



IFMETALL

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IF Metall



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Welcome to IF Metall

All people should be able to live their lives with a sense of security. They should feel safe both at work and in their private lives. Having good insurance is part of the safety net.

Some insurance policies are based on the existence of collective agreements at the workplace (collective agreement insurance), while others can be obtained through your membership in IF Metall (member insurance).

Membership also allows you to take out good supplementary insurance for you and your family, at favourable premiums.

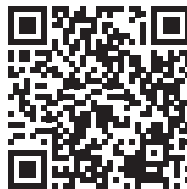
On top of these, everyone in Sweden is covered by several statutory insurance policies (social insurance) for which the State is responsible. Read more here:





Here are examples of some of the social insurance policies by which you are covered when you live and/or work in Sweden:

- Sickness benefit – an insurance that can provide compensation if you suffer from a long-term illness.
 - Parental benefit – an insurance that pays compensation during your time at home with a newborn child.
 - Temporary parental benefit – an insurance that provides compensation if you are forced to stay home from work because your child is ill.
 - Occupational injury insurance – an insurance that can provide compensation if you are seriously injured at work.
 - Housing allowance – if you have a low income, you can receive reimbursement for part of your housing costs.
 - Pension – you earn money (18.5 per cent of your income) that is deposited into your state income pension and possibly your contractual pension.
- Read more here:



If you have questions about these insurance policies – turn to a union-elected insurance information officer at your workplace, or to the local IF Metall branch of which you are a member.

Collective agreement insurance

Anyone who works in a workplace with collective agreements is covered by collective agreement insurance. They provide you with financial support if, for example, you become ill or injure yourself at work. Thanks to the collective agreement, money is also set aside for your pension, in the form of a contractual pension. Contractual pension is also paid out in the event of illness and parental leave. This applies from the month you reach the age of 22.

Collective Group Health Insurance – AGS

If you work at a workplace with a collective agreement and are on sick leave for more than 14 days, you can apply for compensation from Collective Group Health Insurance (Avtalsgruppsjukförsäkring, commonly abbreviated to “AGS”).

You can file the report directly on afa.se or using a form available from your trade union and your employer. With AGS, the total compensation is approximately 90 per cent of your salary.

If you become ill, it is best to contact your trade union, because you may be covered by more insurance policies.

If you are covered by AGS and receive sickness compensation, you will get monthly AGS compensation until you recover, or until you reach the age of 66.

To receive compensation from AGS, you must have been employed for at least 90 days. Employment by another employer is also included, as long as you were covered by a collective agreement.

Work Injury Insurance – TFA

If you work at a workplace with a collective agreement, you are covered by Work Injury Insurance (Trygghetsförsäkring, commonly abbreviated to “TFA”) in the event of an occupational injury. It applies if you have an accident or develop an occupational illness. Always report all occupational injuries, even if they can be resolved with plasters or a brief sick leave. Each report increases the opportunities to set stricter work environment requirements and demand higher compensation.

If you have body aches or other problems and suspect they are due to your job, you should contact your insurance information officer, your safety representative, or your branch.

Severance Allowance – AGB

If you work at a workplace with a collective agreement, you are covered by Severance Allowance (Försäkring om avgångsbidrag, commonly abbreviated to “AGB”). AGB is aimed at employees who lose their jobs due to a lack of work. The lack of work can be organisational or due to illness. You must be at least 40 years old at the end of your employment. In addition, you must have been employed for at least 50 months during a five-year period at one or more companies with a collective agreement in order for the compensation to be paid.

SAF-LO Contractual Pension

If you work at a workplace with a collective agreement, your employer pays premiums to your contractual pension. The premium payment is 4.5 per cent on income up to 7.5 income base amounts and 30 per cent on any income above that level.

You can decide for yourself whether the premiums should be invested in traditional insurance or unit-linked insurance. For younger people, unit-linked insurance can yield higher returns, as the money is invested in the long term. If you do not specify your preference, your premiums will automatically be placed in a traditional pension insurance policy with AMF Pension.



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Premium exemption insurance covers premiums towards your contractual pension for the period during which you receive AGS compensation in the event of illness and TFA compensation in the event of an occupational injury, as well as during parental leave.

Contractual pension and premium exemption insurance are paid in from the month you reach the age of 22.

Parental Benefit Supplement Insurance – FPT

If you work at a workplace with a collective agreement, you are covered by this insurance. Employment for at least 12 months (24 months) entitles the holder to 10 per cent of the parental benefit subsidy (up to 10 price base amounts and 90 per cent for additional salary components) for a period of 60 days (180 days). The benefit supplement is paid during a continuous parental leave for a maximum of 18 months after the birth or adoption of a child.

Group Life Insurance – TGL

If you work at a workplace with a collective agreement, Occupational Group Life Insurance (Tjänstegrupplivförsäkring, commonly abbreviated to TGL) applies. It provides financial compensation to your loved ones if you die while you are still of working age.

For employment of at least 16 hours a week, the insurance applies in full. For employment of 8–15 hours per week, half the amount is paid. For employment of less than eight hours per week, TGL does not apply. Payment of the basic amount requires that the deceased party leaves behind a spouse, registered partner, cohabitant, or child(ren). Children under the age of 21 receive a child allowance.

Compensation for funeral assistance is paid to deceased's estate.

You can have several insurance policies that provide compensation in the event of death. Compensation can be paid from all these policies, independently of each other.

