • November 10

It is not possible to receive support for courses that have not been paid for. Support is provided retrospectively upon documentation of payment. Do note that for long-term studies, you can apply for support every year as long as the study program lasts.



**READ MORE AND APPLY AT
SAFE.NO/UTDANNINGSFOND**



[Guidelines for SAFE education
scholarships in English](#)

Occupational injury or diseases



BY LAWYER (H) **ØYVIND VIDHAMMER**, SIMONSEN VOGT & WIIG AS LAW FIRM

svw.no

**simonsen
vogt
wiig**

SAFE has had a strong and close collaboration with the law firm Simonsen Vogt Wiig (SVW) for several years in cases related to occupational injuries or occupational diseases. This is a highly complex legal field. SVW has lawyers dedicated to working solely on these matters, possessing both extensive expertise and experience. The Legal Department of SAFE maintains close dialogue with the lawyers at SVW.

Feel free to contact

SAFE Central, phone: +47 51 84 39 00

SAFE's contact at SVW, phone: +47 21 95 55 00

Checklist for Occupational Injuries and Occupational Diseases

Full version first printed in Focus #1.

1. Fill out the injury report as soon as possible.
2. Send the injury report to both NAV (Norwegian Labour and Welfare Administration) and the insurance company.
3. Seek medical attention promptly.
4. Continue regular medical check-ups after the injury.
5. Keep receipts for additional expenses.
6. Be aware of the statute of limitations.
7. The injured party may have multiple insurances providing coverage.
8. Consult with a lawyer before choosing a medical specialist.
9. Consult with a lawyer before accepting an offer or settlement.

The Oil Workers' Social Programs

OSO - a collective term for the social programs operated by the unions on the offshore platform for their members.

OSO.as

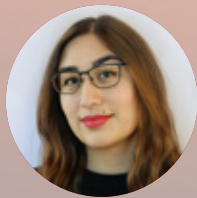


OSO CURRENTLY OVERSEES THE FOLLOWING PROGRAMS:

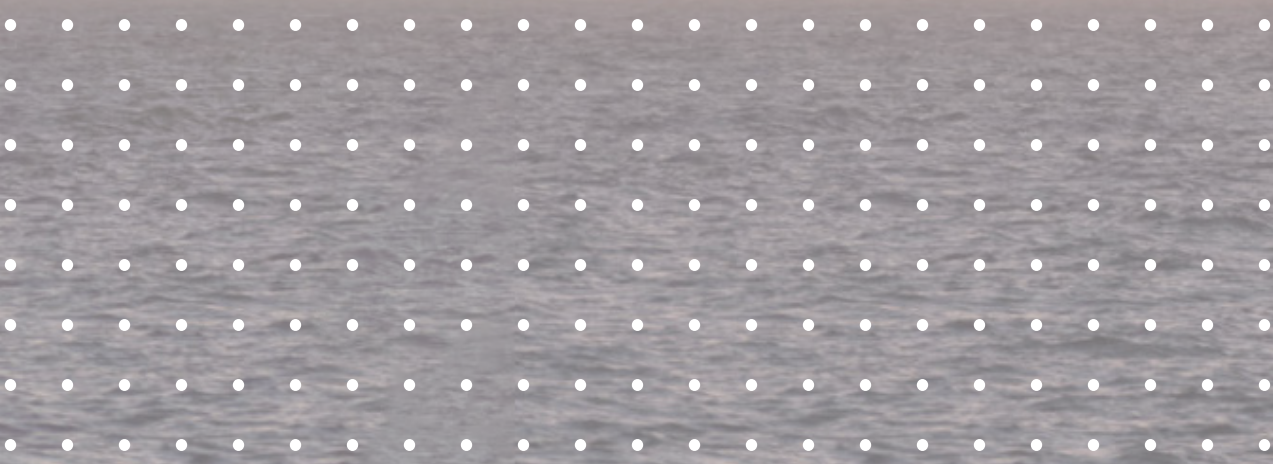
- Certificate Loss Program for employees in operator, drilling, and catering companies. This program applies within the Offshore Norway area (ON). It is jointly owned by SAFE, Lederne, and Industri Energi.
- Pension Compensation Program for employees covered by the rig agreement with NR. This program is jointly owned by Industri Energi and SAFE.

Each program has its own board consisting of representatives from the unions involved in each program. Industri Energi administers the programs under the collective name OSO.

The Pension Compensation Program - NR Floating Rigs is administered by SAFE.



Contact: Roselyn Riley | nrpk@safe.no | +47 918 73 208



Gjensidige insurances

As a member of SAFE, you can save a lot by using your member discounts on insurance with Gjensidige.

