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The National Social Insurance Office

# Social Insurance



**Försäkringskassan**

# Social Insurance

If you have to stay at home from work because you are ill, you may be able to draw sick pay or sickness benefit. If you have a baby or if you have a child who falls ill, you may be entitled to parental benefit. If you suffer an illness or disability severe enough to prevent you from working, you may be eligible for sickness compensation. A widow or widower can draw survivor's pension, while a child who loses one or both parents can draw child pension. When you reach the age of 61, you are eligible for retirement pension.

The social insurance scheme is administered by the Social Insurance Office, which also ensures that you receive the benefits to which you are entitled.

Persons resident in Sweden are insured for housing-based benefits. Examples of such social insurance benefits are child allowance, housing allowance and allowance for medical expenses. They also include sickness benefit for spouses at home and voluntary sickness benefit insurance.

Persons working in Sweden are insured for employment-based benefits. Employment-based insurance includes benefits that are paid because of loss of income from work. It also includes sickness benefit and rehabilitation allowance.

If you have moved to Sweden, you should contact the Insurance Office as soon as possible and ask for details of the rules which apply in your particular case.

This brochure reviews the main points of the Swedish social insurance scheme. If you need further information, e.g. on the size of the benefits payable, you can read the special brochures on the Internet at [www.forsakringskassan.se](http://www.forsakringskassan.se) or contact the Social Insurance Office.

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## If you fall ill

### Sick pay from your employer

If you are employed for at least one month or have worked for 14 consecutive days, you are entitled to sick pay from your employer for the first 21 days of your illness. This is known as the sick pay period. If you are still ill after 21 days, your employer will notify the Insurance Office. No benefit is payable for the first day of your illness, which is known as the waiting day.

If you fall ill, you must notify your employer. Once you have recovered, you must provide your employer with a written assurance stating that you have been ill and specifying the period of your absence from work.

### Sickness benefit from the Insurance Office

If you are not entitled to sick pay, you can draw sickness benefit from the Insurance Office. You may also be entitled to sickness benefit after you have been ill for 21 days and are no longer receiving sick pay from your employer. Your entitlement to sickness benefit is decided by the Insurance Office. If you fall ill, you must notify the Insurance Office on the same day.

You must get in touch with the Insurance Office even if you have a doctor's certificate. You will not be entitled to sickness benefit until you have reported that you are ill.

You can call in at the Insurance Office, phone, write or ask someone else to report your illness. When writing, you should always give your name, personal identity number, address (even if you have a temporary address) and phone number. The date of the postmark will be taken as the date of notification.

If you are ill for more than a week, you will normally be expected to produce a doctor's certificate in order to continue receiving sickness benefit. If your illness lasts for quite some time, you will have to submit a separate declaration and doctor's certificate – applicable as of the 29th day of your period of illness – to the Insurance Office. When you start working again, you must notify the Insurance Office.

In some circumstances you may be awarded a travel allowance instead of sickness benefit. For example, the Insurance Office might consider you to be capable of doing your job if you can travel to work by taxi.

### **Full or partial sickness benefit**

You may draw one-quarter, half, three-quarters or full sickness benefit, depending on the extent to which you are unable to work. In assessing your entitlement to sickness benefit, the Insurance Office will consider whether, in spite of your illness, you can still do your job, whether on a full-time or part-time basis.

The Insurance Office will also consider whether you will be able to return to your regular job after you have been off sick. If you can go back to work, your work capacity will be assessed in the light of your normal, day-to-day duties. If you are unable to return to your regular job, your work capacity will be considered in the light of any other work your employer can offer you. If your employer has no other work to offer or if you would need an excessively long rehabilitation period, your capacity for work is assessed relative to the needs of the labour market as a whole.

## **If you are running your own business**

If you are self-employed, you must pay your own health insurance contributions along with your other taxes. You can choose a waiting period of either 3 or 30 days (during which time you will not be entitled to sickness benefit). Your contributions will be lower if you choose the longer waiting period.

## **If you are studying**

Various rules relating to sickness benefit apply to people who are studying. For details of the rules which apply in your particular case, you should get in touch with the Insurance Office.



