

Avtalat



BLUE COLLAR
WORKERS

Your guide

for collectively agreed pensions
and insurance through work



Dear blue collar
worker!

Agreement area Confederation of Swedish Enterprise – LO and Fremia* – LO

Is there a collective agreement at your place of work? If so, you are entitled to occupational pension and insurance through your job. The benefits are for everyone who is employed at the workplace, and have been determined jointly by the trade union and your employer. The collective insurance schemes act as a complement to those to which you are entitled by law. The money your employer pays in for the pension and the insurance schemes actually comes from you, and is counted as part of your wages.

If there is a collective agreement at your work, you have the following insurance:



PARENTS

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



ILLNESS

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



ACCIDENTS

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 or AGL) – provides compensation to your family in the event of your death.



PENSION

SAF-LO Collective pension or Joint occupational pension (GTP)



WAIVER OF PREMIUM INSURANCE (PBF)

Your pension continues to grow, even in the event of e.g. parental leave. Included in some of the above insurance schemes.

* The Co-operative Employers' Association Fremia was founded 1 January 2021 through the merger of KFO and Idea.



BECOMING A PARENT

Parental benefit supplement (FPT)

Are you going to become a parent? If so, you can receive Parental benefit supplement (FPT) through your work. This applies if you have children who were born or adopted after 1 January 2014.

In order to receive Parental benefit supplement (FPT), you must have been employed for at least 12 months at one or more employers who are offering the supplement over the past four years. You will receive the supplement for a maximum of 60 or 180 days, depending on how long you have been employed.

You do not need to be on leave every day of the week, but can combine parental leave with work. Come to an agreement with your employer about what works for both of you.

Remember! Your application for Parental benefit supplement (FPT)

must have been received at the latest a maximum of 5.5 years after the child's birth or adoption.

With Parental benefit supplement (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

Your application is submitted to Afa Försäkring and applies at the same time as your application for Waiver of premium insurance (PBF). You can read more on page 10.

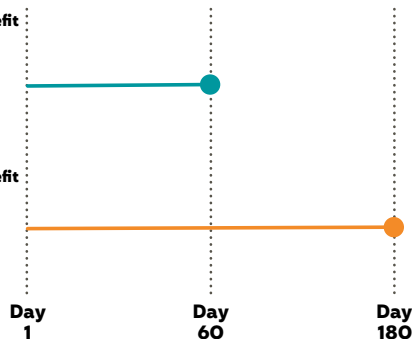


Have you forgotten to apply for compensation from your insurance via your work?

If you have been on parental leave with parental benefit (after 1 January 2014), you are entitled to till Parental benefit supplement (FPT). Apply to afaforsakring.se.

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 the Group sickness insurance (AGS). The insurance supplements the sickness benefit you receive from the Social Insurance Office.

This is how the insurance works

In order to receive compensation from Group sickness insurance (AGS), you have to have sickness benefit-qualifying income and to have been employed for at least 90 days before you become ill. 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 from the Group sickness insurance (AGS) equivalent to approximately 12% of the sickness benefit you are receiving.
- ▶ If you have sickness or activity compensation, you can receive monthly compensation from the Group sickness insurance (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 the Group sickness insurance (AGS).

You have to apply for compensation yourself

Your application is submitted to Afa Försäkring and applies at the same time as your application for Waiver of premium insurance (PBF). You can read more on page 10.

14 days

Have you been on sick leave for longer than 14 days?
If so, you can apply for compensation from the Group sickness insurance (AGS) with Afa Försäkring.



IF YOU ARE INJURED AT WORK

Work injury insurance (TFA)

Have you suffered an accident at the workplace? Work injury insurance (TFA) applies in the event of accidents at work, travel accidents, 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 Work injury insurance (TFA). This insurance applies from your first day at work. You can receive compensation for various forms of expenditure, medical care, medicines and physiotherapy. The insurance covers: pain and suffering, physical and psychological problems, dental injuries and 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.

You have to apply for compensation yourself

Your application is submitted to Afa Försäkring and applies at the same time as your application for Waiver of premium insurance (PBF). You can read more on page 10.

Have you been injured at work or suffered an occupational illness?

If so, you should apply for compensation from Afa Försäkring.

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 LOSE YOUR JOB

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 insurance, Confederation of Swedish Enterprise – LO

SEVERANCE PAY INSURANCE (AGB)

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 Severance pay insurance (AGB), you can receive 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 to Afa Försäkring for Severance pay (AGB) 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.



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

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 what TSL can do for you? Visit www.tsl.se.



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

Career readjustment agreement, Fremia – LO

CAREER READJUSTMENT COMPENSATION

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. If your contracted working hours are less than full-time, you will receive compensation in proportion to your working hours.

Bear in mind that you have to apply for compensation yourself from Kollektivavtalsstiftelsen CIKO within 18 months. The Career readjustment agreement, Fremia – LO, may also apply in the event of illness or if your employment should cease due to lack of work.

ACTIVE CAREER READJUSTMENT SUPPORT

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) This amount corresponds to approximately 1 year of payments.



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



IN THE EVENT OF YOUR DEATH

Group life insurance (TGL or AGL)

If you are working at a company that has a collective agreement, you have life insurance through your work. If you are working within the contractual area Confederation of Swedish Enterprise – LO, you will have TGL Group life insurance. If you are working within the contractual area Fremia – LO, you will have AGL Group life insurance.

The collective life insurance schemes apply 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. A funeral grant is always paid out in the event of TGL Group life insurance or AGL Group life insurance.

SPOUSE INSURANCE

If your spouse, registered partner or cohabitant does not have their own group life insurance, your life insurance can provide compensation.



If you have a relative who has died:

Apply for compensation from Afa Försäkring (TGL) or from Pensionsvalet (AGL).



PENSION

SAF-LO Collective pension and 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. Your employer is responsible for paying in this money.

If you are working within the contractual area Confederation of Swedish Enterprise – LO, this occupational pension is called SAF-LO Collective Pension. If you are working within the contractual area Fremia – LO, it is 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 pension insurance. Check your collective agreement to find out what applies to you.

Cover for 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.

- ▶ If you have SAF-LO Collective Pension, you can choose repayment cover and/or family cover.
- ▶ Family cover is included if you have Joint occupational pension (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 earn towards your pension, even if you are not working.

THE WAIVER OF PREMIUM INSURANCE PROVIDES COMPENSATION IN THE EVENT OF:

- ▶ Illness/occupational injury when you receive sickness benefit, rehabilitation compensation, sickness or activity compensation and sometimes when you have work injury life annuity.
- ▶ Parental leave/pregnancy when you receive parental benefit or pregnancy benefit.
- ▶ For cooperative employees, the insurance may apply in the event of unemployment in some cases.

Have you forgotten to
apply for collective waiver
of premium insurance?

The information in this brochure does not constitute insurance terms. If you would like to find out more about collective insurance, contact your insurance information provider, your local trade union or read more at avtalat.se.

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This is Avtalat

Avtalat is jointly owned by the Swedish Trade Union Confederation (LO), the Swedish Council for Negotiation and Cooperation (PTK) and the Confederation of Swedish Enterprise (Svenskt Näringsliv). The company is there for almost 3 million employees and employers in the private sector at companies with collective agreements. Avtalat's mission is to spread knowledge about collectively agreed occupational pensions and insurance, and to gather all the information in one place. The aim is to make it easier to find information that is accurate, relevant and simple.

avtalat.se

Avtalat
PENSION OCH FÖRSÄKRING VIA JOBBET