



# **Your social security rights in Sweden**



**EUROPEAN COMMISSION**

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# **Your social security rights in Sweden**

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Sometime in your life you may be in need of the support provided by social security benefits. If you are living in the country where you were born and satisfy the qualifying conditions, you will be entitled to receive support. But you also have the right to receive benefits if you are a national of any EU country and move to another part of the EU. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming it.

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# Family

## Child allowance

This chapter discusses Swedish child allowance and how you, as a parent, may be able to claim it. It also explains the conditions for extending child allowance and looks at an additional child allowance, called large family supplement, which you can claim if you have several children.

The chapter includes:

- **child allowance** (*barnbidrag*)
- **extended child allowance** (*förlängt barnbidrag*)
- **large family supplement** (*flerbarnstillägg*)

### In what situation can I claim?

If you live in Sweden and have children, you are entitled to child allowance. This is financial support that is automatically paid to all parents from and including the first month after birth until the child is 16 years old. You may then get extended child allowance or a study grant. If you have several children, you can also get large family supplement in addition to child allowance. For EU citizens there may be special rules.

### What conditions do I need to meet?

Child allowance, extended child allowance and large family supplement are all tax-free allowances. Since 1 March 2014, child allowance has been divided between the parents if there are two guardians. If there is only one guardian, the allowance is paid to this person. Parents can also choose jointly for the child allowance to be paid to only one of them.

#### Child allowance

To qualify for child allowance for children aged under 16, you must be insured in Sweden. Normally a person who lives in Sweden is insured. In some situations, you can also get child benefit for children living in another EU/EEA country or Switzerland. [Special rules](#) may also apply to families where the parents live and work in different EU countries. If you are unsure what rules apply to you, please contact the Swedish Social Insurance Agency's customer centre.

#### Extended child allowance

You may be able to receive an extended allowance once your child has reached the age of 16 years. If your child is studying at senior high school, the Swedish Board for Study Support (CSN) will pay a study grant. The first payment will be made on the last banking day in September and the grant will be paid until June in the year in which the child turns 20 or when the studies are completed. If the child is still in compulsory school or senior high school, the Swedish Social Insurance Agency will pay extended child allowance up to and including the month in which the child completes the course or terminates the studies.

#### Large family supplement

If you have several children, you can get large family supplement as well as child allowance until the child turns 16. You can continue to receive large family supplement for children over 16 years if they live with you, study full time, receive study help or extended child allowance and are not married. This will apply until June in the year when the child turns 20. You must notify the Swedish Social Insurance Agency if you want to claim large family supplement for children over 16.

### What am I entitled to and how can I claim?

#### Child allowance

Child allowance is SEK 1,050 per month, or SEK 525 to each parent if there are two guardians. As a parent, you get this benefit automatically from and including the first month after birth until the child is 16 years old. In cases of adoption, you get child

allowance from the first month after you have received the child into your care. The money is paid on the 20th of each month.

### **Extended child allowance**

Extended child allowance and study grants are both SEK 1,050 per month. This is paid automatically.

CSN pays the study grant.

### **Large family supplement**

If you have children under 16, you will automatically receive the large family supplement. For children over 16 years, you must apply for extended large family supplement. See the Swedish Social Insurance Agency's website.

### **Jargon busters**

**Child allowance** is a benefit for those who have children and live in Sweden. This is paid automatically.

Large family supplement is a benefit in addition to child allowance for those who have more than one child. It is also paid automatically until the child is 16 years old.

### **Forms you may need to fill in**

Applications to include children over the age of 16 years. (It is better to link to the Swedish Social Insurance Agency website; if you link directly to the form you may miss any updates etc.)

### **Know your rights**

#### **Sweden:**

- [Social Insurance Law](#) - Chapters 15 and 16 are about child allowance.

#### **EU:**

- [Family benefits: your rights abroad as an EU citizen](#)

### **Who do you need to contact?**

#### **Swedish Social Insurance Agency**

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer centre telephone: +46 771524524

Find your [local Social Insurance Agency](#)

#### **CSN**

Website: [www.csn.se/](http://www.csn.se/)

E-mail service: <https://www.csn.se/epostaoss/indexFraga.jsp>

Tel. +46 771276000

## **Other benefits for parents**

This chapter describes the benefits that parents can receive in addition to parental allowance and child allowance. These are benefits available if you are pregnant and cannot work, caring for a sick child, raising a child with an allowance from the municipality, in receipt of maintenance support if parents do not live together or in receipt of support in cases of adoption. This chapter will also explain how much benefit you can get and how to apply.

The benefits described are:

- **maintenance support** (*underhållsstöd*)
- **adoption grant** (*adoptionsbidrag*)

### **In what situation can I claim?**

In addition to parental and child allowance, which are described in separate chapters, as a parent you may have the right to several other types of benefits. You can also receive **temporary parental benefit** if you need to stay home from work to care for a sick child.

If you are separated parents it may be possible to receive **maintenance support** if the other parent does not contribute to the child's costs. If you are a single adoptive parent, you also have the opportunity to seek maintenance support. Upon adoption it is possible to apply for an adoption grant which is a lump sum.

If you have a child with disabilities you may be entitled to other benefits. You can read more about these in the chapter on people with disabilities.

[Special rules](#) may apply to families where the parents live and work in different EU countries.

### **What conditions do I need to meet?**

#### **Municipal child care allowance**

Child care allowance was granted in some Swedish municipalities to provide possible alternatives to child care. The municipal child allowance has been abolished since the 1<sup>st</sup> of January 2016. However, already decided upon allowance is still granted.

#### **Maintenance support**

When a child lives with only one parent, the other parent must pay maintenance as a contribution towards the child's support. Where that does not happen, the child may be entitled to maintenance support. There are different [types of maintenance support](#) depending on your family situation. This support is paid to the parent with whom the child lives and is registered.

#### **Adoption grant**

If you adopt, you can get an adoption grant. The adoption must be approved by the Agency for International Adoptions (MIA) or a Swedish court. A foreign adoption order may also be sufficient.

The child must be a foreign citizen, not be aged over 10 years and not be resident in Sweden when you receive him or her into your care. You must live in Sweden.

If you adopt a child from another country and you are single, you can also get maintenance support. The child must be under 18, you must live in Sweden, you must have custody of the child and he or she must be registered as living with you.

### **What am I entitled to and how can I claim?**

#### **Maintenance support**

Maintenance support is a maximum of SEK 1,573 per child per month. Apply by sending one of the [forms](#) for maintenance support to the Swedish Social Insurance Agency.

#### **Adoption grant**

The adoption grant amounts to SEK 75,000 for each child and is tax free (for children who were adopted before January 2017, the amount is SEK 40,000). Apply by submitting the application for an adoption grant to the Swedish Social Insurance Agency together with a copy of the adoption order or a document confirming the adoption together with a copy of the document confirming the identity of the organisation that has arranged the adoption. You must apply within one year of the date upon which the adoption becomes valid.

## Jargon busters

**VAB** stands for the care of children. This means that you stay home from work or refrain from seeking work in order to care for a sick child.

**SGI**: see the chapter on Benefit during sickness.

**E-ID**: see the chapter on Benefit during sickness.

## Forms you may need to fill in

If you have e-ID, you can apply for most benefits on [My Pages](#) on the Swedish Social Insurance Agency website. Otherwise, you can contact [the Swedish Social Insurance Agency's Customer Centre](#) and order the forms you need. You can also download forms from the Agency's website under the tab [Forms](#).

## Know your rights

### Sweden:

- [Social Insurance Code \(2010:110\)](#) - Chapter 10
- [Act \(2008:307\) concerning municipal child care allowance](#)

### EU:

- [Family benefits: your rights abroad as an EU citizen](#)

## Who do you need to contact?

### Swedish Social Insurance Agency

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer centre telephone: +46 771524524

Find your [local Social Insurance Agency](#)

### Family Law and Parental Support Agency

Vasagatan 38, 4 tr

Box 308

SE-101 26 Stockholm

Sweden

Tel. +46 854555680 (the switchboard is open weekdays between 9 am to 3 pm)

E-mail: [info@mfof.se](mailto:info@mfof.se)

Website: <http://www.mfof.se/en/english/>

## For students

This chapter describes how students can get support in Sweden in the form of grants and loans, but also in the form of discounts and special insurance. The chapter also explains what is required in order for you to qualify for financial aid and what you need to do to apply for it.

The benefits described are:

- **study allowance** (*studiehjälp*)
- **student aid** (*studiemedel*)
- **study allowance for people with disabilities** (*Rg-bidrag*)

This report does not describe in detail other benefits within the study support system such as extra child allowance, supplementary loan and additional loan. More information about this support can be found on the Swedish Board for Study Support's (CSN's) webpage: <http://www.csn.se/>.

### **In what situation can I claim?**

As a student in Sweden, you can get financial support. There are various forms of support, but they all have in common the fact that you apply for them via the Swedish Board for Study Support (CSN).

There are different types of student financial aid depending on your age and what you are studying. From the autumn term of the year in which you turn 20, you can apply for student aid (grants and loans) to study at folk high school, adult secondary education programme (Komvux), national adult education programme, or another compulsory or upper secondary school. Until the spring term of the year you turn 20, you are eligible for study allowance instead.

If you will be attending a college or university, or taking certain other courses after upper secondary school, you can apply for student aid even if you are younger than 20 years old (there is no minimum age limit for student aid for this level of studies).

If you will be attending a certain national upper secondary school for students who are deaf, hearing impaired or have another disability, you can apply for a study allowance for people with disabilities.

You can apply for financial aid for studies both in Sweden and abroad. Special rules apply to foreign citizens.

As a student, you may also be entitled to certain discounts and special insurance.

### **What conditions do I need to meet?**

As mentioned in the previous section, the type of support you can get depends on your age and what you will be studying. You can get financial aid to study abroad if you meet certain requirements. If you are a foreign citizen and are planning to study in Sweden, you can receive Swedish financial aid for studies if you meet certain requirements.

#### **Study allowance**

You are eligible for a study allowance if you are between the age of 16 and 20 and are studying full-time at upper secondary school, adult secondary education programme (Komvux) or folk high school. The study allowance consists of a grant and in some cases a supplementary allowance and boarding supplements.

#### **Student aid**

From the autumn of the year in which you turn 20, you can apply for student aid if you are studying at folk high school, adult education, adult secondary education programme (Komvux), national adult education programme, or another compulsory or upper secondary school.

If you will be attending a college or university, or taking certain other courses after upper secondary school, you can apply for student aid even if you are younger than 20 years old (there is no minimum age limit for student aid for this level of studies).

The upper age limit for student aid is 56 years, regardless of the level of your studies. Some restrictions apply from the year you turn 47.

Student aid consists of both grants and loans. You can choose whether you want to apply for loans or just receive grants. The loan must be [repaid](#) within 25 years and should be completely repaid by the time you are 60 years old. How much you pay depends on the size of the loan, the interest rate and how many years you have left to pay back the loan. The amount you pay will usually increase year after year. If you are unemployed after your studies, you may apply to repay a smaller amount.

## Study benefits for people with disabilities

You can get [a study allowance for people with disabilities](#) if you attend the national senior high school for the deaf and hard of hearing in Örebro or the national senior high schools for severely disabled young people in Angered, Kristianstad, Skärholmen or Umeå. The grant is intended to help you pay for extra expenses for things such as the cost of food, accommodation and travel home.

## What am I entitled to and how can I claim?

### Support for studies

Support	Allowance (SEK per month)
Study grant	<b>1,050</b>

If you are a Swedish citizen you do not need to apply for study allowance (*studiebidrag*) when you study in Sweden. Extra supplements (*extra tillägg*) and boarding supplements (*inackorderingstillägg*) must be applied for. Application forms can be found under the heading Forms to fill in. How much assistance you receive depends among other things on your household finances and the distance to your school.

If you are a foreign citizen, you need to apply for study allowance. Application forms can be found under the heading Forms to fill in.

### Student aid

Support	(SEK per week - full time studies)
Grant	712
Loan	1,792
Total	2,504

There is also a [higher grant](#) (*högre bidrag*), which you can receive starting from the year you turn 25 and if you meet all requirements. Since 2011 you can, under certain conditions, get the higher grant if you are under 25 years and unemployed. The highest weekly grant you can receive is SEK 1,657 if you are a full-time student. In addition, you can take out a loan of SEK 847.