## **Voluntary sickness benefit insurance**

If you have no or only a low income, you can sign up with the Insurance Office for voluntary sickness benefit insurance. Benefits payable under this scheme are not subject to tax.

## **If you fall ill abroad**

If you decide to travel abroad for a short period, you may be entitled to emergency medical treatment in countries with which Sweden has a healthcare agreement.

If you are a Swedish citizen and are staying in an EU/EEA country, you will be entitled to medical benefits under the terms of the EU Treaty if you need emergency treatment. These benefits are subject to the conditions that apply to other persons covered by

the local health insurance scheme. In other words, you yourself will be expected to pay any patient's fee for which you may be liable.

If you are staying in another Nordic country, residence in Sweden will be sufficient to ensure that you are covered by EU regulations. For example, a Polish citizen resident in Sweden who visits Norway will be entitled to emergency medical care under EU rules.

You may also be entitled to medical benefits in countries outside the EU/EEA. This applies in countries with which Sweden has entered into an agreement or convention. Your local Insurance Office will be able to provide you with details of the rules applying in the country to which you travel.

You should contact the Insurance Office in plenty of time before your departure and ask for the forms and certificates you will need.

If you wish to have protection over and above that given by the national health insurance scheme, you can take out travel insurance or make sure you are covered by your household insurance policy.

## Rehabilitation

If you have suffered an illness or injury making it difficult for you to return to work, you may receive assistance with rehabilitation. Rehabilitation is a general term covering everything that needs to be done to enable you to go back to work following illness or injury. The various public services aimed at helping you towards rehabilitation are coordinated by the Insurance Office.

The prime responsibility for getting you into a rehabilitation programme is shared between you and your employer. If you are out of work, responsibility is shared between you and the Insurance Office.

If you are undergoing rehabilitation aimed at returning you to the labour market, e.g. employability assessment, occupational

rehabilitation or training, you may be entitled to a rehabilitation allowance.

## Care of relatives and next of kin

If you refrain from taking gainful employment in order to care for a close relative who is seriously ill, you may be eligible for benefit from the Insurance Office and be entitled to time off work.

## Disease carriers

If you have or are suspected of having an infectious disease but are still fit for work, or if you are carrying or are suspected of carrying an infection but have not yourself fallen ill, you may be eligible for benefit from the Insurance Office. This benefit is known as disease carrier's allowance.

You will be entitled to disease carrier's allowance if you are barred from work by a decision made under the terms of the Prevention of Infectious Diseases Act or the Foodstuffs Act.

## Sickness compensation

If you are ill for a long period and unable to work, you may be entitled to sickness compensation. You must be aged between 30 and 64.

Your work capacity must be reduced by at least a quarter. You may draw full, three-quarters, half or one-quarter sickness benefit, depending on the extent to which your work capacity is judged to be reduced.

Your sickness compensation may be temporary. This is determined by the length of time that your work capacity is judged to be reduced.



## Activity compensation

If you are aged between 19 and 29 and are ill for a long period and unable to work, you may be entitled to activity compensation.

Your work capacity must be reduced by at least a quarter. You may draw full, three-quarters, half or one-quarter sickness benefit, depending on the extent to which your work capacity is judged to be reduced.

If you suffer from a disability which makes it necessary for you to attend school (including upper secondary school) for a longer period, you will be entitled to activity compensation while you are at school, without your work capacity being tested.

Activity compensation is payable from July of the year in which you reach the age of 19. This benefit is always temporary and you may receive it for between one and three years at a time. It is payable up to and including the age of 29.

When you receive activity benefit, you also have an opportunity to take part in activities. These activities shall be of a kind that enables you to develop your skills, although they may also increase your prospects of obtaining work.

## Dental care

You will be entitled to subsidised dental care from the age of 20. Under this scheme, the Insurance Office pays part of the cost if you visit a dentist who is affiliated to the social insurance scheme. The dentist decides the cost of the treatment and receives a fixed sum from the Insurance Office in payment for his or her services. The difference is payable by you. Your dentist must inform you of the cost before starting treatment.

Below the age of 20, dental services are provided free of charge by the National Dental Service. Between the ages of 20 and 29, part of the examination cost is paid for by the Insurance Office. Patients aged 30 and over pay the full cost of the examination.

