

Welcome to PensionDanmark

More than just pension

When you make contributions to a labour market pension scheme, you provide financial security for your employees in retirement and through some of the tough times in life. The Pension Scheme with us contains both savings, insurance covers and a Health Scheme.

A Pension Scheme for all

The savings are a supplement to your employees' state pension benefits. The savings are typically distributed between an old-age savings, an annuity pension and a lifetime pension.

A Pension Scheme with insurance

The employees also get a range of insurance that covers them if, e.g., they become ill and can no longer work, are diagnosed with a critical illness, or die.

Promoting employee health

PensionDanmark's Health Scheme is designed to give our members a good and healthy working life. This also means fewer sick days for your company. Employees can, e.g., get treatment from a physiotherapist, talk to an online doctor or get help with a quick diagnosis. We offer different health packages, so employees can choose the Health Scheme that best suits their needs, health and everyday life.

Overview for your employees

On pension.dk/en/in-general/your-pension-scheme/, your employees can learn what their Pension Scheme includes, when their insurance cover applies, and how they can use the Health Scheme. The page is available in eight languages.g.



How to report and make pension contributions

Reporting and making pension contributions with PensionDanmark is easy. You can do it on pension.dk/virksomhed, through a payroll service agency or via your own payroll system.

Pension.dk/virksomhed is only available in Danish. If you need help, you can call us on **+45 7012 1340** all weekdays between **8 a.m. and 6 p.m.**

See your collective agreement codes

To ensure that your employees get the right insurance covers, it is important that you use the right collective agreement codes for reporting purposes. Go to **pension.dk/virksomhed** to find the collective agreement codes. Here, you can also learn more about how pension contributions are distributed.

Non-payment of contributions

If you pay pension contributions late or do not pay them at all, PensionDanmark may not be able to make insurance payments to employees who fall critically ill, are granted a disability pension or pass away.

Who qualifies for pension contributions?

In order for you to make pension contributions to PensionDanmark, your employees must be covered by a collective agreement. On pension.dk/virksomhed, you can see which collective agreements give access to a Pension Scheme with PensionDanmark.

- **Member of an employers' association?**

If your company is a member of an employers' association, your employees within that field are automatically covered by the collective agreements concluded by the employers' association.

- **Covered by a collective agreement or a local agreement?**

You must make pension contributions for employees who are covered by collective agreements under which PensionDanmark is the pension provider.

- **No employees at the moment?**

If you do not have any employees at the moment, it is important that you let us know. You can register this yourself through our self-service system by calling **+45 7011 1223**. If you hire employees again, simply start making pension contributions again as before.

- **Special rules**

Special rules apply to some employee groups, including trainees, apprentices, foreign employees, employees in flexi jobs and employees employed on special terms. Learn more about the rules and how to make pension contributions for special groups at **pension.dk/virksomhed**.

Keep an eye on e-Boks and mit.dk

We send all letters to your company's digital inbox in mit.dk and e-Boks. This is where you will be notified about changes to contribution rates in your area, changes to your employees' insurance cover, and other news and information relevant to your company and employees.

Your employees receive all communication from PensionDanmark in their mit.dk inbox.

Want to know more?

Scan the QR code and get started with the Pension Scheme with us. The website is only in Danish – but you can also call us on **+45 7012 1340** all weekdays between **8 am and 6 pm**.