If you have children, additional costs or have worked before your studies you can get an [extra supplement](#).

If you are studying part-time or just for a short period, amounts may be lower. If you work while studying you can also get a reduced student aid depending on how much you earn. If you study for 20 weeks full-time over a 6-month period, you can earn up to SEK 86,782 without your student aid being reduced. This amount is called the free amount.

You can apply for a student grant on CSN's website: [www.csn.se](http://www.csn.se). If you have e-ID you can fill in, sign and send your application directly via the website. If you do not have e-ID you need to print, sign and submit the application by post to CSN.

### Study allowance for people with disabilities

The size of the study allowance for people with disabilities depends on things like how much you pay for your accommodation and what income you receive. Contact CSN for more information.

E-mail: [rgbidrag@csn.se](mailto:rgbidrag@csn.se)

Postal address: Box 488

631 06 Eskilstuna

### Student discounts

As a student, you are entitled to various discounts. To benefit from some of these, you will usually need to show a [student ID card](#) or a [Mecenat card](#). You can usually obtain both cards through the student union at your educational establishment. To do this you must

pay union fees. If your student union is not a member of this scheme, you can apply yourself.

Discount cards are administered by the **Student Insurance company**.

When you attend a Swedish college or university in Sweden, you are covered by an injury insurance policy through Kammarkollegiet (Swedish Legal, Financial and Administrative Services Agency).

If you are studying at another school, please ask your school if you are covered by an insurance.

If you are studying abroad, it is important that you have a private insurance. Costs for medical care can otherwise become very expensive. From CSN you can apply for a loan for insurance.

### **Jargon busters**

**E-ID** - see the chapter on Benefit during sickness.

[Annuity loan](#) is a loan for students calculated with a special annuity formula. This means as a rule that the annual amount you pay back later increases year after year.

["The free amount"](#) is the limit which tells you how much income you may earn alongside your studies without your student aid is being reduced.

### **Forms you may need to fill in**

- Application for extra supplements - 1601M
- Application for boarding supplement - 1604M
- Application for basic entitlement to Swedish student aid - study allowance, - 4144M

All forms can be found at: <http://www.csn.se/2.879/2.1087>

### **Know your rights**

#### **Sweden:**

- [Student Aid Act \(1999:1395\)](#)

#### **EU:**

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=sv>

### **Who do you need to contact?**

#### **Swedish Board for Study Support (CSN)**

Website: [www.csn.se](http://www.csn.se)

E-mail service: <https://www.csn.se/epostaoss/indexFraga.jsp>

Tel. +46 771276000

#### **For study allowance for people with disabilities**

CSN in Eskilstuna

Box 488

631 06 Eskilstuna

Sweden

E-mail: [rgbidrag@csn.se](mailto:rgbidrag@csn.se)

## **Housing benefit**

This chapter describes the benefit you can get to pay for your accommodation if you have a low income. It explains the difference between different types of housing assistance, the conditions for obtaining them and how to apply.

The chapter includes:

- **housing benefit for young people**
- **housing benefit for families with children**
- **housing supplement and housing allowance**

### **In what situation can I claim?**

Housing benefit (*bostadsbidrag*) is an allowance for those who need assistance to pay their rent or monthly fees for their accommodation. The benefit consists of three parts: an allowance towards housing costs, a special allowance for children at home and an access allowance for those who occasionally have children living in the household. People over 18 but under the age of 29 may receive an allowance towards housing costs. Families with children can receive both allowances for housing costs as well as special allowances. A third part is access allowance, which a parent can receive if the child only lives with them sometimes. If you receive or have received sickness or activity compensation, you can also receive housing supplement or housing allowance. If you are a pensioner, you can get similar support in the form of housing supplement, which is administered by the Pensions Agency. It does not matter whether you own or rent your accommodation in order to get these benefits. The conditions vary slightly depending on what kind of housing you are looking for, but the basic rule is that you should have a low income.

### **What conditions do I need to meet?**

#### **Housing benefit for young people**

If you are between 18 and 29, you can get housing benefit for housing costs exceeding SEK 1,800 and for a maximum surface area of 60 m<sup>2</sup> of dwelling space. The most you can receive is SEK 1,300. You must live and be registered at the address where you are applying for the allowance. There are some [exceptions](#) to this requirement.

If you live alone, you must earn less than SEK 86,720 in the year in which you apply for benefit. If you are married or cohabiting, your combined income must be less than SEK 103,720. Income may in this case be salary but it also includes other remuneration such as scholarships and study grants.

#### **Housing benefit for families with children**

If you have children under the age of 18 who live with you, you can get housing benefit on a monthly basis as a contribution to the cost of your accommodation. The amount you will receive depends on your accommodation costs, the surface area of your accommodation and the number of dependent children. Children older than 18 can be counted if they are in receipt of study help or extended child allowance. There is no upper age limit for receiving extended child allowance. You also must be living and registered at the address for which you are applying for the benefit. There are some [exceptions](#) to this requirement.

#### **Housing supplement and housing allowance**

Pensioners can receive housing supplement (*bostadstillägg*). You can read more about this in the chapter on Survivor's protection and other benefits for pensioners.

If you are receiving sickness or activity compensation you may also receive housing supplement if you are resident in Sweden. If you have received temporary sickness compensation for the maximum period allowed or you can no longer get activity compensation because you have turned 30, you can instead get housing allowance (*boendetillägg*) if you are resident in Sweden. This is in addition to your sickness benefit, rehabilitation allowance or activity grant if you are on an introduction to working life.

### **What am I entitled to and how can I claim?**

How much you receive can vary depending on your income and assets, your housing costs, the size of your home and how many children you have. If you are married or cohabiting, an overall assessment of your joint finances will be made. If you are seeking housing

benefit, you can get an estimate of how much money you will receive on [the Swedish Social Insurance Agency website](#).

The benefit is based on the income you think you will receive during the year. If you earn more or less than that amount, you can pay back or get more retrospectively. You apply for these benefits through the Swedish Social Insurance Agency.

### Jargon busters

E-ID - see the chapter on Benefit during sickness.

### Forms you may need to fill in

- Application form for housing benefit for families with children and young people
- [7456 Application form for housing allowance](#)

### Know your rights

#### Sweden:

- [Social Insurance Code \(2010:110\)](#) - Chapter 93-103.

#### EU:

- [Family benefits: your rights abroad as an EU citizen](#)

### Who do you need to contact?

#### Swedish Social Insurance Agency

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer centre telephone: +46 771524524

Find your [local Social Insurance Agency](#)

## Parental benefits and benefits related to childbirth

This chapter discusses **parental benefit** (*föräldrapenning*) which you can obtain so you can be at home with your children instead of working, looking for work or studying. It explains what the requirements are, how to apply, how much you will receive and for how long. The chapter also explains the difference between various types of parental insurance.

The benefits described are:

- **parental benefit**
- **temporary parental benefit**
- **maternity allowance** (*graviditetspenning*)
- **temporary leave in connection with a child's birth or adoption** (*tillfällig föräldrapenning i samband med barns födelse eller adoption*)

### In what situation can I claim?

Parental benefit is money you can get in order to be able to stay home with your children instead of working, looking for work or studying. Both parents together receive 480 days' parental allowance per child. In the case of multiple births, an additional 180 days are granted for each additional child.

Of the 480 days that you as parents share, 390 days are sickness benefit qualifying days and 90 days are 'lowest level' days. You can take either seven days per week or full or part days at different levels. How much you receive in benefit will depend on your sickness benefit qualifying income and how you divide your allocation of days.

Parental benefit is 240 days per parent, a total of 480 days and it is distributed as you choose between the parents. You can start to take the minimal level per day (180 SEK/day) only when 180 sickness benefit qualifying days have been taken for the child. It is also possible to transfer up to 180 days to the other parent. However, 90 sickness benefit qualifying days are reserved for each parent.

During the child's first year, there is an opportunity for both parents to take parental leave benefit in the same period for no more than 30 days (so called 'double days'). Depending on when the baby is born, there are different deadlines for using up parental allowance. For children born on or after 1 January 2014, 384 days must be taken before the child's fourth birthday. The remaining 96 days can be saved and taken - at the latest - before the child turns 12 years old. For children born before 1 January 2014, parental allowance applies until the child's eighth birthday or until it leaves Class 1.

The child's mother can begin to take parental benefit 60 days prior to the expected birth. In connection with the birth, the other parent can also receive a **temporary leave in connection with a child's birth or adoption** for 10 days. As a rule, the same conditions apply for those who are adopting. Parental insurance is taxable. If you have a physically strenuous or hazardous job, you can apply for **maternity allowance**, while you are pregnant. You can also receive **temporary parental benefit** if you need to stay home from work to care for a sick child.

## What conditions do I need to meet?

### Parental benefit

To receive parental benefit, you must be a parent or have custody of a child. You may also qualify as a parent if you live with or have a relationship with a parent. See provisions in Chapter 11 Section 4 of the Social Insurance Law (SFB). You must be insured in Sweden. However, there are some [exceptions](#). [Special rules](#) apply where the parents live and work in different EU/EEA countries.

See [the Swedish Social Insurance Agency website](#) for more information.

### Temporary leave in connection with a child's birth or adoption

In connection with the child's birth, a second parent may be at home and receive benefit for 10 days. This benefit is called **temporary leave in connection with a child's birth or adoption**. You must take these days before 60 days have passed since the child has come home after the birth. You can choose to take an allowance of a quarter of a day, a half-day, three-quarter day or one-eighth day of your normal working hours and thus extend the 10 days.

### Adoption

The terms of parental benefit are generally the same if you are adopting. You can receive the parental benefit from the date you received the child into your care. How long you can receive the benefit depends on when you received the child into your care but may not go beyond when the child turns 12. If you are adopting you can also receive temporary parental allowance. The 10 days are divided between the parents but they can be transferred.

If you adopt two or more children at the same time, you get an additional 180 days per child.

### Maternity allowance

You can get maternity allowance if you have a physically strenuous or hazardous job that makes you unable to work while you are pregnant. You must be away from work for at least a quarter of your normal working hours. It must also be the case that your employer cannot give you an easier or less risky job. You must also be insured in Sweden, which you normally are if you live in Sweden. However there are some [exceptions](#).

## Temporary parental benefit

Compensation for the care of children means that you stay home from work or refrain from seeking work in order to care for a sick child. The benefit you receive is called temporary parental benefit. The child must be between 8 months and 12 years old. In some [cases](#) you are entitled to this benefit even if the child is younger or older. You must have lost income that is sickness benefit qualifying income (SGI) and you should be insured in Sweden, which you normally are if you live in Sweden. However there are [exceptions](#).

For children up to 12 years, parents can get the benefit for a maximum of 120 days per child per year. If the child is seriously ill you can receive the benefit for an unlimited number of days.

## What am I entitled to and how can I claim?

### Parental benefit

The level of benefit depends partly on your income before the child's birth, but also on how much parental leave you use. On [Föräldrakollen](#) (the Parent's Calculator) on the Swedish Social Insurance Agency website, you can calculate how much you will receive. In general the following applies:

### Amount of benefit

Parental benefit sickness benefit level (390 days) SEK 250-952 per day.

Parental benefit lowest level (90 days) SEK 180 per day.

Parental benefit according to the sickness benefit level is calculated on income below 10 price base amounts. Any amount that exceeds the 2017 price base amount is not included. The 80% is multiplied by 0.97, which is a conversion factor. The maximum you can get is SEK 952 per day.

You must have had an income of over SEK 180 per day for at least 240 consecutive days before the estimated date of birth in order to receive the allowance at sickness benefit qualifying level from the first day of parental leave. If you have worked for less than 240 days, have been without an income or earned less than SEK 117,590 in a year, you will receive SEK 250 per day. This is called parental benefit at the basic level. Unemployed people and students also get SEK 250 per day unless they previously had sufficient income or otherwise satisfy the conditions. The remaining 90 days are paid at the lowest level to give SEK 180 per day regardless of income. All parental benefit is taxable.

