



# Your guide

to collectively agreed occupational pensions and insurance through work



Dear blue collar  
worker!

# The collective agreement – occupational pension and insurance through work

If you have a collective agreement at your work, you are covered by an occupational pension and various insurance schemes. The collective agreement has been determined jointly by the trade union and your employer. In this guide, you will get an overview of the insurance schemes included in the collective agreement.

## With a collective agreement at work, you have the following insurance schemes:



### PARENTS

Parental benefit supplement (FPT) – additional money when you are on parental leave.



### ILLNESS

Group sickness insurance (AGS) – additional money if you become ill.



### WORK INJURY

Work injury insurance (TFA) – compensation if you are injured at work.



### UNEMPLOYED

Career readjustment agreement – support if you are made redundant due to lack of work.



### DEATH

Group life insurance (TGL) – provides compensation to your family in the event of your death.



### PENSION

Your collectively agreed occupational pension is called SAF-LO Collective Pension.



### WAIVER OF PREMIUM INSURANCE (PBF)

Your pension will continue to be paid in, even in the event of parental leave, for example. Included in some of the above insurance schemes.



## BECOMING A PARENT

# Parental benefit supplement (FPT)

Are you going to go on parental leave? If so, you can receive additional compensation, in addition to the parental benefit you receive from the Social Insurance Office. This is known as Parental benefit supplement (FPT).

In order to receive FPT, you must have been employed for at least 12 months at one or more employers who are covered by the insurance over the past four years. The number of days to which you are entitled depends on how long you have been employed.

- ▶ Employed for at least 12 months = compensation for 60 days.
- ▶ Employed for at least 24 months = compensation for 180 days.

The insurance applies up until 18 months from the birth or adoption of the child. You can apply for all the days that have

been agreed between you and your employer.

**Remember!** You can only apply once. Your application for FPT must have been received at the latest 5.5 years after the child's birth or adoption.

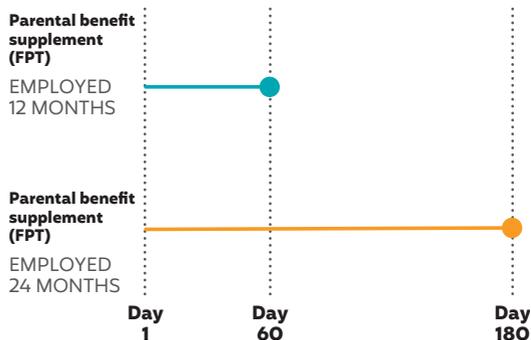
With FPT and parental benefit from the Social Insurance Office, you will receive a total of approximately 90% of your full salary.

### You have to apply for compensation yourself

You apply for compensation from Afa Försäkring. Waiver of premium insurance (PBF) is included automatically. Read more on page 9.



**If you have forgotten to apply for FPT within 5.5 years** after the birth/adoption, you can still apply. You will be refused FPT, but will receive payment of premiums for SAF-LO Collective Pension through PBF.





## IF YOU BECOME ILL

# Group sickness insurance (AGS)

If you become ill and cannot work, you can receive compensation from Group sickness insurance (AGS). The insurance supplements the benefit you receive from the Social Insurance Office.

### **This is how the insurance works**

You may be entitled to AGS if you:

- ▶ have sickness benefit-qualifying income
- ▶ have been employed for at least 90 days before you become ill
- ▶ have been able to work at least 25% from the week before the insurance started to apply.

AGS provides daily compensation from day 15 to day 360. You can receive compensation from the scheme until the month before you turn 65.

### **THIS IS HOW MUCH YOU CAN RECEIVE:**

- ▶ If you have sickness benefit at 80%, for example, you can receive day compensation equivalent to 12.5% of the sickness benefit you are receiving.

- ▶ If you have activity or sickness compensation, you receive monthly compensation from AGS that is based on the sickness benefit-qualifying income you were receiving when you become ill. Read more on [avtalat.se](https://avtalat.se)!

### **Post-employment cover if your employment ceases**

If you have been given notice of termination from your job, you may still be entitled to compensation from AGS.

### **You have to apply for compensation yourself**

You apply for compensation from Afa Försäkring. Waiver of premium insurance (PBF) is included automatically. Read more about PBF on page 9.

# 14 days

### **Have you been on sick leave for longer than 14 days?**

If so, you can apply for compensation from Group sickness insurance (AGS) with Afa Försäkring.



## IF YOU ARE INJURED AT WORK

### Work injury insurance (TFA)

Work injury insurance (TFA) applies in the event of accidents at work, travel accidents on your way to and from work, occupational illnesses and certain infectious diseases.

An occupational injury may result in sick leave, which may in turn result in you suffering a loss of income. You can receive compensation for this loss of income from TFA. You can also receive compensation for various costs, such as medical care, medicines and physiotherapy. The insurance can also provide compensation for pain and suffering (temporary problems), permanent physical and psychological problems, loss of teeth, scars, disability and death.

The insurance may also apply after you have left – if the injury occurred when you were still employed.

Bear in mind that different rules may apply to different occupational injuries.

