



# Your guide

APPLIES  
FROM  
1 OCTOBER  
2022

for collectively agreed occupational  
pensions and insurance



# Dear employer!

Have you become a member of an employers' association or entered into a local collective agreement with a trade union? This provides a great many benefits for everyone at the company. For example, it means that you have to take out occupational pensions and insurance for your employees.

You will find everything you need to know in this guide.

At [avtalat.se](http://avtalat.se), you will find practical guidance about what you need to do as an employer when things happen during your employees' working lives.

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.

Do you have any questions regarding the terms? Do not hesitate to contact us at Avtalat!

# Security by agreement

By taking out occupational pension and insurance for your employees, you are providing them with security.



**WHEN AN EMPLOYEE IS TO GO ON PARENTAL LEAVE** Parental benefit supplement (FPT) can provide additional money in the event of parental leave. This only applies to blue collar workers.



**IF AN EMPLOYEE BECOMES ILL** For employed blue collar workers, the health insurance is called Group sickness insurance (AGS) and provides compensation from day 15. Employed white collar workers have ITP disability pension, which pays compensation from day 91.



**IF AN EMPLOYEE IS INVOLVED IN AN ACCIDENT** Work injury insurance (TFA) covers all employees, including managing directors and self-employed persons. If an accident occurs and an employee is injured at work or on their way to or from work, the insurance can provide compensation.



**MAKING AN EMPLOYEE REDUNDANT DUE TO LACK OF WORK** The Career readjustment insurance for blue collar workers and the Career readjustment agreement for white collar workers provide your employees with support if they are made redundant due to lack of work. Financial support may also be paid out, depending on the employee's age and period of employment.

**The rules have been supplemented as from 1 October 2022 for those who are covered by the new Main agreements regarding career readjustment. Read more on [avtalat.se](https://avtalat.se).**



**IF AN EMPLOYEE DIES** TGL Group life insurance provides the family with a tax-free lump sum in the event of the death of an employee. The employee also has the option of selecting family cover and repayment cover within the framework of their occupational pension.



**WHEN AN EMPLOYEE RETIRES** For employed blue collar workers, the collectively agreed occupational pension is called SAF-LO Collective Pension, while for white collar workers it is called ITP. The blue collar workers' occupational pension is managed by Fora, while the white collar workers' pension is managed by Collectum.

# Follow our checklist

When you are going to take out occupational pension and insurance schemes for your employees, there are a few things you need to check. Follow our checklist!

## 1 Blue collar workers / White collar workers

Determine which employees are blue collar workers and which are white collar workers. In some collective agreements, all employees have to be classified as white collar workers or blue collar workers, regardless of their work duties. It is important for this to be correct from the outset, so that the right collective insurance schemes are taken out. If you are unsure, contact your employers' association or trade union.

## 2 Are there any insurance schemes at present?

If you have previously taken out insurance that is now going to be included in the collective insurance schemes (such as pensions and health insurance), you have to rectify these. There are various options, as shown below:

### EMPLOYED BLUE COLLAR WORKERS

- ☐ If you have insurance schemes already, these must be terminated. This does not apply if the insurance has been taken out with Fora.\*

### EMPLOYED WHITE COLLAR WORKERS

- ☐ If you have insurance schemes already, there are two options:

- 1 Terminate the insurance schemes. This does not apply if the insurance has been taken out with Fora and Collectum.\*
- 2 You have the option of allowing your employed white collar workers to retain their current occupational pension. In this case, you must send an abstention notification to Collectum. This is only possible when entering into the collective agreement. In most sectors, there are agreements regarding additional premiums for part-time pension/flexible pension. For white collar workers who have abstained from ITP, they must come to an agreement regarding the administration of the additional premiums.

### IMPORTANT TO REMEMBER:

- ▶ If an employee is on sick leave or only has a short time remaining until they retire, another solution may apply.
- ▶ The insurance schemes may have a notice period.
- ▶ Some insurance schemes are not affected by the collective agreement and do not need to be terminated – for example health insurance and group insurance policies.

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### Enter into an insurance agreement or pension agreement with Fora and Collectum

Fora and Collectum are administration companies for the collective insurance schemes, which include additional premiums according to industrial agreements for part-time pension/flexible pension etc. Insurance agreements with these companies must be taken out from the date on which the collective agreement is entered into.

#### EMPLOYED BLUE COLLAR WORKERS

- ☐ Enter into insurance agreements with Fora ([fora.se](http://fora.se)) for all collective insurance schemes.

#### EMPLOYED WHITE COLLAR WORKERS

For white collar workers, the collective insurance schemes are taken out with both administration companies.

- ☐ Enter into insurance agreements with Fora ([fora.se](http://fora.se)) for insurance schemes relating to occupational injuries and lack of work.
- ☐ Enter into pension agreements with Collectum ([collectum.se](http://collectum.se)) for occupational pension ITP covering retirement pension, illness and possibly death, as well as Group life insurance (TGL). For TGL, there are several companies to choose between.

Employers that enter into collective agreements now normally select ITP 1 for all white collar workers, regardless of age.

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### Report employees to Fora and Collectum

Wait for insurance confirmation and then report your employees through the relevant administration company's Internet office.

- ☐ Blue collar workers to Fora.
- ☐ White collar workers to Collectum and to Fora, only the payroll expense.

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### Managing directors of limited liability companies and self-employed persons

Managing directors of limited liability companies and self-employed persons\*\* are only covered by Work injury insurance (TFA). Other insurance cover, apart from insurance in case of lack of work, can be resolved with individual schemes with any insurance company, by taking out the *Self-employed person's own insurance* with Fora or by taking out the *occupational pension ITP* with Collectum.

\* The insurance contracts are updated and a new insurance confirmation is sent out.

\*\* For a definition of a self-employed person, contact us at Avtalat.



### **Important things to know about the collective agreement**

All employees are covered by the collectively agreed insurance schemes from the day when the collective agreement comes into force. Remember to enter into agreements with Fora and Collectum from the first day to avoid retroactive costs.

### **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](https://avtalat.se) covers all aspects relating to collectively agreed occupational pension and insurance.

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

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PENSIONS AND INSURANCE THROUGH WORK