You can choose to use less than 100% of parental benefit and thus extend the time during which you can be at home with your child.

Applying for parental benefit is in two stages: notification and application. First, you should give notification that you will be taking leave, and then you must complete the application. With e-ID, you can plan, notify and apply via [My Pages](#) on the Swedish Social Insurance Agency's website. You can also apply using a form.

### Temporary parental benefit

Temporary parental benefit is calculated on incomes below 7.5 price base amounts. This amounts to 80% of your income through the working hours that you have in hours or days. In order to receive the benefit, you should notify the Swedish Social Insurance Agency that you are planning to take leave no later than the day for which you wish to receive benefit. When you then start working again, you apply for benefit for the days you were on leave. If you have e-ID, you can do all of this on [My pages](#) on the Swedish Social Insurance Agency's website. Otherwise, you must submit the form you received at the time of carrying out your notification.

### Adoption

For adoptive parents, the same sums and days apply as for biological parents. When you receive the decision about your child, you should send the adoption consent from the Social Welfare Committee to:

- Swedish Social Insurance Agency Input Centre, 839 88 Östersund;
- After this, you should notify and apply for parental allowance. If you have e-ID, you can do all of this on [My pages](#) on the Swedish Social Insurance Agency website. You can also send in a form.

### Maternity allowance

You will get 80% of your salary, up to 7.5 times the price base amount multiplied by 0.97, which is a conversion factor. The maximum amount, however, is SEK 708 per day before tax. You must apply to the Swedish Social Insurance Agency. Your employer must also submit a statement.

### Temporary parental benefit

Temporary parental benefit (*tillfällig föräldrapenning*, VAB) is calculated on incomes below 7.5 price base amounts. Because the benefit may be taken out in days or hours, you calculate a daily or hourly rate that is 80% of the income, divided by the hours or days you work. In order to receive the benefit, you should first report the care of children (VAB) to the Swedish Social Insurance Agency from and including the first day on which you need to be at home. Once the child is recovered and you are back at work, you should apply for compensation for the days you were caring for the child. If you have e-ID, you can do all of this on [My pages](#) on the Swedish Social Insurance Agency's website. Otherwise you must submit a [form](#).

### Jargon busters

**Parental benefit at sickness benefit level** is parental allowance based on your income or a minimum of SEK 250 per day which is the basic level.

**Parental benefit at the lowest level** is a fixed parental allowance paying SEK 180 per day.

E-ID: see the chapter on Benefit during sickness.

### Forms you may need to fill in

If you have e-ID the easiest way to apply is via My Pages on [the Swedish Social Insurance Agency's website](#). Otherwise, you can contact the [Swedish Social Insurance Agency's customer centre](#) and order the forms you need. Some forms can also be downloaded from the Swedish Social Insurance Agency's website under the tab [Forms](#).

### Know your rights

#### Sweden:

- Social [Insurance](#) Code (2010:110) - Chapter 12 covers parental allowance and Chapter 13 covers temporary parental allowance
- [Act \(2008:313\) on gender equality bonus](#)

#### EU:

- [Family benefits: your rights abroad as an EU citizen](#)

### Who do you need to contact?

#### Swedish Social Insurance Agency

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer centre telephone: +46 771524524

Find your [local Social Insurance Agency](#)

# Health

## Healthcare

This chapter describes where you should go to get healthcare in Sweden. It also explains how much you must pay for different types of healthcare and medicines and what your rights are as an EU citizen with the European health insurance card.

### **In what situation can I claim?**

The majority of health and medical care in Sweden is publicly financed. In Sweden, there are 21 County Councils which have primary responsibility for health and medical care. The majority of health care institutions are under public management, but there is also publicly financed healthcare run under private management. In this case, the private healthcare providers have agreements with the relevant County Council. Healthcare is primarily financed via taxes, but as a patient you also pay a fee. These fees vary between County Councils, but there is a national 'high-cost protection' for outpatient treatment as well as for medicines. You can read more about this below.

For advice about the type of healthcare you require and to which you are entitled, please see [Vårdguiden](#) (the Healthcare Guide).

### **What conditions do I need to meet?**

The 21 County Councils in Sweden are responsible for providing healthcare to inhabitants who live and are registered in each County Council or region. You need not fulfil any special conditions in general to obtain help if you need healthcare. The majority of the costs for your healthcare are financed via taxes paid to the County Council. In addition to this the patient pays a fee for visits, hospital care and for medication. The fee varies between the different County Councils. You can read more about this below.

### **What am I entitled to and how can I claim?**

Swedish healthcare is divided into outpatient care, which includes primary care and care at a variety of specialist clinics, and inpatient care. Outpatient care means that you can travel home after having been in contact with the healthcare system. Inpatient care means that you are admitted to hospital.

There is a healthcare guarantee in Sweden which gives you the right to receive healthcare within a certain time. According to this you have the right to:

- come into contact with the primary healthcare system on the day that you seek help;
- meet a doctor at a healthcare centre within 7 days;
- obtain specialist care within 90 days;
- have treatment/operation within 90 days.

Acute healthcare is not covered by the healthcare guarantee. If you become acutely ill or injured, you obtain healthcare as quickly as possible. In [certain cases](#) the healthcare guarantee does not apply.

Emergency departments are open 24 hours a day at emergency hospitals. In many places there are also local emergency units adjacent to healthcare centres for slightly more serious problems. If your health problems are not urgent, you can seek help at the healthcare centre, which is normally open during the daytime on weekdays. If necessary, you will be referred to other specialist doctors. There will often be a maternity clinic (MVC) adjacent to the healthcare centre, where you can go if you are pregnant, together with a child health centre (BVC), where health checks and vaccines are given. If you are unsure where you should go, or if you require advice, contact [Sjukvårdsrådgivningen](#) (the Healthcare Hotline).

You can receive compensation for your [travel expenses](#) to and from a healthcare centre or a hospital due to sickness or childbirth. It is the County Council that decides whether or not you will receive compensation.

Prices in healthcare	primary care	specialist care
Price per doctor's visit (outpatient)	SEK 0-300	SEK 200-350*
Maximum price 12 months	SEK 1,100	1,100
Maximum price 24 hours (inpatient)	SEK 100	SEK 100

The County Council determine the different fees for healthcare. How much you must pay for doctors' visits - the 'patient fee' - thus depends on where you seek healthcare. You will therefore pay different fees in the different municipalities and County Councils of Sweden.

Persons aged 85 years and over are exempted from patient fees for outpatient treatment in all County Councils.

A high-cost protection applies to outpatient treatment. This means that a patient pays a maximum of SEK 1,100 in patient fees over a 12-month period. Certain fees are not covered by the high-cost protection. A high-cost protection of a maximum of SEK 2,200 applies to certain medicines prescribed by a doctor.

If you are admitted to a hospital, you will pay a daily fee amounting to a maximum of SEK 100.

Certain County Councils charge a fee for transport by ambulance or helicopter. Health and medical care is free of charge in almost all County Councils if you are under 20 years of age. Appointments at maternal and child health clinics (MVCs and BVCs) are free of charge throughout the country.

Healthcare providers who provide healthcare under private management generally have an agreement with the County Council and the fees are the same as above. For healthcare which is run entirely privately (for example certain forms of plastic surgery), or if the doctor does not have an agreement with the County Council, you must pay the whole cost yourself.

### Medication

The majority of medications which are prescribed are subsidised, which means that you pay only part of the cost of your medication yourself.

Just as for other medical care, there is a ceiling for how much you pay yourself for medication during a 12-month period.

Total Cost (SEK)	you pay
0-1,100	100%
1,101-2,100	50%
2,101-3,900	25%
3,901-5,400	10%

When you have paid SEK 2,200 you do not pay more for medications that are included in the high-cost benefit scheme during the remainder of the high-cost protection period. You may generally receive medications that correspond to 90 days' treatment. There are exceptions, including for preventive medications.

Medications that are included in the high-cost benefit scheme are free of charge for patients aged under 18 years.

Contraceptive products that are included in the high-cost benefit scheme are free of charge for patients aged under 21 years.

You do not need to keep track yourself of how much you spend or how much you should receive in discount. This is registered in a database.

Some food products are also subsidised. This applies, for example, to children under 16 years of age who cannot tolerate gluten.

## Dental care

Dental care is free for children and young people until and including the December of the year they turn 21. As of 2019, this age will increase to 23 years of age. This applies to both private and public dental care. Children in Sweden will receive an appointment to visit a dentist from 2-3 years of age. How often they receive an appointment will depend on the extent of their need for dental care.

From and including January in the year you turn 20, it is up to you to book appointments with the dentist. Pricing is not subject to limits, which means that the fees vary. On [Vårdguiden](#) you can compare prices for different clinics.

There is also high-price protection for dental care:

Price (SEK)	you pay
0-2,999	100%
3,000-15,000	50%
15,001-	15%

The Swedish Social Insurance Agency pays compensation directly to the dentist for the share you don't pay yourself. The price upon which the high-price protection is based and which the Swedish Social Insurance Agency employs is called the reference price. It is a fixed price which is decided by the state. However, the dental fees can be higher or lower than the reference price. On the Dental and Pharmaceutical Benefits Agency website, you can see a [list of reference prices](#) for different treatments.

In certain cases, the healthcare system's high-price protection also applies to dental care. This also applies if you have a major, prolonged need for personal care in your everyday life or if you have an illness in which dental care is included as part of medical treatment. This can also apply to people with physical disabilities. In such cases healthcare costs a maximum of SEK 1,100 over a year.

If you seek dental care due to occupational injury, the costs can be covered by the Swedish Social Insurance Agency. Read more on this in the chapter about occupational injury.

From and including the time you turn 21, you receive state financial support for dental care (from 2019 it will apply to the age of 23). The general dental care allowance (ATB) is SEK 300 per year for people between 20-29 years of age and people who are 75 years of age or older (as of 1 July 2017 the 75 year old cut-off will be lowered to 65). The general dental care allowance (ATB) is SEK 150 per year for people between 30-74 (65 as of 1 July 2017) years of age. The special dental care allowance (STB) which is paid for preventative dental care if you have an illness that affects your teeth, pays SEK 600 per 6-month period.

You can also take out private insurance with your dentist and pay a fee every month. When you then require normal treatment which is covered by the insurance, it is covered by the fee.

### Fees for EU citizens

If you come from another EU country and have a European healthcare insurance card (EHIC), you are entitled to acute and necessary medical and dental care under the same conditions and for the same prices as those who are insured in Sweden. High-price protection also applies to those with the EHIC. Without an EHIC, you risk having to pay the entire healthcare cost.

For healthcare and dental care which is not acute, you must in general pay the entire healthcare cost if you cannot present an attestation that your home country will pay for your healthcare. If you have yourself paid for planned (non-acute) healthcare, or in certain cases acute healthcare, you have the possibility of receiving compensation retrospectively from the country you live in, provided that it is within the EU. Information about the cost of healthcare in another EU country can be provided by the relevant authority in your home country. For people residing in Sweden, information is available through the Swedish Social Insurance Agency.

## Appeal

If you are dissatisfied with healthcare, you have the [right to complain](#). You can do this directly to the healthcare staff, the Patients' Advisory Committee, the Health and Social Care Inspectorate or the County Council's patient ombudsman.

### Jargon busters

**Outpatient care** means the healthcare you receive at a healthcare centre or specialist clinic.

**Inpatient care** means that the healthcare is provided to you when you have been admitted to hospital.

**A referral** can be written by a general practitioner when you require specialist healthcare.

**BVC** is the child health centre. This is where health checks of children are carried out and where vaccines are given.

**MVC** is the maternity clinic. Here you can receive help with contraception and sexually-transmitted diseases or if you are pregnant.

The reference price is a fixed price for dental care which is decided by the state. This is the price upon which the Swedish Social Insurance Agency bases its remuneration. It can be both higher and lower than the price that dentists charge.