Over 60 percent of our members utilize the agreement with Gjensidige. You receive excellent prices on individual property insurances, Norway's most popular car insurance, one of the market's best home insurances, in addition to collective personal insurances.

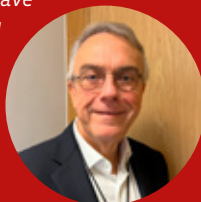
The insurance offer in SAFE is a voluntary arrangement that the member can choose to take advantage of.

Unlike other unions, SAFE has chosen not to include mandatory home and travel insurance in the membership fee. Many members already have these insurances in their household and risk paying twice for insurance that only provides a payout in the event of damage. Therefore, the membership fee for SAFE is lower than in other unions.

Read more and order at safe.no/gjensidige-forsikring



"Gjensidige and SAFE have a long history of close and successful collaboration. The partnership agreement ensures that you, as a member, receive excellent benefits and discounts on some of the market's best insurances.



Insurance is an important membership benefit for SAFE members, and we will ensure that members are satisfied as dual customers of Gjensidige. Surveys indicate that when a claim occurs, members are highly satisfied with the customer service," says Per Kristian Larsen, who is responsible for the collaboration with SAFE at Gjensidige.

YS INNBO

New members receive half price on home insurance for the first year. YS Home Insurance is one of the best in the market and is also competitively priced - hence, it is a favorite among our members. It covers you if your belongings are stolen, in case of identity theft, fire, or if you have an infestation of bed bugs. It also covers accidents such as a cracked mobile screen. There is no discount on the portion of the price that goes to the Norwegian Natural Damage Pool.

To take advantage of the welcome offer from Gjensidige, the insurance must be put into effect within two months after joining.

[You can order YS Home Insurance at half price here >](#)



TRAVEL INSURANCE

You never know what might happen - even when you are traveling in Norway. With an annual travel insurance, you are covered from the moment you leave home. You get a 28 percent discount on the insurance.

YS LIFE INSURANCE

Ensure that your loved ones have a financial safety net in case the worst should happen.

CAR INSURANCE

As a member of SAFE, you get up to a 32 percent discount on the insurance.

UNDER 30?

Among the best insurances in the market with specific benefits for those under 30 years old.

Norwegian Dental Health Insurance: One Less Worry!

My name is Frøydis Øien and I work as the sales manager at Norwegian Dental Health Insurance.

Our mission is to improve the oral health of individuals aged 18-69. We achieve this by offering dental health insurance. The insurance covers unforeseen costs of dental visits, making it much easier for most people to regularly visit their dentist for check-ups (cleaning and exams). Having insurance that covers the expenses alleviates dental anxiety for many individuals.



YOUR MEMBERSHIP IN SAFE MAKES A DIFFERENCE


As a member of SAFE, you have access to an incredibly good dental health insurance at approximately a 50% discount. **The insurance is a group agreement and can only be purchased during campaign periods.** Stay tuned and take the opportunity to enroll in the insurance for yourself and potentially other family members, who will receive the same price as the members themselves.

The insurance covers dental treatment in Norway, as well as emergency treatment in Sweden and Denmark. The insurance does not cover treatment and/or improvements/repairs of treatment carried out in countries outside Scandinavia.

The most important thing for us is that our customers are satisfied and that they can recommend the insurance to others they know after using it themselves. It is incredibly gratifying to see that the insurance makes a difference for those who have it, providing peace of mind for both oral health, general health, and most importantly - your wallet.



Norway's best price on dental insurance. 118 NOK per month.



"I encourage you as a member to become better acquainted with the membership benefits you have access to in Nordea."

– Nina Farsund, Partner Manager at Nordea

As a member of SAFE, you are ensured one of the best banking agreements in Nordea.

In Nordea, you are a prioritized and important customer, and you will always receive prompt and excellent assistance and advice when you need it. Talk to us about the times ahead.



READ ABOUT ALL THE BENEFITS - [NORDEA.NO/SAFE](https://www.nordea.no/safe)

Nordea

Benefits calculator

Scan to check how much you could potentially save in using your membership benefits.



advantage.develop.no/inline/safe



SAFE School

– is completely free. We cover travel and accommodation for all participants.

Module I - Basic Training - the essentials you need as a union representative.

Module II - Advanced Training - introduction to what a collective agreement is, its characteristics, and the possibilities it offers.

Module III - HSE (Health, Safety, and Environment) - the structure of the petroleum industry's regulatory framework and supervision regime.

Module IV - Labour Law - the regulations concerning the establishment and termination of employment relationships, temporary employment, rules for wage deductions, and the use of warnings.

Module VII - For all newly established SAFE clubs - you and your working committee will receive training and valuable information on what you need in the initial phase. This also applies to new working committees in already established clubs.