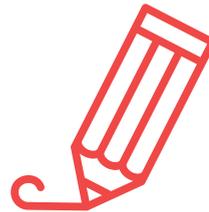
This insurance applies from your first day at work.

#### **You have to apply for compensation yourself**

Apply for compensation from Afa Försäkring. You can read more about work injuries at [avtalat.se](http://avtalat.se)!

### Report the work injury

If you have suffered an injury at work, **contact your safety representative straight away**. You should also report what has happened to your employer, the Social Insurance Office and Afa Försäkring.





## IF YOU BECOME UNEMPLOYED

# Career readjustment agreement

If you lose your job due to work shortage – and if the company has a collective agreement – you may be entitled to both financial support and individual assistance in finding a new job.

## Career readjustment insurance, Confederation of Swedish Enterprise – LO

### SEVERANCE PAY (AGB)

Severance pay (AGB) is an insurance scheme that can provide you with compensation if you are made redundant due to work shortage. You may be entitled to compensation if you have reached the age of 40 and have worked at least 50 months over a five-year period at one or more companies that are affiliated to the AGB scheme. The compensation is paid as a taxable cash sum.

The insurance applies until the month before you turn 65. The size of the amount is dependent on your age and on whether you were working full-time or part-time.

### YOU HAVE TO APPLY FOR COMPENSATION YOURSELF

Apply for compensation from Afa Försäkring as soon as possible after you have lost your job. At the very latest, you must apply within two years from the date on which you left your permanent employment.

### CAREER READJUSTMENT SUPPORT FROM TSL

You can receive individually tailored assistance to help you move on, through career readjustment support from TSL.

Would you like to find out more about the terms and conditions and what TSL can do for you? Visit [tsl.se](https://www.tsl.se).



**Apply for Severance pay (AGB)** as soon as possible after you have lost your job. Submit your application to Afa Försäkring.



Here you can find out more about what TSL can do for you.



## IN THE EVENT OF YOUR DEATH

### TGL Group life insurance

If you are working at a company that has a collective agreement, you have life insurance through your work. This is called Group life insurance (TGL) and provides your family with a lump sum in the event of your death.

The collective life insurance scheme applies from your first day at work and for the duration of your employment. The insurance applies until you retire – even if you continue working after the age of 65.

The insurance can provide:

- basic sum
- child supplement
- funeral grant

The size of the amounts depends on your age, measurement of working hours and any survivors. The funeral grant is always paid out in the event of TGL.

#### **Cover for your family in the event of your death**

Through your occupational pension, you can choose to add or remove repayment cover and family cover, two different forms of support for your family in the event of your death. Read more on [avtalat.se!](https://avtalat.se)

#### **SPOUSE INSURANCE**

If your spouse, registered partner or cohabitant does not have their own group life insurance, your life insurance can provide compensation in the form of a funeral grant and any child supplement.



In the event of your death,  
your relatives can apply for  
compensation from  
Afa Försäkring.



## PENSION

# SAF-LO Collective Pension

If you are working at a company that has a collective agreement, you are entitled to an occupational pension through your work.

As a privately employed blue collar worker, you have a collectively agreed occupational pension called SAF-LO Collective Pension.

You can decide yourself who is to manage your pension funds, and you can choose between unit-linked or traditional insurance.

You can draw your occupational pension from the age of 55 at the earliest. Once you have started drawing your pension, you cannot stop the payments. Read more in your collective agreement to find out what applies to you.

### **Survivors' cover – compensation to your family in the event of your death.**

Survivors' cover is a generic term for various types of cover that provide financial compensation to your family in the event of your death.

You have to make an active choice if you want your occupational pension to go to your family.

- ▶ You can also select repayment cover and family cover.

### **Waiver of premium insurance (PBF)**

PBF is related to your future pension. It means that you can have money paid into your pension, even if you are not working.

#### **WAIVER OF PREMIUM INSURANCE CAN APPLY IN THE EVENT OF:**

- ▶ Illness/occupational injury when you receive sickness benefit, rehabilitation compensation, activity or sickness compensation and sometimes when you have work injury life annuity.
- ▶ Parental leave/pregnancy when you receive parental benefit or pregnancy benefit.

Have you forgotten to apply for collective PBF? You can read more about SAF-LO Collective Pension at [fora.se](http://fora.se).

### **Repayment cover**

Your earned occupational pension is paid to beneficiaries in the event of your death.

### **Family cover**

A life insurance scheme which means that your family receives compensation in the event of your death. The insurance is paid with funds that would otherwise have gone to your occupational pension.



Read more on [avtalat.se](https://avtalat.se)

**Remember:** In order to be entitled to compensation from the various insurance schemes, there are rules that have to be satisfied, for example in respect of working hours and period of employment.

**Avtalat**

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## This is Avtalat,

Everyone should understand and appreciate their work-based pension and insurance, even if it is not required. It is with this aim that the Confederation of Swedish Enterprise, LO and PTK have established Avtalat. We are there for almost three million employers and employees with collective agreements in the private sector. By offering combined information and guidance, avtalat.se covers all aspects relating to collectively agreed occupational pension and insurance.

avtalat.se

**Avtalat**  
PENSION OCH FÖRSÄKRING VIA JOBBET