# Medical care

If you consult a doctor or receive some other form of medical treatment, you will be expected to pay part of the cost – the patient's fee. The size of the patient's fee is set by the county council and varies both with the medical services provided and between individual county councils. Your county council will be able to inform you of the patient's fees payable for the medical services available in your particular county.

If you consult a private doctor who is not affiliated to the county council, you will have to pay the fee in full.

The county council is also responsible for hospital care.



# Support for families with children



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## Expecting a child

If you are pregnant, you are entitled to be transferred to other duties if you have a physically demanding job that you cannot continue to do as a result of your condition or if you have been suspended from work under the Work Environment Act.

If your employer cannot offer you some other form of work, you may draw pregnancy benefit if

- your work capacity has been reduced by at least a quarter as a result of your pregnancy and you have a physically demanding job
- you have a job you are unable to carry out because of risks in the work environment.

You may draw pregnancy allowance for up to 50 days, starting at the earliest 60 days from the date on which your baby is due to be born. During the ten days before the expected date of delivery, you are not entitled to pregnancy benefit.

If your allow you to work for part of the day, you may apply for three-quarters, half or one-quarter pregnancy benefit.

## Parental benefit

If you give birth, you may draw parental benefit so that you can stay at home and look after the child.

Parental benefit is payable for 480 days for children born in 2002 and later and for 450 days for children born before 2002.

The days for which parental benefit is payable are divided equally between the parents, and, with the exception of 30 days for children born before 2002 and 60 days for children born in 2002 and later, may be transferred from one parent to the other. Sole guardians are entitled to all the days themselves.

The mother can start drawing parental benefit 60 days before the birth is expected. The benefit may be drawn at any time until the child reaches the age of eight or completes the first class of school. You can choose to draw full, three-quarters, half or one-quarter parental benefit.

## Temporary parental benefit

If you have to stay at home from work to care for a sick child under the age of twelve, you may be entitled to temporary parental benefit. This also applies if the person who normally looks after your child falls ill.

You may also receive temporary parental benefit for visits to a doctor or child healthcare centre.

Together, parents are normally entitled to temporary parental benefit for 60 days per child and year, although an additional 60 days' benefit may be payable in certain cases. The extra days do not apply in the case of regular childminders who fall ill or are carrying an infection.

Parents may also obtain temporary parental benefit for children aged 12–15. This benefit becomes payable if the child is so ill as to need special care and supervision (a doctor's certificate is required as proof of this). Special rules apply to children covered

by the Disabled Persons (Support and Services) Act (LLS). You can find out about these rules by reading the brochure *Föräldraför-säkring* (Parental Benefit) or speaking to your Insurance Office.

Benefit is payable for a full, three-quarters, half or one-quarter day, depending on the extent to which you need time off work. You are not entitled to benefit for non-working days.

New fathers are entitled to ten days' leave on temporary parental benefit in connection with the birth or adoption of a child. These days are not counted towards the other days for which the father is entitled to the benefit.

## Child allowance and child allowance supplement

If you have a child under 16, you will receive child allowance if the child is living in Sweden. General child allowance ceases to be paid when the child reaches the age of 16 and is replaced by extended child allowance if the child is attending nine-year compulsory school. Extended child allowance is payable up to and including the month in which the child leaves compulsory school.

If you have three or more children, you may also be entitled to child allowance supplement. The family also qualifies for child allowance supplement for children who continue their studies without a break after the age of 16.



# Maintenance support

A parent not living with his or her child is expected to help provide for the child's upkeep by paying maintenance contributions to the person who is looking after the child.

The parents may agree on the size of the contributions to be paid. The contributions may also be determined by a court.

If the person liable for maintenance fails to pay it or only pays a small amount, the Insurance Office may pay maintenance support to the parent who has custody of and is living with the child. Maintenance support is paid monthly.

If the Insurance Office is paying maintenance support, the person liable for maintenance must repay the money paid for the child out of public funds. The amount to be repaid will depend, among other things, on the size of this person's income.

Maintenance support remains payable until the child reaches the age of 18. Extended maintenance support may be payable up to and including June of the year that the child reaches the age of 20, provided that the child is still attending school. To qualify for support, the child must be living in Sweden and registered at the address of one of his or her parents. If the child's guardian is not covered by the EU/EEA agreement, the guardian must also live in Sweden and the child or guardian must have lived in Sweden for at least six months.