## Know your rights

### Sweden:

- [The Health and Medical Service Act \(1982:763\)](#)

### EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=sv>

## Who do you need to contact?

### The Healthcare Hotline

Telephone: +46 1177 (open 24 hours a day)

Website: <http://www.1177.se/Om-1177/1177-Sjukvardsradgivningen/>

### The Swedish Social Insurance Agency

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer centre telephone: +46 771524524

Find your [local Social Insurance Agency](#)

## Benefits during sickness

This chapter explains what is required for you to obtain compensation if your ability to work is reduced due to sickness and how you claim such compensation. It also describes the size of the compensation you can receive and how long it can be paid out for. It also describes other benefits that you may be entitled to in the case of sickness, including compensation during rehabilitation and high-risk protection for those who are either sick often or risk becoming sick on a long-term basis.

The chapter covers:

- sick pay from the employer;
- sickness benefit from the Swedish Social Insurance Agency;

- other compensation from the Swedish Social Insurance Agency when you are prevented or must refrain from working, such as sickness compensation, activity compensation, preventative sickness benefit, rehabilitation allowance, disease carrier allowance and benefit for the care of closely related persons;
- high-risk protection.

### **In what situation can I claim?**

If you cannot work as a result of the fact that you are sick, you can normally obtain compensation from and including the second day of sickness. The first day of a sick pay period is a waiting day (*karensdag*). If you are sick often or risk being sick on a long-term basis, you can apply for high-risk protection (*högriskskydd*) which means that you do not have a waiting day and can obtain compensation from the first day of sickness. As an employee, you receive sick pay from your employer from day 2 and up to and including day 14. If you continue to be sick thereafter you can obtain sickness benefit (*sjukpenning*) from the Swedish Social Insurance Agency. Unemployed people can obtain sickness benefit from the Swedish Social Insurance Agency from and including the second day of sickness. Self-employed people can also obtain sickness benefit from the Swedish Social Insurance Agency after a waiting period.

There are other situations in which you can obtain compensation from the Swedish Social Insurance Agency, for example if you undergo rehabilitation, are a disease carrier or care for a close relative who is sick.

How much you receive in compensation depends on your income. However, there is a maximum limit for how much you can receive.

The majority of benefits described in this chapter are work-based benefits, i.e. to be entitled to these you must have paid employment or have had paid employment. If you come from another EU country and work in Sweden, you are covered by insurance from and including the first day of the employment period. You pay tax on the benefit unless otherwise stated.

### **What conditions do I need to meet?**

#### **Sick pay from the employer**

In order to obtain sick pay (*sjuklön*), you must be employed for at least 1 month or have worked continuously for 14 days. If you are away from work for more than 7 days due to sickness, you must provide a medical certificate.

#### **Sickness benefit from the Swedish Social Insurance Agency**

As an employee, if you are sick for more than 14 days, you can obtain sickness benefit (*sjukpenning*) from the Swedish Social Insurance Agency. You must be away for at least 25% of your normal working hours due to sickness. It is your ability to work and not the sickness in itself that determines whether or not you receive compensation. You must also be insured in Sweden, which you normally are if you work here. There are a few [exceptions](#).

You must be able to present a medical certificate that describes your sickness or injury. On the basis of the medical certificate, and any other investigation, the Swedish Social Insurance Agency assesses whether or not your ability to work is reduced by at least a quarter on the basis of sickness and determines whether or not you are entitled to sickness benefit.

During the first 90 days, you are entitled to sickness benefit if you are considered unable to cope with your normal work. After 90 days, you are entitled to sickness benefit if you are considered unable to cope with your normal work or any other work that your employer can offer you. After 180 days you are only entitled to sickness benefit if you are considered unable to work in any position on the normal employment market. However, there are certain exceptions. For example, your ability to work need not be assessed against the normal employment market when it is highly likely that you can return to a job with your employer before 365 days have passed since you became sick or if such an assessment is unreasonable.

Even if you are self-employed, unemployed or on leave with parental allowance, you can receive sickness benefit from the Swedish Social Insurance Agency. As a self-employed person, your ability to work is assessed during the first 180 days against your normal work and thereafter in the same way as for employees, against the normal employment market. If you are unemployed, your ability to work is continuously assessed against the normal employment market. If you are on parental leave but due to sickness cannot care for your child, you can obtain sickness benefit if someone else must stay at home and care for the child instead of you.

### Other benefits

You can be entitled to several other types of benefits, such as preventative sickness benefit (*förebyggande sjukpenning*) for treatments given before you went on sick leave, compensation for rehabilitation (*rehabiliteringspenning*) and disease carrier allowance (*smittbärarpenning*) if you must refrain from working on the basis of infection. If it is likely that you cannot work at all again, you can obtain sickness compensation (*sjukersättning*) or activity compensation (*aktivitetsersättning*). If you are under the age of 30 and are not able to work for at least one year you can obtain activity compensation.

If you are unable to work in order to care for a closely related person in Sweden, you can obtain benefit for the care of closely related persons (*närståendepenning*). Close relatives include those who have a close relationship with the sick person. You need not be a relative. You can also obtain compensation for the care of children. You can read more about this in the chapter Other benefits for parents.

### Waiting days

The first day of a sick pay period is a waiting day. You will not receive any compensation. Self-employed people have a basic waiting period of 7 days but can actively choose a shorter or longer waiting period. However, if you are covered by high-risk protection you do not have a waiting day.

### High-risk protection

There is a general high-risk protection (*högriskskydd*) which means that you can only have 10 waiting days over a 12-month period. If you are sick more than 10 times, you will receive benefit from the first day. This does not apply to self-employed people who have chosen 14 or more waiting days. You can also apply for special high-risk protection if you have a medically documented sickness, if you are to donate organs or tissue, or if there is a risk that you will be sick for a longer period. You can obtain sick pay from the first day and your employer obtains compensation for the whole cost of sick pay.

### What am I entitled to and how can I claim?

Benefit during sickness is based upon your income. If you are employed, this is your annual income before tax. For self-employed people, it is your net revenue that applies. On [Ersättningskollen](#) (the Compensation Calculator) you can calculate how much you will obtain in benefit if you are sick. In normal cases, the following applies:

Compensation	Amount (% of income)
Sick pay from employer	80%
Sickness benefit at normal level	80% * 0.97 (max. SEK 706 per day)
Sickness benefit at continued level	75% * 0.97 (max. SEK 662 per day)

### Sick pay from the employer

Sick pay from your employer is approximately 80% of your salary. With a collective agreement it can be higher. To receive sick pay, you must notify your employer that you are sick on the first day you cannot work.

### Sickness benefit from the Swedish Social Insurance Agency

As an employee, if you have been sick for 14 days your employer should report it to the Swedish Social Insurance Agency. If you are self-employed, unemployed or on leave with

parental allowance, you should report it yourself to the Swedish Social Insurance Agency on the first day of sickness. After this you can apply for sickness benefit.

If you have e-ID, you can do this on [My pages](#) on the Swedish Social Insurance Agency website. You can also submit a form.

For the first 364 days you receive sickness benefit at normal level, which is 80% of your income multiplied by a conversion factor of 0.97. The Swedish Social Insurance Agency bases your benefit on your sickness benefit qualifying income (SGI) which has a ceiling of SEK 332,200. This corresponds to 7.5 price base amounts. The price base amount (PBB) is an amount which changes every year to follow the general price level in Sweden.

Per day you can obtain a maximum of SEK 706 in sickness benefit at normal level. If you have a higher salary, you will receive no benefit for the part that exceeds this amount. If you are unemployed, you cannot receive more in sickness benefit than what you receive from the unemployment benefit fund. Even those who work part-time can obtain sickness benefit. After 364 days, you can apply to extend and obtain continued sickness benefit for a further 550 days. This amounts to 75% of your income. If you are seriously ill, however, you can obtain sickness benefit at the higher normal level without time limitation.

### **Other benefits**

Other types of benefit in the case of sickness are generally on the same level as sickness benefit, i.e. 80% of your income. Sickness compensation and activity compensation are, however, 64% of your notional income. The notional income is calculated on the basis of the pension-based income that you have had during a specified future which runs backwards in time from the insured event. The insured event is the time at which the reduction of working ability has reached the level and permanency required for the right to sickness compensation. Sickness compensation and activity compensation can be paid out to a maximum amount of SEK 17,914 per month. If you have had a low income or no income at all, you will instead receive guaranteed benefits which can vary depending on your age and how long you have lived in Sweden.

You cannot apply for these benefits on the Swedish Social Insurance Agency's website, but must send in a form. Activity compensation can be provided in periods from 1 to 3 years at a time to those who are 18-30 years old. You can first receive sickness compensation after having reached 30 years and can then be paid out on an ongoing basis until you reach 65 years of age. For those who have received sickness compensation, the Swedish Social Insurance Agency will carry out a renewed investigation every 3 years to determine whether the ability to work has improved or whether a return to work is possible, for example through rehabilitation.

How long you can receive other types of benefit varies. Contact the [Swedish Social Insurance Agency's customer services](#) for more information.

### **Jargon busters**

**E-ID** is an electronic form of identification which you can use to identify yourself on the Internet in the same way as you use a driving licence or ID card. You can obtain e-ID at the majority of Swedish banks or through Telia. <http://www.e-legitimation.se/>

**The waiting day** is the first day you are sick, for which you receive no compensation. Self-employed people often have more waiting days.

**SGI** stands for sickness benefit qualifying income. The main rule is that your sickness benefit qualifying income is based on your work.

**PBB** stands for price base amount. This is an amount which is used in several Swedish laws. It changes every year to follow the general price level in Sweden.

### **Forms you may need to fill in**

You can find application forms on the [Swedish Social Insurance Agency's website](#).

You can also order them by calling the self-service telephone number +46 20524524 or the customer centre +46 771524524.

## **Know your rights**

### **Sweden:**

- [The Social Insurance Law \(2010:110\)](#)

### **EU:**

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=sv>

## **Who do you need to contact?**

### **Swedish Social Insurance Agency**

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer centre telephone: +46 771524524

Find your [local Social Insurance Agency](#)

# Incapacity

## Benefits in the case of occupational injury

This chapter describes what kind of benefits you can receive if you have injured yourself or fallen ill because of your work. It explains the situations in which you can obtain benefits, how much you can receive and how you apply.

The chapter includes:

- **annuity** (*arbetsskadelivränta*);
- **remuneration for costs** (*kostnadsersättning*);
- **compensation for lost work income** (*arbetsskadesjukpenning*).

### In what situation can I claim?

If you injure yourself at work or on the way to or from work, you can receive compensation from the Swedish Social Insurance Agency. The same applies if you become physically or mentally ill due to your work. This applies to employees, contractors and self-employed people and, in certain cases, students who are taking courses where they are exposed to particular risks.

You can receive compensation for both lost income and costs you have had due to the injury or illness. If you are an employee, you may also be entitled to further compensation as many employers have occupational injury insurance.

If you must take sick leave due to your occupational injury, you receive sickness benefit according to the same rules as in the case of another sickness.

### What conditions do I need to meet?

If you have costs or if you lose income because of occupational injury, you can receive compensation if the injury is approved by the Swedish Social Insurance Agency. This can mean injuries resulting from accidents at work, but also on the way to or from work. It can also include illnesses, both physical and mental. To obtain benefits, you must be insured in Sweden, which you normally are if you work in Sweden. There are a few [exceptions](#).

#### Lost work income -annuity

If you must change your work or reduce your working hours and thereby lose income as a result of your occupational injury, you can receive compensation which is known as an annuity. To obtain an annuity, your ability to obtain income through work must have been reduced by a minimum of 1/15 for at least 1 year.

The **annuity** will be time-limited if it is not possible to know how long your ability to work will be reduced. In other cases, it is paid out until further notice, but at most until you turn 65.

#### Expenses due to your occupational injury

In the case of occupational injury, you can receive remuneration for costs for dental care, special aids and healthcare abroad.

Special aids are things you need to use to help you manage in your everyday life. This can, for example, be a hearing aid or special spectacles. You will only get remuneration from the Swedish Social Insurance Agency if you are not receiving anything from another body, such as the County Council.

You can receive remuneration for healthcare abroad if you injure yourself when you are working abroad or if you seek healthcare abroad for a previous occupational injury.

#### Other benefits in the case of occupational injury

You can also be entitled to further remuneration if your employer has occupational injury insurance through a collective agreement. For example, you can receive compensation for lost work income. Many employers have such insurance through [AFA Insurance](#).

