



**Find out about your
pension and insurances**

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Pension and insurances through your collective agreement

When you are working for a company that has a collective agreement, you will have a pension and insurance through your employment. This means that you have extra money paid into your pension – known as occupational pension. You also have a number of insurances that provide you with additional security in the case of various events in your life.

Here you will find information about your pension and insurance through your work.

Your occupational pension is a collective pension called Avtalspension SAF-LO, and you will receive a pension statement from the Swedish insurance company Fora every year.



If you become ill

Avtalsgruppsjukförsäkring (AGS) is a group sickness insurance that can provide you with extra money when you are on sick leave and are receiving compensation from Försäkringskassan, the Swedish Social Insurance Agency.

How the compensation works when you are ill

- On the first day you are ill, you must report the illness to your employer.
- By law, you will initially receive sick pay from your employer. This means that you will receive approximately 80% of your salary.
- Once you have been on sick leave for a week, you must submit a medical certificate to your employer.
- After 14 days, you can receive sickness benefit from Försäkringskassan, the Swedish Social Insurance Agency. Your employer must report your illness to Försäkringskassan first, after which you must apply for sickness benefit yourself.
- If your doctor extends your sick leave, Försäkringskassan will need both a new medical certificate and a new application from you to determine whether you are still entitled to sickness benefit.
- After 14 days, you can get extra money from Avtalsgruppsjukförsäkring (AGS), a group sickness insurance.

Apply to have the opportunity to receive extra money

When you are on sick leave for more than 14 days, you must register and apply for compensation from Avtalsgruppsjukförsäkring (AGS) with Afa Försäkring, a Swedish insurance company.

Important information about AGS

- You must be below the age of 67.
- You must have been employed at a company that has a collective agreement for at least 90 days. You can include employment with previous employers, provided you worked there within the past two years.
- You have been able to work at least 25% for a week.
- The compensation is paid out from day 15 and at most until day 360 of your period of illness. If you are on long-term sick leave or if you are deemed not to be able to return to working life, you can also apply for additional money from AGS.
- If you leave your employment, you may be entitled to receive post-employment cover. This means that AGS can continue to apply for 720 days after you have left your employment.

If you are injured at work

Report the injury in order to receive compensation

There are a few things you have to do to receive compensation:

- Report what has happened to your employer and the workplace's safety representative. Make sure you obtain a doctor's certificate to confirm the injury.
- Apply for compensation through Afa Försäkring, a Swedish insurance company. They will investigate whether you are entitled to compensation from the insurance.
- In certain cases, you can also apply for compensation from Försäkringskassan, the Swedish Social Insurance Agency.
- Apply for compensation from Afa Försäkring

A few examples of what can be counted as a work injury

- Accidents at work – also applies, for example, if you are receiving training or are on a business trip.
- Accidents on your way to or from work – applies when you have taken your normal route. If you have been in an accident in which a vehicle has been involved, you must instead seek compensation from the motor insurance.

Examples of things you can receive compensation for

- If the injury has led to sick leave, you can receive compensation for loss of income.
- If the injury has led to permanent problems, you may be entitled to compensation. This may relate to scars, amputation or disability, for example.
- Loss of a tooth.

If you become a parent

When you are on parental leave, you can receive extra money in addition to the parental benefit from Försäkringskassan, the Swedish Social Insurance Agency.

Apply to have the opportunity to receive extra money

You can receive compensation through an insurance called Föräldrapenningtillägg (FPT), which is a supplement to parental benefit. This insurance, together with the parental benefit, means that you can receive almost 90% of your salary when you are on parental leave.

You have to apply for FPT from Afa Försäkring, a Swedish insurance company.

Important information about supplementary parental benefit insurance, FPT

- The insurance applies for children who are born or adopted as from 1 January 2014.
- FPT can be paid out at most until your child reaches the age of 18 months, or for 18 months following their adoption.
- The number of days you can receive compensation depends on how long you have been working at a company that has collectively agreed insurance at the time when the child was born or adopted.
- You can add up time from employment in different jobs you have had over the past four years, provided these workplaces have had collectively agreed insurance incorporating FPT.
- You can receive compensation for a continuous period of parental leave. Remember to apply for compensation for the longest period if you are planning to divide up your parental leave.