Any changes which may affect entitlement to maintenance support must be notified. They include the situation, for example, where the child goes to live with the parent liable for maintenance or moves abroad for a period longer than six months.

Maintenance support is also payable when a child has been adopted by one person.

## Adoption allowance

If you are adopting a foreign child, you can apply to the Insurance Office for an adoption allowance. In order to obtain this allowance, the adoption must have been approved either by a Swedish court or by the Swedish Committee for International Adoptions (NIA), although a certificate from the *competent authority* of the child's country of origin may also suffice for the purpose.

## Childcare allowance

As a parent, you may obtain childcare allowance if you are caring for a sick or disabled child in your home. To obtain such allowance, however, the child must need special supervision and care for at least six months, or else you must be faced with significant extra costs as a result of the child's disability. You may obtain childcare allowance as soon as the child is born. The allowance remains payable up to and including June of the year when the child reaches the age of nineteen, after which the child becomes entitled to disability allowance. If your child is being cared for in hospital or other institution, you may continue to receive child allowance for a maximum of six months. If the child is severely ill, you may continue to receive the allowance for a further six months.

# Support for the disabled



## Disability allowance

You may be entitled to disability allowance from July of the year in which you reach the age of 19. To qualify, you must require time-consuming assistance from some other person in order to manage your day-to-day life, your work or studies, or else you must be faced with substantial extra costs. You must have become disabled before the age of 65 and need extra support for at least one year. You may go on receiving the allowance after your 65th birthday.

## Assistance allowance

You are entitled to assistance allowance if you are severely disabled and require personal assistance to help you manage in your day-to-day life. Personal assistance is defined as a programme of personally adapted support to be given in specific situations by a limited number of people. Although this entitlement is not subject to a lower age limit, you must not be over 65. You must need personal assistance with basic needs (e.g. with personal hygiene, dressing and undressing, eating, communicating with others) for an average of more than 20 hours per week.



# Pensions



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## Retirement pension

### National basic pension for those born in 1938 or later

This pension consist of income/supplementary pension, premium pension and guarantee pension and is administered by the Insurance Office and the Premium Pension Authority (PPM).

The size of your pension is calculated on the basis of the income you have received during your working life since the age of 16. If you have worked for a long time and received a high income, you will receive a higher pension. Similarly, you will receive less pension if your income has been low. Under this system you accumulate what are known as pension entitlements. You also receive pension entitlements for sickness benefit, parental allowance, unemployment benefit and sickness compensation and activity compensation. You receive additional pension entitlements for years when your children were small, studies with study assistance and military service. The ceiling for pensionable income is 7.5 income base amounts, above which you receive no pension entitlement.

You can start drawing your pension from the age of 61. The longer you wait and continue to earn pension entitlements, the higher your pension will be. You can also choose to take out full,

three-quarters, half or one-quarter pension. Similarly, you can take out different proportions of your income pension and premium pension. As long as you have an income, you will continue to earn pension entitlements, regardless of whether you draw your pension or not. Retirement pension is subject to tax.

## **Income pension**

The bulk of the pension entitlements you have earned go towards your income pension, while a smaller proportion is set aside for your premium pension.

Income pension is determined by the pension entitlements you have earned during your lifetime. When you decide to retire, these entitlements are converted to your income pension. In the case of persons born between 1938 and 1953, supplementary pension is part of the income pension.

## **Premium pension**

2.5 per cent of your pensionable income is set aside for your premium pension (for those born between 1938 and 1953, this percentage is less). You may choose to invest your pension capital in any of the various funds registered with the Premium Pension Authority. If you decide not to choose your own investments, the money will be invested in the Premium Saving Fund administered by the 7th AP Fund. The premium pension scheme is managed by the Premium Pension Authority (PPM).

Married couples can transfer their pension entitlements to each other. Once transferred, however, an entitlement cannot revert to the other spouse.

You can contact PPM by phone (0771-771 771) for information about your premium pension.

## **Guarantee pension**

A guarantee pension is payable to persons who have had no income or whose lifetime income has been low. If you have

income pension or widow's pension, your guarantee pension is reduced.