If someone has died as a result of an occupational injury, their survivors can obtain an annuity and help with funeral expenses. You can read more about this in the chapter on Survivor's protection and other benefits for pensioners.

## **What am I entitled to and how can I claim?**

### **Lost work income -annuity**

If you are granted an annuity, you will also be automatically given compensation for 2 waiting days. If you have had more waiting days, you can apply for further compensation. You must apply to the Swedish Social Insurance Agency.

### **Expenses due to your occupational injury**

How much you receive in compensation depends on your expenses. There is no maximum amount. But when you receive remuneration for dental care linked to occupational injury, you are not guaranteed to receive as much as the price you have paid. The Swedish Social Insurance Agency bases your remuneration on a reference price which is determined by the state and this can be either higher or lower than the price actually charged by the dentist. On the Dental and Pharmaceutical Benefits Agency website, you can see a [list of reference prices](#) for different treatments.

To apply, if you are an employee you must first notify your employer that you have injured yourself or fallen ill due to your work. The employer then reports the injury to the Swedish Social Insurance Agency. If you are a student, it is the educational institution which reports the injury. If you are self-employed, you should report the injury to the Swedish Social Insurance Agency yourself, and then apply for an annuity.

### **Other benefits in the case of occupational injury**

How much you will receive from AFA Insurance depends on the agreement your employer has with them. To apply for this, you should work with the employer to report the occupational injury and then apply to the insurance company.

### **Jargon busters**

**Waiting days** - see the chapter If you become unemployed.

Reference price - see the chapter If you become unemployed.

## **Forms you may need to fill in**

- [5002](#) Apply for compensation from the occupational injury insurance scheme - Annuity/remuneration for costs/healthcare abroad

## **Know your rights**

### **Sweden:**

- [Social Insurance Code \(2010:110\)](#)

### **EU:**

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=sv>

## **Who do you need to contact?**

### **Swedish Social Insurance Agency**

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer centre telephone: +46 771524524 Find your [local Social Insurance Agency](#)

### **AFA Insurance**

Klara Södra Kyrkogata 18

SE-106 27 Stockholm

Sweden

Customer centre telephone: +46 771880099 (Monday-Friday 8 am-5 pm)

## Children with disabilities

This chapter discusses the benefits that children with disabilities and their parents or other guardians can receive. It describes the conditions you must fulfil to obtain the benefit, how much you can receive and how you apply.

The chapter includes:

- **healthcare benefit**
- **contact days**
- **temporary parental allowance**

### In what situation can I claim?

Children with disabilities and their parents or other guardians can receive various types of benefit. Children covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (LSS) can receive personal assistance (*personlig assistans*) from the municipality. In certain cases they can receive assistance allowance (*assistansersättning*) from the Swedish Social Insurance Agency. They can also receive vehicle allowance (*bilstöd*) to purchase or adapt a car or other vehicle suitable for their disability. These benefits are described more in the chapter Benefits for people with disabilities.

As a parent or other guardian you can receive healthcare benefit if your child requires additional healthcare or supervision or if you have additional costs due to the child's disability. Parents of children covered by the LSS can also receive temporary parental allowance for 10 contact days per year or during temporary sickness until the child is 23 years old. Parents of children with disabilities who are not covered by the LSS can receive temporary parental allowance due to temporary sickness of the child until the child has turned 16.

### What conditions do I need to meet?

#### Healthcare benefit

If your child requires more supervision and healthcare than a child without sickness or disability and will need it for at least 6 months, you can receive healthcare benefit. Healthcare includes direct healthcare actions but also other help such as special training or helping or motivating your child. This can also mean supervision so that your child does not run away or get into dangerous situations. You can receive healthcare benefit from when the child is born until the June of the year in which the child turns 19.

#### Contact days

You can receive benefit for 10 contact days per child per year if your child is up to 16 years of age and is covered by the LSS, if you have sickness benefit qualifying income (SGI).

You can receive benefit to participate in parental training, visit the child's school or take part in activities organised by the school. The child does not always need to accompany you. Contact days can be used by people other than the child's biological parents such as those living with the parent, family home parents or other people who have custody of the child.

#### Temporary parental benefit

If you are the parent of a child covered by the LSS, you can also obtain temporary parental benefit after the child has turned 12. The same applies to those who live with a parent, family home parent or another guardian. You can receive remuneration if you need to refrain from work due to the child's sickness or infection. If you receive healthcare benefit,

you cannot receive temporary parental allowance for the same healthcare and supervisory needs for which you already receive healthcare benefit.

You can receive temporary parental benefit for a maximum of 120 days per child and per year until the child turns 21. If your child attends the special school's senior high school or has severe mobility problems and attends a special senior high school, you can receive benefits until the end of the spring term in the year in which the child turns 23.

### **Other support for children with disabilities**

Parents of children covered by the LSS can also receive assistance allowance and vehicle allowance. These benefits are described in more detail in the chapter People with disabilities.

### **What am I entitled to and how can I claim?**

Benefit	Remuneration
Healthcare benefit	SEK 2,313-9,250 per month
Contact days	80% of income
Temporary parental benefit	80% of income

#### **Healthcare benefit**

You can receive healthcare benefit for both healthcare and supervision together with additional costs, or only for additional costs. This can include costs for medication, special food, washing and much more. You can receive full, three-quarter, half or one-quarter healthcare benefit. To receive the lowest amount, the child must need healthcare for at least 7 hours per week, require significant supervision or the additional costs must be large. There is no specific limit for higher amounts. How much you receive depends on the Swedish Social Insurance Agency's assessment of your child's needs.

If you receive support only for additional costs, you can receive remuneration which depends on how high your costs are. You can receive healthcare benefit for several children but you can receive at most two full healthcare benefits. You apply on a form from the Swedish Social Insurance Agency.

#### **Contact days**

For contact days you receive the same remuneration as when you are at home with sick children. This is around 80% of your income. If you have e-ID, you can apply for contact days on [My pages](#) on the Swedish Social Insurance Agency's website. You can also apply using a form.

#### **Temporary parental benefit**

You receive around 80% of your income in remuneration. If you have e-ID, you can report and apply for temporary parental benefit on [My pages](#) on the Swedish Social Insurance Agency's website. In other cases you can report to the Swedish Social Insurance Agency customer centre and then apply on a form.

### Jargon busters

**LSS** stands for Act concerning Support and Service for Persons with Certain Functional Impairments. You can find the act under Know your rights.

**Family home parent** is a person responsible for everyday care in a family home where a disabled child can be placed. They were previously called foster parents.

[SGI](#) - see the chapter on Benefit during sickness.

E-ID - see the chapter on Benefit during sickness.

### Forms you may need to fill in

- [3071](#) Application for healthcare benefit

Contact [the Swedish Social Insurance Agency customer centre](#) to order forms for contact days.

### Know your rights

#### Sweden:

- [Act \(1993:387\) concerning Support and Service for Persons with Certain Functional Impairments](#)
- [Social Insurance Code \(2010:110\)](#) - Chapter 48-52.

#### EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=sv>

### Who do you need to contact?

#### Swedish Social Insurance Agency

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer centre telephone: +46 771524524 Find your [local Social Insurance Agency](#)

Swedish Association of Local Authorities and Regions (SKL) has [contact details](#) for all municipalities in Sweden.

## Benefits for people with disabilities

This chapter describes different types of benefit that you can receive if you have a disability. It explains the conditions you must fulfil to obtain the benefit, how much you can receive and how you apply.

The chapter includes:

- **assistance allowance** (*assistansersättning*)
- **vehicle allowance** (*bilstöd*)
- **disability allowance** (*handikappersättning*)
- **other support for people with disabilities** (*annat stöd till personer med funktionsnedsättning*)

### In what situation can I claim?

People with disabilities can receive a number of different types of benefit in Sweden, depending on their needs. If, as a result of a major, permanent disability, you have significant difficulties in your everyday life and therefore require personal help with things such as washing and dressing yourself, eating food or communicating, you can receive assistance allowance from the Swedish Social Insurance Agency or personal assistance from your municipality. If you require other support in your everyday life, or if you have

costs as a result of your disability, you can receive disability allowance. As a parent of a child with disability, depending on the scope of your child's disability, you can obtain assistance allowance, personal assistance or healthcare benefit. If, as a result of your permanent disability, you have significant difficulties moving yourself on your own or using public transport, or have a child with such a disability, you can also receive benefits to purchase or adapt your car or other vehicle. You or your employer can also receive remuneration for occupational aids that mean you can continue to work with your disability.

## **What conditions do I need to meet?**

### **Assistance allowance**

Assistance allowance can be granted to people with:

- learning difficulties, autism or a condition resembling autism;
- significant and permanent intellectual disabilities following a brain injury suffered as an adult caused by violence or a disease; or
- other permanent physical or mental disabilities that are obviously not a result of normal ageing.

You must also have a major and permanent disability which causes you significant difficulties in your everyday life and which means that you need help with your basic needs for more than 20 hours per week, i.e. your personal hygiene, meals, dressing and undressing, communicating with people or other help that requires in-depth knowledge about you.

If you require support with your basic needs for less than 20 hours a week, you can obtain personal assistance from your municipality. There is no lower age limit for assistance allowance or personal assistance. The same conditions apply for children.

If you need help with your basic needs, you can also be granted an allowance for help with other personal needs.

### **Vehicle allowance**

If you or your child has a permanent disability which means that you have great difficulties in moving yourself or using public transport, you can receive [vehicle allowance](#). You or your child must also fulfil [other requirements](#), for example in some cases you must be able to drive the car yourself. Vehicle allowance consists of basic allowance plus an acquisition contribution to purchase a car, adaptation allowance to adapt a car and a driving licence test allowance. You can also obtain support for other types of vehicles such as motorbikes or mopeds.

### **Disability allowance**

If you need help in your everyday life or support in order to work or study, or if you have additional expenses due to your illness or disability, you can receive [disability allowance](#) (*handikappersättning*). In order to be granted disability allowance, your disability must have lasted for at least 1 year.

You can receive support from and including the July in which you turn 19 and you must have become disabled before you turned 65.

### **Other support for people with disabilities**

You or your employer can receive remuneration for occupational aids (*arbetshjälpmedel*) that mean you can continue to work with your disability. This may, for example, mean adapting the workplace. Self-employed people can also be granted occupational aids. The support can be paid out until you turn 67.

If you have a disability that is likely to mean that you will be unable to work full-time, you can obtain sickness compensation or activity compensation if you are under 30 years of age. You can read more about this in the chapter Benefit during sickness.

## What am I entitled to and how can I claim?

Benefit	Remuneration
Assistance allowance	SEK 291 per hour (max. SEK 326)
Vehicle allowance - basic allowance	max. SEK 30,000
Vehicle allowance - acquisition allowance	max. SEK 40,000
Vehicle allowance - adaptation allowance	Corresponds to cost of adaptation
Disability allowance	36%, 53% or 69% price base amount
Occupational aids	max. SEK 50,000

### Assistance allowance

You receive SEK 288 per hour in remuneration. If you have special reasons, for example if you need an assistant with special training that requires more payment, you can receive higher remuneration. The maximum amount is SEK 323 per hour. Assistance allowance should be used for costs for personal assistants, for example salary, employer contributions and administration costs. This means that money which is not used for this should be repaid to the Swedish Social Insurance Agency. You apply on a form from the Swedish Social Insurance Agency if you require support for your basic needs for at least 20 hours per week. In other cases you apply to your municipality.

### Vehicle allowance

You can receive the basic allowance to purchase a vehicle. If you purchase a vehicle you can receive a maximum of SEK 30,000. The maximum amount for a motorcycle is SEK 12,000 and for a moped SEK 3,000. The acquisition allowance depends on your income. If you earn more than SEK 220,000 you cannot obtain this benefit. You can receive adaptation allowance if you need a special device on your car, must adapt it or have to repair a previously made adaptation. The adaptation allowance is based on the cost of the special device or adaptation. For the driving licence test allowance there is no maximum amount. Vehicle allowance is tax free. You apply on a form from the Swedish Social Insurance Agency.