In the event of your death

Your family might be entitled to financial compensation in the event of your death. You have an insurance scheme called Tjänstegrupplivförsäkring (TGL). In addition to this, you can add additional protection - repayment cover and family cover.

Group life insurance (TGL)

Tjänstegrupplivförsäkring (TGL) is a group life insurance that provides a tax-free lump sum to your family in the event of your death before you retire.

The compensation from TGL is made up of three parts.

- Basic sum – paid to the surviving spouse, registered partner, cohabitant or children.
- Child supplement – paid to children who are below the age of 21.
- Funeral grant – paid to the estate.

If you want to change who is to receive the money, you can submit a notification to Afa Försäkring, a Swedish insurance company. In the event of your death, your relatives must apply for the compensation from Afa Försäkring.

Repayment cover

You can choose to add repayment cover. This cover means that your family

receives the money you have earned into your occupational pension regardless of when you die.

Your spouse, registered partner or cohabitant will receive compensation from the repayment cover in the first instance. Your children will receive the compensation in the second instance. If you wish, you can select a different recipient, but only from a limited group of people.

If you want to select or remove this cover, or make changes, log into Fora which administers your occupational pension and insurances.

Family cover

You can choose to add family cover. This cover means that your family receives money in the event of your death before reaching the age of 65. You choose the size of the amount they will receive and the length of time the payments will continue.

Your spouse, registered partner or cohabitant will receive compensation from the family cover in the first instance. Your children will receive the compensation in the second instance. If you wish, you can select a different recipient, but only from a limited group of people.

If you want to select or remove this cover, or make changes, log into Fora which administers your occupational pension and insurances.

When you need to undergo a health check

You will occasionally have to fill in a health declaration in order to add out repayment cover or family cover:

- If you choose to add family cover or repayment cover later than the first selection opportunity.
- If you want to increase the amount or the period of time over which your family cover will be paid out.

If you get married, have children or become a cohabitant, you can add repayment cover without undergoing a health check. However, you must add it within one year following the event in question.

If you are given notice of termination

If you are given notice of termination from your job, you may be entitled to transition support. This support is intended to help you find a new job or start studying. You may also be entitled to financial support.

Transition support from Trygghetsfonden TSL

Through Trygghetsfonden TSL, a job transition organisation, you can receive assistance finding a new job, starting studies or starting your own business. The cause of your termination must be:

- Work shortage
- Illness
- Completion of a temporary employment period.

In order to receive the support, you must have worked for at least 12 months over the past two years. You must also have worked at least 16 hours per week.

How to apply for transition support

If you have been given notice of termination due to work shortage, it is your employer or the trade union that entered into the collective agreement at your workplace that submits an application to Trygghetsfonden TSL on your behalf.

If you have had a temporary employment position that has expired or if you have been given notice of termination due to illness, you must apply yourself for the support from Trygghetsfonden TSL.

Extra money from Avgångsbidrag (AGB)

Avgångsbidrag (AGB) is an insurance that can provide you with severance pay as compensation if you have reached the age of 40 and if you are made redundant due to work shortage. You can also receive the compensation if you are given notice of termination due to illness or if you have completed a period of temporary employment.

How to apply for compensation

You must apply for AGB from Afa Försäkring, a Swedish insurance company, within two years following the termination of your employment. You can also receive the severance pay if you have found a new job, you do not have to be unemployed to apply for the compensation.

Important information about Avgångsbidrag (AGB)

- You must have reached the age of 40 and be below the age of 65.
- The compensation is paid as a lump sum.
- The size of the amount is dependent on your age and on whether you have worked full-time or part-time.
- There is a requirement regarding how long you must have worked at a company that has a collective agreement.

How occupational pension Avtalspension SAF-LO works

When you work at a company that has a collective agreement, your employer pays money into your occupational pension, which is a collective pension called Avtalspension SAF-LO.