CHECK THE WEBSITE FOR MORE INFORMATION AND SIGN UP AT SAFE.NO.

More modules are coming.

Retired in SAFE

Retired? It's wise to continue as a SAFE member! An increasing number of members who become retirees continue their membership with SAFE.

As a retiree-member of SAFE, you have access to all the membership benefits negotiated through our main organization, YS. Here, you can enjoy favorable discounts on insurance, banking, car rentals, and hotels.

The lawyer's insurance automatically continues when you transition to retired membership. You can opt-out of the lawyer's insurance scheme by providing written notice within 30 days from the date your membership change is registered. You also have the option to cancel the lawyer's insurance, which will remain in effect for the insurance year for which the premium has been paid. However, please note that re-entry into the scheme at a later time is not possible.

As a retired member, you also maintain the favorable conditions of your insurance agreement with Gjensidige through SAFE. Additionally, you are covered by SAFE's Basic Insurance until the age of 67.

Stay updated on what is happening within the union. Visit us at safe.no, which is continuously updated with the latest developments in the oil and energy sector.

There are two rights that are not included in retired membership: the right to apply for study support from the education fund and legal assistance in labor relations matters.

Please inform SAFE Central when you become a retiree so that we can make the necessary arrangements regarding changes in your membership. You can do this by logging into My Page, sending an email, or contacting the designated persons on the right-hand side.



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Pension Talk

SAFE IS COMMITTED TO PROVIDING ITS MEMBERS WITH SECURITY THROUGHOUT THEIR ENTIRE CAREERS.

We receive many questions about the various options that arise when it comes to pension withdrawals. Flexibility offers new possibilities, but it can also contribute to uncertainty about which choices to make. Therefore, SAFE actively offers paying members over the age of 57 a conversation with a resource person who can act as a sparring partner in this assessment.

SOME QUESTIONS WE CAN ANSWER INCLUDE:

- How can I find out how much pension I will actually receive from the national insurance scheme and my occupational pension?
- Can I do anything to improve my pension?
- When can I start receiving my pension?
- How can I combine pension and work?
- How long can I continue working?

You can also receive useful insights if your company is going through restructuring and you are considering a severance package.

If you would like to discuss your pension situation, please fill out the form at safe.no/medlemsfordeler/pensjonspratn. Within a few days, our pension expert, Torhild Kalstø, will give you a call to discuss your pension options.



Wondering about anything else??

Feel free to contact our counsellor, through safe.no/pensjonspratn

Pension Compensation Scheme - NR Floating Rigs

The Pension Compensation Scheme is administered by SAFE.
Roselyn Riley | phone: +47 918 73 208 | [nrpk@safe.no](mailto:nrp@safe.no)

Retirement

DO YOU HAVE A GOOD OVERVIEW OF YOUR PENSION?

Even though most people love their job, it's good to know that you don't have to work forever. However, like everything else, enjoying a good retirement requires money. The quality of your pension depends on several factors, and it's important to have knowledge and awareness about it! By taking smart steps, you can secure your income as a pensioner. Did you know that your membership benefit, YS Pensjon, can give you more in pension?

PENSION CAPITAL CERTIFICATES - AN IMPORTANT PART OF YOUR PENSION!

Perhaps you are one of those who have previously worked in the private sector but are now employed in the public sector, a student, or unemployed. In that case, you most likely have accrued pension capital certificates, which often have high management costs that eat into your pension. By transferring them to YS Pensjon, you receive the same excellent membership benefits as with your own pension account. But remember, you must transfer the pension capital certificates before you start withdrawing your pension. Once you have started withdrawing the pension you have earned from your employer, it is too late to move it.

TRANSFERRING YOUR PENSION IS EASY

It is very easy to transfer both your own pension account and pension capital certificates to us. Wondering if it's worth it for you? Here's what you can do:

- Check where you have your pension and the price you are paying at norskpensjon.no
- Compare the current price with the one YS Pensjon has negotiated
- Authorize the transfer on ypensjon.no.

Take advantage of this membership benefit that YS Pensjon has negotiated for you. A few minutes of effort now can give you many years of higher pension. If you ever want to transfer again at some point, it's just as easy. You are not committing yourself to anything.



YSPENSJON.NO

The individual pension account came into effect on January 1, 2021, as a result of changes in the Defined Contribution Pension Act. The purpose was to simplify pensions. Employees should have increased influence over their pensions, better overview and information, and, last but not least, lower costs. Now you can decide for yourself who will manage your pension. SAFE, along with the YS unions Delta, Finansforbundet, Negotia, Parat, and Yrkestrafikkforbundet, have come together and negotiated a very good price on behalf of their members.