### Disability allowance

The amount of disability allowance you receive depends on your needs and how high your additional costs are. There are three different levels. Disability allowance is tax free. You apply on a form from the Swedish Social Insurance Agency.

### Other support for people with disabilities

The employer applies for assistance with occupational aids on a form from the Swedish Social Insurance Agency. Following the application, a deduction of SEK 10,000 from the cost is made. After this, the employer receives a contribution for half of the remaining costs; a maximum of SEK 50,000. However, a contribution for computerised aids can be granted at a higher amount.

### Forms you may need to fill in

- [3062](#) Application for assistance allowance
- [5014](#) Application for vehicle allowance
- [3070](#) Application for disability allowance
- [7545](#) Application for contribution to occupational aids

### Know your rights

#### Sweden:

- [Act \(1993:387\) concerning Support and Service for Persons with Certain Functional Impairments](#)
- [Social Insurance Code \(2010:110\)](#) - Chapter 48-52.

**EU:**

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=sv>

**Who do you need to contact?**

**Swedish Social Insurance Agency**

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer centre telephone: +46 771524524 Find your [local Social Insurance Agency](#)

Swedish Association of Local Authorities and Regions (SKL) has [contact details](#) for all municipalities in Sweden.

# Old-age and survivors

## Old –age pension

This chapter describes the Swedish pension system, different types of pension, the conditions for obtaining them and rules in the EU. It also explains what you should do to find out how large your future pension will be, which depends on many different factors, and how you apply for a pension.

This chapter describes:

- **public pension** (*allmän pension*)
- **occupational pension** (*tjänstepension*)
- **private pension** (*privat pension*)

### In what situation can I claim?

In Sweden, you get different types of pension. From the Swedish Pensions Agency, you receive the public pension (*allmän pension*) which is based on your pensionable income. The majority of people also receive an occupational pension from their employer. In addition to this you can have an optional private pension.

Normally the higher your salary and the later you retire, the higher your pension will be. But this also depends on the growth of the funds in which parts of the pension are invested.

There is a limit to the pensionable income used for the calculation of the public income-related pension that you can receive. The limit is SEK 46,150 (7.5 times the income base amount). There is also a guarantee pension if you have low or no income pension.

The public pension is recalculated every year to follow price and income developments. The pension types mentioned in this chapter are taxable unless otherwise stated.

Pension conditions can also vary depending on when you were born. If you were born before 1938, you are covered by the old ATP system. If you were born after 1953, the new system applies. If you were born between 1938 and 1953 you are covered by both systems.

### What conditions do I need to meet?

#### Public pension

Public pension consists of income pension, premium pension and in certain cases guarantee pension. Everyone who has worked and lived in Sweden receives the public pension which as a rule is based on your [pensionable income](#). This is income you have paid tax on, such as salary, unemployment benefits and parental allowance.

Every year 18.5% of your pensionable income is earmarked for your retirement pension. 16% goes to your income pension, and the remaining 2.5% to the premium pension. The latter is money that is placed in funds that you actively can choose yourself. If you make no choice, the money is placed in a pre-selected fund.

Everyone born in 1938 or later has the right to income and premium pension provided that they have had pensionable income. If you were born before 1938, you instead receive supplementary pension based on your best 15 income years. If you were born between 1938 and 1953, you receive both income pension and premium pension and supplementary pension.

If you have had a small pensionable income, you can receive guarantee pension, financed by the state, as an addition to the income pension. If you were born in 1938 or later, you must have turned 65 to receive guarantee pension. You should have lived in Sweden for at least 40 years from the year you turned 16 until you turned 64 to receive full guarantee pension (40/40). If you have lived in Sweden for a shorter time, the guarantee pension is reduced by 1/40 for every missing year. To be entitled to guarantee pension, you must have been resident in Sweden for at least 3 years. For those born before 1938, other rules apply. You can have the right to guarantee pension, for example if you were entitled to national old-age pension or pension supplement under the old system.

There is no fixed retirement age, it is flexible. You can take out your retirement pension from 61 years of age at the earliest and there is no upper age limit. You have the right to work until you are 67, but you can also work for longer if you and your employer agree on this and continue to earn pension rights.

### Occupational pension

Approximately 90% of Sweden's employees receive an occupational pension through their employer. The majority of them fall under one of the [four main occupational pension agreements](#). If you have worked within different areas, you may have several occupational pensions. In the majority of agreements, you have the right to receive this from the age of 55. However, it will then be significantly lower than if you wait until the retirement age of 65 years. As a self-employed person, student or unemployed person, you receive no occupational pension.

### Private pension

Private pension saving is voluntary.

### What am I entitled to and how can I claim?

Every year that you work and pay tax you receive additional money earmarked for your future pension. Every year, you also receive an orange envelope sent by the Swedish Pensions Agency, which shows you how much you have so far amassed for your retirement pension.

If you have e-ID or a personal code from the Swedish Pensions Agency, you can make a prediction of your pension on [Your pension pages](#) on the Swedish Pensions Agency's website.

In general the later you start taking your pension and the higher your salary is, the more you will receive in pension.

### Public pension

Pension	Contribution (% of income)
Income pension	16%
Premium pension	2.5%

There is an upper limit for how much pensionable annual income is taken into account as the basis for your income-based pension. This is SEK 461,250, which corresponds to 7.5 income base amounts. The income base amount is changed every year in line with developments within Sweden. For 2017, the income base amount is SEK 61,500. For annual incomes over SEK 61,250, you receive no public pension. There is also a lower limit. For your income to be pensionable, it must amount to at least SEK 18,951 per year. This corresponds to 42.3% of the price base amount which applies for 2017.

Pension (born 1938 or later)	amount (SEK per month)
Full guarantee pension (unmarried)	7,952
Full guarantee pension (married)	7,093

If you are cohabiting and have children in common or if you were previously married to the person you are living with, you are also counted as married. The guarantee pension is lower if you have an income-based pension. However, receiving premium pension does not reduce the guarantee pension.

You apply for your public pension with the Swedish Pensions Agency. You can do this on [Your pension pages](#) if you have a personal code or e-ID. You can also apply using a form.

### Occupational pension

How much you receive in occupational pension depends on things such as the agreement you fall under. Part of the occupational pension is defined benefit, which means that you are guaranteed a certain percentage of your final salary when you retire. Part of it, it is

premium-based and this is placed in funds that you can choose yourself. How much you receive depends on how the funds you have chosen develop.

In general you can say that your occupational pension will represent 25-35% of your total pension.

There is no lower or upper limit for the occupational pension in the same way as for the public pension. However, you can have higher contributions to the occupational pension for the part of your salary which exceeds the maximum amount of the public pension and is thus not included in the public pension. For example, a contribution of 4.5% of the employee's salary is made up to the maximum limit of the public pension. After this, the employer makes a contribution of 30% of the salary in occupational pension.

To obtain your occupational pension, you should contact the pension company that administers it. If you have e-ID or a code from the Swedish Pensions Agency, you can log in to [Your pension pages](#) and see which pension company is relevant for you.

### **Private pension**

How much you receive from your private pension depends on how much you have saved and the growth of your investments. Contact the bank or insurance company that manages your savings for more information. You must have turned 55 to receive your private pension.

### **Pensions outside Sweden**

If you have lived or worked in another country, you may be entitled to a pension from that country. If you state in your application for a Swedish pension that you have previously lived or worked in a country within the EU, the Swedish Pensions Agency will ask you to provide supplementary information. However, it is the Swedish Pensions Agency that contacts the relevant authorities in these countries.

If you have lived and worked in Sweden but live abroad, you can receive your Swedish pension there, although not the guarantee pension if you live in a country outside the EU/EEA. If you live within the EU, you should contact the pension authority in the country where you live to apply for a Swedish pension. To obtain your Swedish pension when you live abroad, you must send a ['life certificate'](#) to the Swedish Pensions Agency once a year. However, this does not apply if you live in Finland, Norway, Denmark or Germany, as these countries send information electronically to the Swedish Pensions Agency.

### **Jargon busters**

**Public pension** is a pension based on legislation. It consists of income pension, premium pension and guarantee pension.

**Occupational pension** is a pension paid by the employer.

**Pensionable income** is the income on which you have paid tax in Sweden.

**ATP** is the general supplementary pension. This is the old pension system which was replaced in 1999.

**E-ID:** see the chapter on Benefits during sickness.

**Price base amount:** see the chapter on Benefit during sickness.

Income base amount is an amount used to calculate pension fees. It changes every year in line with developments within Sweden.

### **Forms you may need to fill in**

If you do not want to apply for your pension on the Swedish Pensions Agency website, you can submit a form. You can find these at: <http://www.pensionsmyndigheten.se/Blanketter.html>

These include:

- [PM8370](#) Application for public pension for those resident in Sweden;
- [PM8370](#) Application for public pension for those resident outside Sweden.

## Know your rights

### Sweden:

- [Social Insurance Code \(2010:110\)](#)

### EU:

- [Retiring abroad: your rights abroad as an EU citizen](#)

## Who do you need to contact?

### The Swedish Pensions Agency

SE-106 44 Stockholm

Sweden

Telephone customer service: +46 771776776 E-mail:

<https://secure.pensionsmyndigheten.se/SkickaEpost.html>

Service office: <https://secure.pensionsmyndigheten.se/HittaServicekontor.html>

## Survivor's protection and other benefits for pensioners

This chapter explains what you can receive in terms of benefit as a survivor if your partner or parent dies. It also discusses other types of benefits that pensioners can be entitled to in addition to their pensions. It describes the terms for obtaining benefit and how you apply. The chapter also explains what applies if you live or have lived in other countries.

The chapter includes:

- **survivor pension** (*efterlevandepension*)
- **other survivor protection** (*annat efterlevandeskydd*)
- **housing supplement** (*bostadstillägg*)
- **income support for elderly** (*äldreförsörjningsstöd*)

## In what situation can I claim?

As a survivor, you can obtain financial support in the form of a survivor's pension (*efterlevandepension*). There are three different kinds of public survivor's pension: child pension, adjustment pension and widow's pension. This should cover part of the income that the deceased person contributed. Children who have lost one or both parents can receive child pension (*barnpension*). Women and men who have not yet turned 65 and lose their partners can receive adjustment pension (*omställningspension*). Women can also receive widow's pension (*änkepension*) if they were married before 1990. In general, you automatically receive this type of survivor's pension without having to apply. You can often also obtain remuneration from the deceased person's occupational pension and private pension.

If the death was caused by an occupational injury, as a survivor you can also receive an annuity (*efterlevandelivränta*) and help with funeral expenses (*begravningshjälp*).

In addition to this remuneration, as a pensioner you may be entitled to other types of benefit. For example, you can receive an allowance to pay for your housing, together with income support if you have a low pension that you cannot manage on.

All of the benefit types mentioned in this chapter are taxable unless otherwise stated.

## What conditions do I need to meet?

## Survivor pension

You can receive survivor's pension in the form of child pension, adjustment pension or widow's pension. [Child pension](#) is given to children under 18 if one or more parents have died. Older children up to 20 can receive benefit in certain cases. If the child has a low or no child pension, he or she can receive survivor's benefit for children. The same rules apply to adoptive children provided that the person was not adopted by a person other than the deceased parent's husband or wife.

[Adjustment pension](#) can be obtained if you have not turned 65 and your husband, wife or registered partner has died. This requires that you have lived together for the last 5 years or that you live with a child for which one of you had custody. Even cohabiting partners can be entitled to benefits. You will receive the benefit for 12 months unless you do not have any children. If you have children over 12 but under 18 years of age, you can receive extended adjustment pension for 12 months. You can also obtain extended adjustment pension if you have a child who has not turned 12. Adjustment pension ceases when the youngest child turns 12. However, the benefit always ceases when you turn 65. The same applies if you remarry (does not apply in the first 12 months) or if your [family situation](#) changes in some other way.

[Widow's pension](#) was replaced on 1 January 1990, but if you are a woman and were married to your husband before this you may be entitled to widow's pension. The requirements vary depending on whether you were born before or after 1945.

If you have a low or no adjustment pension or widow's pension, you can receive a [guarantee pension](#) until the age of 65.

You can also receive a survivor's pension if someone has disappeared but it is assumed that they are dead.

