

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 work within agreement area Fremia*–LO, 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 (AGL) – provides compensation to your family in the event of your death.



PENSION

Your collectively agreed occupational pension is called Joint occupational pension (GTP).



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.

* Fremia was established on 1 January 2021 through a merger between Arbetsgivarföreningen KFO and Arbetsgivarförbundet Idea.



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.



5.5 years

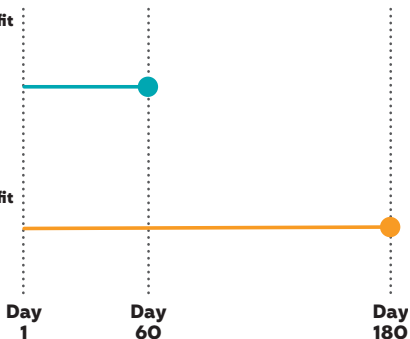
If you have forgotten to apply for FPT within 5.5 years after the birth/adoption of a child, you can still apply. You will be refused FPT, but will receive payment of premiums for Joint occupational pension (GTP) through PBF.

Parental benefit supplement (FPT)

EMPLOYED 12 MONTHS

Parental benefit supplement (FPT)

EMPLOYED 24 MONTHS





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 AGS 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.

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 and different forms of compensation may apply to different occupational injuries.

This insurance applies from your first day at work.

You have to apply for compensation yourself

You can read more about work injuries at 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 – 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 agreement, Fremia – LO

The career readjustment agreement applies in the event you are made redundant from a permanent post due to work shortage. It also applies in the event of termination due to ill health or if temporary employment should cease due to lack of work.

CAREER READJUSTMENT COMPENSATION (OSE)

If you have reached the age of 40 and have worked for at least 50 months over a five-year period at one or more companies that are affiliated to Fremia, you can receive a taxable cash sum.

Bear in mind that you have to apply for compensation yourself from Kollektivavtalsstiftelsen CIKO within 18 months.

ACTIVE CAREER READJUSTMENT SUPPORT

There is no lower age limit for active career readjustment support. A degree of service of at least 40% is required.

In the event you are made redundant from a permanent post or in the case of termination due to ill health, continuous employment of at least 12 months is required. In the event of terminated

temporary employment, you need to have been employed for at least 24 months.

With this support, you receive an individual action plan and measures for a maximum of 18 months after your employment has ceased. You as the person who has been given notice of termination – or you and your employer jointly – must apply to ciko.se.

EXTRA PENSION IF YOU ARE GIVEN NOTICE OF TERMINATION

If you have been made redundant due to lack of work, you may be entitled to an additional lump sum with your Joint occupational pension (GTP) You must have earned towards GTP for at least 36 months over the past 60 months. This amount corresponds to approximately 1 year of payments.



Are you unemployed?
Don't forget to read more and apply for compensation from ciko.se.



IN THE EVENT OF YOUR DEATH

AGL 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 (AGL) 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, period of employment and relatives. The funeral grant is always paid out in the event of AGL.

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.

JOINT OCCUPATIONAL PENSION (GTP)

Through your occupational pension, you can choose to add or remove repayment cover. Family cover is included in GTP occupational pension.



Apply for compensation
from Pensionsvalet (AGL).



PENSION

Joint occupational pension (GTP)

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

If you work within agreement area Fremia–LO, you have an occupational pension called Joint occupational pension (GTP). You can decide yourself who is to manage the money, and you can choose between unit-linked insurance 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 it.

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.

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.

- Family cover is included if you have GTP, although you can also select repayment cover.

Waiver of premium insurance (PBF)

The waiver of premium insurance 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 waiver of premium insurance?



Read more on avtalat.se

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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.

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