To qualify for guarantee pension, you must have been resident in Sweden for at least three years. Persons who have only been resident in Sweden for one or two years may be credited with insurance periods accumulated in another EU/EEA country or a country with which Sweden has a convention.

To qualify for full guarantee pension, you must have been resident in Sweden (or in an EU/EEA country or convention country) for 40 years. An exception may be made in the case of refugees. Guarantee pension is payable from the age of 65.

## **Those born between 1938 and 1953**

If you were born between 1938 and 1953, you are guaranteed at least the pension you would have received if the Insurance Office had calculated your entire pension according to the ATP scheme. A comparison is made of how much you have earned for the ATP scheme up to and including 1994. Should your national basic pension gives you a smaller amount, it will be topped up. This top-up amount is known as guaranteed supplement, is calculated automatically and is payable from the age of 65. You will also have part of your income pension calculated as supplementary pension. The older you are, the greater the proportion of your pension you will receive as supplementary pension.

## **Those born in 1937 or earlier**

The usual age of retirement is 65. If you wait until after you are 65 before drawing your pension, it will be higher, although it will not continue to increase after you are 70. You can choose to draw full, three-quarters, half or one-quarter of your retirement pension.

From the beginning of 2003 everyone will receive their pension under the reformed pension scheme. This means that national

retirement pension will be paid in the form of supplementary pension and/or guarantee pension. As with all income, your pension will be subject to tax. The rules governing basic pension, pension supplement and ATP will cease to apply and the special basic tax deduction (SGA) will disappear.

## Supplementary pension

Supplementary pension is an income-based pension. Those who have earned pension points for at least three years qualify for supplementary pension. Those who have earned pension for only one or two years in Sweden may be credited with insurance periods accumulated elsewhere in the EU/EEA or in countries with which Sweden has a convention

Supplementary pension replaces ATP and employment-based national basic pension and thus consists of two parts:

- One part corresponds to your national supplementary pension (ATP) according to rules which applied before January 2003.
- One part corresponds to basic pension based on the number of years of pension points. In the case of someone who, for example, has earned pension points for twenty years, 20 thirtieths of the previous national basic pension will form part of the supplementary pension.

The size of the supplementary pension you receive thus depends on how many years you have worked and how much you have earned each year.



## Guarantee pension

The purpose of the guarantee pension is to provide basic security, mainly to those who have not accrued any pension entitlements from employment or who are only entitled to a low supplementary pension. Guarantee pension is also payable to those with a higher supplementary pension to compensate for a previous residence-based national basic pension.

Guarantee pension replaces the residence-based national basic pension, the pension supplement and the special tax deduction (SGA).

## Survivor's pension

Relatives of deceased persons may be entitled one of several social insurance benefits. These are conversion pension, widow's pension, child pension, funeral allowance and survivor's occupational injury annuity. On top of child pension, survivor's support for children is payable, and on top of conversion pension and widow's pension, guarantee pension is payable.

## Conversion pension and guarantee pension

You may receive conversion pension and guarantee pension if your spouse has died.

Conversion pension is paid for ten months to men or women who have not reached the age of 65. If you are living with a child under the age of 18, the pension is payable for another twelve months ("extended conversion pension"). The latter is always paid up to and including the month in which the youngest child reaches the age of 12.

## Child pension

Children under the age of 18 are entitled to child pension on the death of one or both of their parents. Extended child pension is payable to children over 18 up to and including June of the year

of the child's 20th birthday, provided the child is studying at school (including upper secondary school) or similar establishment qualifying for extended child allowance or study assistance.

## Pension supplements

**Housing allowance** is a means-tested supplement. The amount payable depends on your accommodation costs and your income.

**Maintenance support for the elderly** may be payable if you have a low pension, e.g. due to a short period of residence in Sweden. Your accommodation costs and your income will affect the size of this benefit.

**Special pension supplement** may be payable if you have refrained from working for at least six years in order to care for a sick or disabled child. The child must have been receiving full disability pension/temporary disability pension and disability allowance or similar benefits. No less than six and a maximum of fifteen care years since 1964 may be taken into account. For the period before 1 July 1992, a minimum of ten care years is required in order to qualify for this supplement.