### Other survivor protection

If the deceased person had an occupational pension or private pension, as a survivor you may be entitled to compensation.

If you receive survivor's pension and the death was caused by occupational injury or an accident on the way to or from work, you can receive an [annuity](#) in the form of a child annuity, adjustment annuity or widow's annuity. These are based on the deceased person's work income. You can also receive help with funeral expenses in the case of occupational injury.

### Housing supplement

[Housing supplement](#) is a tax-free benefit that you can receive for your housing if you are over 65 and take out your entire old age pension. If you are married, cohabiting or a registered partner, it is your joint income and assets that count.

**Income support for the elderly** If you have a low pension or no pension at all, you can receive [pensioner income support](#). You must be over 65, live in Sweden and receive other benefits in full.

## What am I entitled to and how can I claim?

### Survivor pension

Benefit	Remuneration
Child pension	part of the deceased person's retirement pension
Survivor benefit for children	SEK 1,493 per month
Adjustment pension	55% of the deceased person's retirement pension
Guarantee pension	SEK 7,952 per month
Widow's pension	40% of the supplementary pension in the old ATP system

The child pension corresponds in principle to the deceased person's old age pension. How large a share the child receives depends on the child's age and on whether he or she has siblings. Those children who have low child pensions can receive survivor's benefit for children, which guarantees SEK 1,493 per month.

Adjustment pension is also calculated on the basis of the deceased person's retirement pension. It amounts to 55% of the assumed income-related pension. If this amount is low, you can receive guarantee pension, which provides a basic amount of SEK 7,952 per month.

Widow's pension is calculated on the basis of the supplementary pension in the old pension system, also known as ATP. You receive 40% of your husband's supplementary pension. If there are children who receive child pension following his death, you instead receive 35%. If you receive your own retirement pension, your widow's pension is reduced.

You generally receive a survivor's pension automatically. In certain circumstances, however, you need to apply. This applies if the death occurred before 1 November 2012, if the deceased person was not resident in Sweden when they died or if you request survivor's pension following the disappearance of a person who can be assumed to be dead. You must also apply if you don't live in Sweden yourself. If you live in the EU, you can apply for a Swedish survivor's pension from the Pensions Agency in the country where you live.

If you are a child or spouse of a deceased person who worked or was resident in Sweden, you can apply for a survivor's pension from Sweden even if you have never been there yourself.

### **Other survivor protection**

#### **Occupational pension**

How much you receive from the deceased person's occupational pension and private pension depends on how large these pensions are. To receive the deceased person's occupational pension, contact their employer. Regarding private pensions, check with the bank or insurance company where the deceased person has their savings.

#### **Annuities**

Benefit	Remuneration
Child annuity	20-40% of work income
Adjustment annuity	20-45% of work income
Widow's annuity	40-45% of work income
Help with funeral expenses	SEK 13,440

The annuity is calculated on the basis of the work income that the deceased person had on their death up to a maximum of SEK 336,000. This corresponds to 7.5 price base amounts for the year 2017. The total annuity which is paid out cannot be greater than the work income.

The child annuity to one child is 40% of the work income. If several children share the benefit, each sibling receives 20%. The benefit is reduced if you receive child pension.

Adjustment annuity amounts to 45% of the deceased person's work income. If there are children who are entitled to child annuity, you instead receive 20%. The benefit is reduced if you receive adjustment pension and guarantee pension.

Widow's annuity (is paid under transition rules) amounts to 45% of the work income. If there are children who are entitled to child annuity, you instead receive 40%. The benefit is reduced if you receive widow's pension, if you had not turned 50 on your husband's death and if you do not live with children under 16. You apply for these types of annuity from the Swedish Pensions Agency. You can also apply to them for help with funeral expenses, which are paid to the estate of the deceased person.

## Housing supplement

How much you receive depends on your needs. You apply to the Swedish Pensions Agency, where you can also make a prediction for any housing supplement.

## Income support for the elderly

You will receive benefit to achieve a reasonable quality of life. This means that after you have paid for your housing at a reasonable price, you should have SEK 5,499 left per month as a single person or SEK 4,495 per month as a spouse, cohabiting partner or registered partner. You apply to the Swedish Pensions Agency.

## Benefits outside Sweden

You can receive child pension, adjustment pension and widow's pension regardless of which country you move to. You may only keep receiving guarantee pension, adjustment pension or widow's pension if you move to a country within the EU/EEA, Switzerland or in certain cases Canada. Survivor's benefit for children is only paid out to children living in Sweden. However, there are certain exceptions if you live in the EU/EEA or Switzerland. Housing supplement and income support for the elderly are paid out only if you are resident in Sweden.

### Jargon busters

**Annuity** is a survivor's pension you can receive if the death is caused by an occupational injury or an accident on the way to or from work.

**Pensioner's income support** is a benefit if you have low or no pension at all. It is intended to guarantee that you have a reasonable quality of life.

**ATP** is the general supplementary pension. This is the old pension system which was replaced in 1999.

Price base amount - see the chapter on Benefit during sickness.

## Forms to fill in

- [PM8505](#) Application for child pension/survivor's pension/child annuity;
- [PM8507](#) Application for survivor's pension/survivor's annuity for women;
- [PM8508](#) Application for survivor's pension/survivor's annuity for men.

You can find the majority of forms at:  
<http://www.pensionsmyndigheten.se/Blanketter.html>

## Know your rights

### Sweden:

- [Social Insurance Code \(2010:110\)](#)

### EU:

- [Compensation following death: your rights abroad as an EU citizen](#)

## Who do you need to contact?

### Swedish Pensions Agency

SE-106 44 Stockholm

Sweden

Telephone customer service: +46 771776776 (Monday-Thursday 8 am-4 pm, Friday 8 am-5 pm)

E-mail: <https://secure.pensionsmyndigheten.se/SkickaEpost.html>

Service office: <https://secure.pensionsmyndigheten.se/HittaServicekontor.html>

# **Social assistance**

## Social assistance

This chapter is about social assistance (*ekonomiskt bistånd*). This is a financial support you can receive if you cannot support yourself. The chapter describes the costs for which you can receive support, how much you can receive and how you apply for social assistance.

The benefits described are:

- **livelihood support**
- **other support for living in general**

### In what situation can I claim?

If you are unable to provide for your needs or to obtain provision for them in any other way, you are entitled to assistance from the social welfare committee towards your livelihood and for your living in general. This is a benefit you receive from your municipality and it is given to both individual people and families.

The assistance aims to ensure a reasonable standard of living and is designed in such a way as to strengthen your resources for independent living.

Whether you are entitled to social assistance depends on your income and assets. It is Social Services in the municipality where you live that decides whether you are entitled to social assistance.

### What conditions do I need to meet?

A basic condition for receiving social assistance is that you cannot support yourself but that you are prepared to try to support yourself. For example, if you are unemployed, you must actively seek work. If you have any assets these have to be used first before you are eligible for assistance.

You can do a [test calculation](#) on the Swedish National Board of Health and Welfare's website to find out whether your finances are over or under the level required to get support. The result gives you an indication but is not a guarantee that you will receive support, as the municipality's Social Services make an individual assessment.

You always have the right to lodge an application and have it assessed. If you are not satisfied with the decision, you can appeal against it.

In general, social assistance need not be paid back. However, the Social Services can require you to repay the support in [certain situations](#).

### Livelihood support

Livelihood support is provided for reasonable expenditure on 1. food, clothing and footwear, play and leisure, disposable articles, health and hygiene, a daily newspaper, a telephone and a television licence fee; 2. housing, domestic electricity supply, journeys to and from work, household insurance and membership of a trade union and an unemployment insurance fund.

### Support for living in general

Having a reasonable quality of life means more than having money to support yourself. You can therefore receive financial support in addition to your livelihood support if the expenses are considerable reasonable. Some common examples are costs for dental care, health and medical care, medications, spectacles and domestic equipment.

### EU/EEA citizens

All EU/EEA citizens may reside in Sweden for 3 months without residence permits. After 3 months, a right of residence is required. People who have a right of residence are those who are employees or self-employed people or who have come to Sweden to seek work and have a genuine possibility of obtaining employment, those who are studying or

pensioners and who have sufficient funds to support themselves in addition to full-coverage health insurance for themselves and their family members.

The equality of treatment principle means that an EU/EEA citizen who has the right of residence in Sweden is entitled to Social Services help on the same terms as Swedish citizens, but that they also have the same responsibility to try to contribute to their own situation and to support themselves.

People who do not have the right of residence (e.g. during the first 3 months in Sweden) in general only have the right to support to remedy an acute emergency situation - in practice often, one-off support for food, accommodation or travel to their home country.

## What am I entitled to and how can I claim?

How much you receive in financial support depends on your family situation.

National standard 2014 (adults)	SEK per month
Single without children	3,930
Cohabiting partners without children	6,430

[Other amounts](#) apply to children and young people and these vary depending on age. The amounts are decided every year by the government and apply as minimum levels. However, Social Services can calculate higher or lower amounts than the national standard if there are special reasons. Remuneration for other reasonable costs varies.

To apply for financial support, you should contact the Social Services department in your municipality.

### Jargon busters

**Social assistance** is a benefit that you can get from your municipality if you cannot support yourself in another way. Financial support can be divided into livelihood support and support for living in general. Social assistance is made up of the national standard together with remuneration for reasonable costs for normal recurring expenses, the level of which varies throughout the country.

The national standard is the same for the whole country and covers the costs of some of the expenses you have in order to support yourself, such as costs for food, clothes and hygiene.

## Know your rights

### Sweden:

- [Social Services Act \(2001:453\)](#)

### EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=sv>

## Who do you need to contact?

Swedish Association of Local Authorities and Regions (SKL) has [contact details](#) for all municipalities in Sweden.

### The Swedish National Board of Health and Welfare

SE-106 30 Stockholm

Sweden

Telephone: +46 752473000 (weekdays 8.00 am-5.00 pm)

E-mail: [socialstyrelsen@socialstyrelsen.se](mailto:socialstyrelsen@socialstyrelsen.se)

Website: [www.socialstyrelsen.se](http://www.socialstyrelsen.se)

# Unemployment

## Unemployment benefits

This chapter describes the benefits you can get through the Swedish unemployment insurance scheme if you become unemployed. The chapter also discusses what conditions you must meet to receive those benefits, how long you can get them for and what forms you need to fill in.

The benefits described are:

- **basic payment from basic insurance**
- **remuneration from income-related insurance**
- **other support when you become unemployed**

### In what situation can I claim?

If you become unemployed, you can get remuneration through the unemployment insurance scheme (*ersättning från A-kassa*). This applies to people who work or have worked in Sweden. This benefit consists of two parts: a basic insurance and a voluntary income-related insurance.

Basic insurance is based on how much you have worked and applies to those who cannot get income-based benefits. For the benefits to be based on your income, you should be a member of an unemployment insurance fund (UIF). It is usually your occupation or your work area that determines which unemployment insurance fund you can join. The primary task of an unemployment insurance fund is to decide on and pay unemployment benefits to unemployed people.

A general requirement for receiving remuneration is for you to be completely or partially without work, and to be registered with the Swedish Public Employment Service and able to accept a job if one is offered.

For those who come from another EU country, the general rule is that if you work in Sweden you are covered by the Swedish system. You pay taxes on the benefits described in this chapter unless otherwise stated.

### What conditions do I need to meet?

If you become unemployed, you should register with the Swedish Public Employment Service on your first day without work. Any delay could cause you to lose remuneration. If you are a member of an unemployment insurance fund, the Swedish Public Employment Service will contact the fund. You must apply for payment from your unemployment insurance fund. It is your unemployment insurance fund that decides whether you can get unemployment benefits and how much.

Your work will determine which [unemployment insurance fund](#) you can become a member of. If you are not a member of an unemployment fund, you can receive some remuneration from basic insurance, which is paid out no earlier than the day you turn 20.

### Previous work requirements

To receive these benefits, you must have worked for at least 6 months and a minimum of 80 hours per month during the last 12 months before becoming unemployed. Alternatively, you may have worked 480 hours during a continuous 6-month period and for at least 50 hours per month. Certain periods of national service or of being in receipt of parental allowance can be counted as time worked. To receive income-related benefits, you must have been a member of an unemployment insurance fund for at least 12 months.