Avtalspension SAF-LO – what you need to know

- Money will be paid in from the month in which you turn 22 up until you turn 65.
- Your employer pays in an amount corresponding to at least 4.5% of your pay into your occupational pension. For example, if you have a monthly salary of SEK 30,000, you will consequently earn at least SEK 1,350 into your occupational pension every month.
- For the part of your salary that exceeds an amount corresponding to SEK 52,125 per month, your employer pays in 30%.
- There is an insurance scheme that pays money into your occupational pension if you are on parental leave or on long-term sick leave. This insurance ensures that you do not miss out on pension funds at times when you are not receiving your regular salary. You have to apply for this yourself from Afa Försäkring, a Swedish insurance company.

Invest your occupational pension

You can choose what type of saving you want to use for your occupational pension.

- Traditional insurance – the pension company determines how your money is to be invested. The risk is lower and you are guaranteed a certain pension.
- Unit-linked insurance – you can yourself influence how your money is to be invested, and you decide for yourself what risk level you want to have.
- If you don't want to choose, your money will be invested in a traditional insurance scheme with AMF, a Swedish pension company.

Financial compensation to your family in the event of your death

You can choose to add extra cover that can provide compensation to your family in the event of your death.

- Repayment cover – your family receives the money you have saved for your occupational pension in the event of your death.
- Family cover – insurance that provides your family with money in the event of your death before reaching the age of 65. You choose the size of the amount they will receive and the length of time the payments will continue.

View your occupational pension and make your choices at Fora

Fora administers your occupational pension. By logging into fora.se, you can obtain an overview of how much your employer has paid into your occupational pension. You can also make choices, change selections or move your pension funds.

Part-time pension

Part-time pension means both that your employer pays in additional money into your occupational pension, and that you can have the opportunity to reduce your working hours towards the end of your working life. This applies within certain collective agreements.

Insurance through your union membership

By using the collective bargaining power of its 25 000 members, the Food Workers' Union has been able to provide critical insurance coverage to all its members at very low cost. The payment for these insurances is part of the union dues.

- Home insurance
- Accident insurance for time out of work
- Child life insurance
- Life insurance
- Income insurance to supplement the unemployment insurance

On average, union members pay SEK 100 – 200 less per month for this insurance coverage than they would pay if the insurances were bought individually.

Home insurance

- Property Protection
- Liability
- Legal Protection
- Assault Protection
- Travel Protection
- Crisis Therapy
- ID Theft

Accident insurance for time out of work

- Accident Compensation
- Emergency Compensation
- Hospitalization
- Dental Injuries
- Rehabilitation
- Other Expenses
- Bodily Injury Compensation
- Medical Disability SEK 1,000,000
- Crisis Therapy

Child life insurance

- Insurance amount 35,000 SEK

Income insurance to supplement the unemployment insurance

- For members who have income that qualifies for compensation over 34,000 SEK/month.
- Compensation up to 200 compensation days
- Compensation together with unemployment insurance provides up to 80 percent of income that qualifies for compensation.

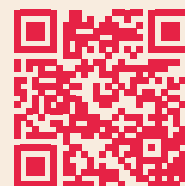
Supplementary group life insurance

- For members not covered by group life insurance through collective agreement



Join us!

Stronger together. Particularly in the labor market. As a union member, you can contribute to the strength of labor by bringing your experience to the table, come with suggestions and participate in the union efforts to improve wages and work conditions. You can also participate in union member education programs and other studies. The Food Workers' Union stands by you and guarantees that you work under a strong collective agreement that protects your rights.



As a member you also get

- Advice and support in negotiations.
- Unemployment insurance.
- Legal help in conflicts.
- An insurance package, including home- and income insurance and more.
- The magazine Mål och Medel.
- A union membership card that provides lots of discounts and other offers.

Contact the Foodworkers union

Email: medlemservice@livs.se

Tel: 08 796 29 00

Opening hours:

Monday-Wednesday 08.00 - 16.00, closed for lunch 12.00 -13.00

Thursday 08.00 - 12.00

Friday 08.00 - 15.00,
closed for lunch 12.00 -13.00

Log in to Fora to:

- Select Survivors' Protection so your relatives can benefit from your occupational pension if you pass away before you have started drawing your pension, or if you have money left over at the time of your death.
- Keep track of how much your employer has paid into your occupational pension each month.
- Make an active choice for your occupational pension premiums.



Contact AFA Försäkring

- To report an injury, sick leave or parental leave