If you are not entitled to full national basic pension, your pension supplements will be reduced in the same way as for national basic pension.

# Occupational injury insurance

If you are injured at work or on your way to or from work, you may obtain compensation under the occupational injuries scheme. This insurance also covers occupational diseases such as skin conditions brought on by contact with chemicals or back trouble caused by unsuitable work postures.

Certain infectious diseases such as nosocomial (hospital) disease and jaundice may also be regarded as occupational injuries.

If you are injured at work, you should notify your employer without delay. The employer must then report the injury to the Insurance Office.

## Annuity

If you are injured and can no longer work or, following an injury, are receiving less earned income than previously, you may qualify for an annuity to compensate for the income you have lost as a result of the injury. If you are also awarded sickness or activity compensation, the latter will be coordinated with the annuity.

## Death

If a person dies as a result of an occupational injury, his or her surviving spouse and children will be entitled to an annuity. The size of the annuity will be coordinated with survivor's pension and survivor's support for children. The survivors are also entitled to help in meeting the funeral expenses.

# Activity support

If you are taking part in a labour market programme, such as employment training, occupational rehabilitation, practical job experience, work at a computer centre, business start-up or development guarantee, you may qualify for activity support.

This support is normally payable in an amount equal to the daily allowance you would otherwise have been paid in unemployment benefit. Activity support is payable for five days a week.

The County Employment Board/Employment Office decides whether you are entitled to activity support. The amount payable is calculated and paid out by the Insurance Office. Activity support is a taxable benefit.





# Housing allowance

Families with children and young people without children aged 18–28 may be eligible for housing allowance. The amount payable will depend, among other things, on the size of your household, your income, your housing costs and the size of your accommodation.

Housing allowance is a provisional payment and is based on the amount of income you expect to receive during any one calendar year. The final allowance is not established until your actual income for that year has been assessed for tax purposes. The provisional and final allowances are then compared, the size of the final allowance being set on the basis of your assessed income. If your provisional allowance was too low, you will receive a supplementary payment with interest. Similarly, if the provisional allowance was too high, you will be expected to repay the amount to which you were not entitled plus a fee.

Housing allowance is made up of two components: a contribution towards your housing costs and a separate grant for the children living in your home. Families with children can obtain both the housing contribution and the special children's grant. Young people without children aged 18–28 can receive the housing contribution.

To qualify for housing allowance, you must be living in Sweden and officially registered as resident here. As a rule, you must also be registered as living in the accommodation for which you are applying for the allowance.

# If you are running your own business

Employers can insure themselves with the Insurance Office for the costs of sick pay and for certain expenses incurred for holiday pay.

To obtain cover for sick pay costs, you must have estimated salary costs amounting to no more than 130 times the base amount per year. The maximum salary cost for taking out insurance for certain holiday pay costs is 90 times the base amount per year.



# Useful information

## If you are dissatisfied with a decision

If you are dissatisfied with a decision, you can ask the Insurance Office to reconsider the matter. The Insurance Office will then re-view your case and send you a new decision.

If you are not satisfied with the new decision, you can lodge an appeal with the County Administrative Court. If you also consider the court's decision to be incorrect, you can refer the matter to the Administrative Court of Appeal.

Finally, if you also consider the decision of the appeal court to be wrong, you may appeal to the Supreme Administrative Court, which is the final court of appeal. The Supreme Administrative Court considers only those cases involving important matters of principle or precedence.

## Tax

Almost all benefits received from the Insurance Office are taxable. In January each year you will receive from the Insurance Office a statement of the payments you have received to help you in your tax return. The statement shows how much money you received from the Insurance Office in the previous year and the amount deducted for tax purposes.

## Price base amount

The index-linked base amount is fixed by the Government for one year at a time on the basis of figures provided by Statistics Sweden. It is adjusted annually.

When the Insurance Office calculates, for example, the size of your pensions and allowances, it makes use of the base amount.

## General Information

This brochure gives general information and should not be regarded as a legal text on the subject.

You can obtain further information on social insurance from the social insurance office; on the Internet, [www.forsakringskassan.se](http://www.forsakringskassan.se); on text-TV4, page 245 or on the service phone 020 - 524 524

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