Learn more about yourself, with YS Career Navigator

As a member of SAFE, you have a unique opportunity to learn more about yourself. With YS Career Navigator, you can assess your personality and interests. You will likely discover that you have qualities that offer you more opportunities in the workplace than you thought.

YS Career Navigator is an assessment tool where you answer a series of questions about yourself. In the end, you will have a unique profile that tells you your strengths and suggests careers that may suit you.



Try the YS Career Navigator
yskarriereveiviser.inflow24.com





Advantage

YS, our main organization with a total of 222,000 members, has negotiated a range of favorable agreements. These discount deals are managed by YS Advantage.



YS.NO/FORDEL

Hello, my name is Heidi Briskodden and I work in the YS Secretariat with YS Advantage. We strive to find member benefits that offer great discounts to all members and are mostly available nationwide. To take advantage of these offers, you must be a member of one of the YS unions. We have made it as easy as possible to access these benefits. While banking and insurance provide the most significant savings, there are other benefits too. For example, with the Esso advantage, you save 52 cents per liter of fuel and enjoy a 20% discount on car wash services.

WITH YS ADVANTAGE, YOU RECEIVE DISCOUNTS ON:

- YS Home Insurance - one of the best home insurance policies on the market. Half-price for the first year for new members and a 30% discount if you are under 30.
- YS Life Insurance - ensuring the well-being of your loved ones.
- YS Pension - maximize your pension benefits.
- YS Dental Insurance - coverage for unforeseen dental expenses.
- YS Career Navigator - explore more career opportunities.
- Gjensidige Insurance - Norway's most popular car insurance at a member price.
- Nordea - one of Norway's best banking offers.
- Hotels - Scandic, Choice, Thon.
- Esso - 52 cents discount on fuel, 20% discount on car wash services.
- Avis Car Rental - agreement on car rental services in Norway.
- Color Line, DFDS - 10% discount on ferry travel.
- Milrab - great discounts on various products for outdoor activities.
- Sembo - plan your trip.
- PlussMobil - discount on mobile subscriptions.

Personally, I believe it's better to fuel up with a discount and then enjoy a nice dinner for two with the money I saved using the Esso discount. That way, I can always do something I enjoy with the savings from using YS Advantage, even if the savings aren't always enormous. The more members who take advantage of these benefits, the stronger our bargaining power is when renegotiating existing benefits and negotiating new agreements.

You can find all the benefits at ysfordel.no, and we also have a dedicated Facebook page where we share offers and news.

Best regards, **Heidi**



Membership

Active membership applies from the day you join until the day you terminate your membership. To be an active member, you must pay the monthly membership fee, unless otherwise notified to SAFE.

Passive Membership

1. According to SAFE's statutes § 16.5, you can maintain your membership by applying for passive membership if you provide documentation for the following circumstances:

- a. Unemployment
- b. Military service
- c. Schooling/coursing, education without pay
- d. Temporary layoff/leave without pay.

In the above cases, you are exempt from paying membership fees. The legal insurance coverage is automatically continued, but you can choose not to participate in it. If you decline to continue with legal insurance, it cannot be reinstated. You maintain the same benefits as an active member.

2. You can also request to maintain your membership by being registered as a passive member according to SAFE's statutes § 16.6, by providing written notification.

Passive membership applies in the following circumstances:

- a. Retirement
- b. Disability
- c. Vocational rehabilitation

For members falling under points 2a, b, and c, the legal insurance coverage is automatically continued. You can choose not to participate in the legal insurance scheme. If you decline to continue with legal insurance, there will be a waiting period of 6 months from the date of resumption for rejoining the scheme. The paid premium will not be refunded.



Anja Fjelde
anja@safe.no



Nils Petter Rønningen
nils.petter@safe.no

MEMBERSHIP FEE

The membership fee to SAFE is a fixed amount and is not affected by increased salary payments. Occupationally active members with a residential address in Norway or Sweden have a fixed price that includes mandatory legal insurance. Occupationally active members with a residential address outside Norway or Sweden do not have legal insurance included.

REDUCED MEMBERSHIP FEE

If you are part-time employed, you pay half the membership fee to SAFE.

APPRENTICES

Apprentices are exempt from paying the membership fee. They are automatically covered by legal and basic insurance.

NEW EMPLOYER

If you change employers, remember to notify SAFE and your club that your membership should be transferred so that the necessary procedures for maintaining your membership can be carried out.

Remember to keep your profile up to date on My Page.

SAFE is a trade union for workers in the energy sector on- and offshore. **We stand for justice at work.**

Visit us at
safe.no



Not a member yet? Scan the code
for a simple application form.