If you have not been able to work during the last 12 months due to illness, national service, full-time study or child care, the period can be extended by up to 5 years.

### Requirements from the Swedish Public Employment Service

At the Swedish Public Employment Service you should make an individual action plan and submit an activity report every month where you describe what you have done to try to

get work. One of the basic requirements for obtaining benefit is that you must be able to work at least 3 hours every working day and at least 17 hours per week. Self-employed people must have wound up their business or have temporarily done so. You must look for work across the whole employment market, which may mean that you need to move home.

The Swedish Public Employment Service will check to see whether you meet [the conditions](#) for entitlement to unemployment benefits. The unemployment insurance funds may decide that your benefits should be reduced or discontinued for a time if you misbehave, refuse to accept suitable work, leave your job without good reason or if you are sacked because of bad behaviour. You have the right to appeal against the unemployment insurance fund's decision. Consult your unemployment insurance fund for details.

**Waiting days** The unemployment insurance fund applies 7 waiting days. This means that you can receive benefits only after having been unemployed for 7 days.

## What am I entitled to and how can I claim?

### Basic insurance

The remuneration from the basic insurance, the basic amount, is SEK 365 per day. This is paid if you are not a member of an unemployment insurance fund or have not been a member for long enough. It is based on how much you have worked. If you have worked less than full-time or for a shorter time than 12 months, there is a proportionate reduction.

### Income-related insurance

To obtain benefits from income-related insurance you must have been a member of an unemployment insurance fund for at least 12 months. It is optional to join an unemployment insurance fund. The level of benefits you can receive is based on your average income over the last 12 months before becoming unemployed.

Unemployed days	Remuneration per day
1-200	80% of salary
201-300	70% of salary
Maximum	SEK 910 per day for the first 100 days, SEK 760 per day for the remaining days

Other benefits such as sickness compensation and parental allowance can be included when the unemployment insurance fund calculates your income.

Unemployment benefits, whether paid from basic insurance or income-based, are paid for a maximum of 5 days per week for a maximum of 300 days. If you have children under 18, when you reach the 300-day limit you are entitled to an additional 150 days. After that time, you may be entitled to other types of benefit from the Swedish Social Insurance Agency if you are still unemployed and attending an employment market programme.

### Other support when you are unemployed

Unemployed young people between 18-24 years old who cannot get unemployment benefits may be able to receive a development allowance if they participate in an employment market programme. If you are 25, or 18 and entitled to unemployment benefits, you may instead receive an activity grant if you participate in an employment market programme. It is the Swedish Public Employment Service that decides whether you are entitled to participate in an employment market programme and, if so, which one. If you are young and have a disability that reduces your ability to work, you are entitled to an activity grant if you participate in an employment market programme. If you are new to Sweden you may be entitled to an establishment allowance if you have drawn up an establishment plan with the Swedish Public Employment Service. Activity grant, development allowance and establishment allowance are paid by the Swedish Social Insurance Agency.

Young people under 25, those who have recently moved to Sweden, the long-term unemployed and people with disabilities can get extra support from the Swedish Public Employment Service to get into work in the form of training, start-up grants and placements.

### Jargon busters

**Unemployment insurance funds** calculate and pay unemployment benefit. Today, there are 28 unemployment insurance funds in Sweden, divided into various work areas. As a member, you pay a fee and that gives you the right to income-related unemployment benefit if you become unemployed.

The **waiting day** is the first day you are sick, for which you receive no compensation. In unemployment insurance, 7 waiting days are applied, which means that you can receive benefits only after having been unemployed for 7 days. Monday to Friday count as waiting days. Waiting days are not deducted from the 300 benefit days.

### Forms you may need to fill in

- [Notification of unemployment.](#) Submit to the Swedish Public Employment Service.
- [Employer's certificate.](#) The form must be filled in by your previous employer(s).
- [Employment certificate for the self-employed.](#) For those of you who were self-employed before becoming unemployed.

Unemployment card. You apply for benefits by filling out an unemployment card. You should report what you have done during the last 2 weeks on your unemployment card. Information that you should fill in includes whether you were unemployed, sick or worked on any day of the week during the last 2 weeks, including Saturday and Sunday. Your unemployment insurance fund will send unemployment cards to your home. Unemployment cards can be completed via the Internet for most unemployment insurance funds.

### Know your rights

#### Sweden:

- [Law \(1997:238\) on employment insurance](#)

#### EU:

- [Unemployment benefits: your rights abroad as EU citizens](#)

### Who do you need to contact?

#### The Swedish Public Employment Service

Website: <http://www.arbetsformedlingen.se/>

Telephone: +46 771416416 (weekdays 8 am-8 pm, weekends 9 am-4 pm)

[E-mail service](#)

Find your [local Public Employment Service office](#):

#### Swedish Social Insurance Agency

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer Service Centre telephone: +46 771524524 (Monday-Friday 8 am -9 pm, Saturday 8 am-3 pm, Sunday 3 pm-9 pm)

Find your [local Social Insurance Agency](#)

You can find information about unemployment insurance funds through SO, the unemployment insurance fund coordination organisation, [www.samorg.org](http://www.samorg.org).

# Moving abroad

## Previous coverage abroad can count

This chapter explains what happens if you move between countries within the EU or live and work in different EU countries and how this affects the benefits you can get in Sweden.

### Benefits from other EU countries

Different countries have different rules when it comes to social insurance, but according to EU rules, the Member States' social security systems should be coordinated. This means that the time you have been insured, resident or employed should be considered in all EU countries when assessing your eligibility for various benefits.

The basic principle is that you cannot be insured and receive the same benefit in two countries simultaneously.

If you work in an EU country you are generally covered by social insurance in that country. If you are not working you are normally covered by insurance in the country you live in. If you are working and living in Sweden, you are therefore covered by Swedish insurance. This begins from the first day.

If you have previously lived or worked in another EU country, you may be entitled to benefits from that country, which in turn may affect your benefits in Sweden. The same may also apply if you live in Sweden and work in another EU country or vice versa.

### Benefits which are coordinated within the EU

The benefits which are coordinated within the EU and which may therefore affect your entitlement to Swedish benefits are as follows:

- sickness benefits, both cash benefits and medical care;
- parental benefits - for example parental allowance;
- benefits for accidents at work and occupational injuries;
- invalidity benefits such as sickness or activity compensation;
- age-related benefits;
- survivor's benefits;
- death benefits;
- unemployment benefits;
- family benefits such as child allowance and housing benefit;
- benefits in the case of early retirement.

### Families with children

If you are a parent or guardian of a child and work or receive a pension from another EU country, you are covered by that country's insurance. You and your child may then be entitled to benefits from that country even if neither of you live there. These benefits are called [EU family benefits](#) and they may, for example, include child allowance, housing benefit and maintenance support.

In some cases, you may be entitled to benefits from several countries. At such times benefits are coordinated so that you will not receive double payment or remain without benefits. If the benefits from the EU country which will primarily support you are lower than the benefits you are entitled to receive from another EU country, you can get an additional amount to make up the difference from the other country. Contact the Swedish Social Insurance Agency to find out what applies to you.

### If you are unemployed

As a rule, you should receive unemployment benefits in the country where you last worked. If you are going to apply in Sweden for income-based unemployment benefits, you must have worked for a certain time. In some cases you can receive credit for work done in other EU countries. Contact your unemployment insurance fund to find out what conditions apply to you.

Within the EU, and thus also in Sweden, you can travel to another member country and seek work there and still retain your unemployment benefits for 3 months.

### **Pension**

If you live in Sweden but previously lived or worked in another EU country, you may be entitled to a pension from that country. The Swedish Pensions Agency will make contact with the relevant authorities in the country where you have previously worked. The only thing you need to do is to provide any necessary information to the Swedish Pensions Agency.

If you are entitled to a pension in several EU countries, the total amount shall not be less than the minimum in the country you live in. If it is lower, the institution in the country of residence must pay an additional allowance.

### **What am I entitled to and how can I claim?**

If you are moving to or from Sweden this may affect your entitlement to benefits and you will need to notify the Swedish Social Insurance Agency about the move. That will mean you can also get more information about how it will affect your eligibility for benefits, what forms you need to fill out and what attestations you need to present.

### **Know your rights**

#### **EU:**

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=sv>

### **Who do you need to contact?**

#### **Swedish Social Insurance Agency**

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer Service Centre telephone: +46 771524524 Find your [local Social Insurance Agency](#)

# Main residence

## Resident in Sweden

This chapter explains what is required for you to receive benefits in Sweden. It also describes the types of benefit you can get, depending on whether you are domiciled in Sweden, i.e. living or working in Sweden.

### Living and working in Sweden

If you live or work in Sweden, you are usually covered by Swedish social insurance. This means you may also be able to claim various benefits. What kinds of benefit you can get depends on whether you live or work in Sweden, as some benefits are based on residency while others require you to be working in the country.

It is the Swedish Social Insurance Agency that determines whether or not you are insured in Sweden.

### Residence-based benefits

To be counted as a resident you should have your main domicile in Sweden. This means that you expect to be living in Sweden for more than 1 year. A person who leaves Sweden may still be considered as residing there if the stay in another country is for less than 1 year. The same applies to an accompanying spouse and children under 18 years. By contrast, this does not normally apply if another country sends staff to Sweden to work, such as diplomats. Nor does this often include students.

If you are regarded as resident in Sweden you may be able to receive the following benefits:

#### If you have children

- parental allowance at basic and lowest level;
- child allowance;
- extended child allowance;
- adoption grant;
- maintenance support;
- housing benefit.

#### If you are retired

- guarantee pension;
- housing supplement for pensioners;
- pensioner income support;
- special pension supplement.

#### If you have a disability

- assistance allowance;
- disability allowance;
- healthcare benefit;
- vehicle allowance.

#### If you become ill or injured

- rehabilitation, contribution for occupational aids and rehabilitation allowance in special cases;
- remuneration for certain dental care;
- remuneration in accordance with the cross-border health insurance regulation;
- sickness benefit in special cases;
- sickness or activity compensation in the form of guarantee remuneration.

#### If you are a survivor

- adjustment pension to guarantee pension;
- bereavement support.

Residence-based insurance ceases if you are no longer considered resident in Sweden. Exceptions are if you work in Sweden but live in another EU/EEA country.

### **Work-based benefits**

If you work in Sweden you will usually qualify for the work-based benefits. This applies to both employees and the self-employed. Employees in Sweden are covered by employment-based insurance from the first day of their employment. For others it applies from the date when work began.

If you work in Sweden, you are insured for the following benefits:

#### **If you are pregnant**

- maternity allowance;
- parental allowance at sickness benefit level and basic level.

#### **If you have children**

- parental allowance at sickness benefit level and basic level;
- temporary parental allowance.

#### **If you are retired**

- income-based retirement pension.

#### **If you become ill or injured**

- sickness benefit;
- rehabilitation, rehabilitation allowance and contribution for occupational aids;
- occupational injury benefits;
- income-related sickness or activity compensation.

#### **When a family member becomes ill or is injured**

- benefit for the care of closely related persons.

#### **If you are a survivor**

- income-related survivor pension;
- survivor benefits from occupational injury insurance;
- survivor benefits in the form of premium pension.

You may be able to receive some employment-based benefits whatever country you live in. This applies, for example, to income-related pensions. Other benefits are only paid in certain cases if you move abroad. In general, you can take more benefits abroad with you if you move to live in another EU/EEA country rather than other countries. Employment-based insurance expires 3 months after you have stopped working in Sweden, unless this is because of a holiday or something similar. If you have a job in another country and you are covered by corresponding insurance, the Swedish insurance can cease earlier.

### **Know your rights**

#### **Sweden:**

- [Social Insurance Code \(2010:110\)](#) - Chapters 5 and 6.

#### **EU:**

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=sv>

### **Who do you need to contact?**

#### **Swedish Social Insurance Agency**

Website: [www.forsakringskassan.se](http://www.forsakringskassan.se)

Customer centre e-mail: [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se)

Customer Service Centre telephone: +46 771524524

Find your [local Social Insurance Agency](#)