Member insurance

All members of IF Metall have good insurance coverage. Members under the age of 65 are covered by a full Member Accident (Leisure Time) policy, a supplementary occupational group life insurance policy, a children's group life insurance policy, and income insurance.

You may also be covered by other insurances through your club or branch. In addition, you have the opportunity to take out more insurance for yourself and your family at a favourable price. IF Metall cooperates with the insurance company Folksam.

IF Metall's member insurances

- **Income insurance**
- **Supplementary life insurance**
- **Member Accident (Leisure Time)**
- **Children's group life insurance**

Income insurance

As a member of IF Metall, you are covered by our income insurance, which supplements your compensation from the unemployment insurance fund (A-kassan). This means that if you become unemployed, you can receive up to 80 per cent of your qualifying income for up to 100 days. In order for you to be entitled to compensation, you must have been a member of IF Metall and the unemployment insurance fund for 12 months.

Income insurance provides you with coverage for 100 days of compensation for income up to SEK 50,000 per month. It is also possible to take out supplementary insurance if you want to extend the period or insure a higher income.

For more information about the insurance and how to take out supplementary policies, go to ifmetall.se/inkomstforsakring.

Supplementary life insurance

This insurance gives your loved ones security if the worst possible thing happens – and you die while still of working age. It covers all members who do not have protection through the contractual insurance, TGL.

If you have participated in labour market measures, the National Government Employee Pensions Board (SPV) can pay compensation to your survivors.

Insurance benefits that can be paid in the event of death:

- basic amount, maximum 6 and minimum 1 price base amounts
- child amount, maximum 2 and minimum 1 price base amounts
- funeral assistance, 0.5 price base amounts.

Amount insured

If the member has reached the age of 55 but is not yet 65 years of age and leaves behind children under 17 years of age at the time of the member's death, the basic amount of 6 price base amounts is paid. If the deceased's only next of kin is a child entitled to inheritance who is over 21 years of age, half the amount is paid.

The amount insured is reduced from the age of 55 by 0.5 price base amounts per year, so that the amount insured at 65 years of age is 1 price base amount.

Child amount

When the member has children under the age of 21 at the time of the member's death, a supplement is paid for each child under 21 years of age, with the following number of price base amounts:

- under 17 years of age: 2 price base amounts
- 17 or 18 years of age: 1.5 price base amounts
- 19 or 20 years of age: 1 price base amount.

Funeral assistance

The funeral assistance totals 0.5 price base amounts and is paid to the deceased's estate.

Member Accident (Leisure Time)

As a member of our union, you are insured in your leisure time. This insurance consists of the following:

- Accident compensation
- Emergency compensation
- Hospitalisation
- Rehabilitation costs
- Dental injury costs (does not apply to chewing and bite trauma)
- Bodily injury compensation
- Certain other costs resulting from the accident
- Crisis insurance
- SEK 1,000,000 in medical disability insurance

As a new member, you have SEK 1,000,000 in medical disability insurance, free of charge for the first three months. You can also co-insure your spouse/cohabitant/registered partner.

Children's group life insurance

The insurance is included in the membership and is valid from Week 23 of pregnancy and up to and including the entire calendar year the child turns 18.

If the child dies during the insurance period, SEK 35,000 in funeral assistance will be paid. In the case of multiple births in which more than two children die within four weeks of birth, a maximum of SEK 50,000 is paid out from the insurance.

The children must be permanent residents of a Nordic country.

IF Metall's optional member insurance policies

IF Metall has chosen to cooperate with the insurance company Folksam. Together, we work out the insurances that we believe can be useful to our members if something unforeseen occurs.

Folksam and IF Metall have a joint central insurance committee. The committee is constantly discussing improvements and changes in our insurance policies. IF Metall's members can also turn to the committee if they are dissatisfied with Folksam or the Customer Ombudsman's decision in an insurance case.

IF Metall's optional member insurance policies

- Health and survivor's insurance
- Home insurance for members
- Members' children
- Members' Pension
- Legal insurance
- Future Pensioners

Health and survivor's insurance

As a new member, you have free health and survivor's insurance for the first three months.

The insurance comprises:

- Compensation of a maximum of SEK 2,200 per month, for a maximum of 18 months, after you have received a sickness benefit of at least 25 per cent for three months.

- Diagnosis payout. SEK 50,000 is paid out 30 days after you have received a diagnosis of a more severe nature, such as MS, stroke, acute myocardial infarction, Parkinson's, malignant cancer, ALS, or the loss of an arm or leg.
- Death benefit of SEK 250,000 .

Once your first three months of membership have passed, Folksam will want to know whether you wish to keep the insurance. To opt out, you must notify us. We use a so-called "reservation method". This means that you do not need to undergo a health exam and provide a medical declaration. Anyone can get the insurance, even if you have a medical history or if there are illnesses in the family. If you decline to keep the insurance and then change your mind, you must submit a simplified medical declaration.

You can also co-insure your spouse/cohabitant/registered partner, and you can now also choose other amounts in the various parts of the insurance.

Home insurance for members

As a member, you can take out blanket-coverage home insurance, which means that you do not have to specify the value of everything you own. The insurance includes, e.g., legal protection, assault protection, and travel protection, as well as protection in the event of identity theft. It is possible to tie a tenant-owner flat or detached house to the insurance.

Members' children

Society does not automatically step in with financial help if children suffer accidents or become seriously ill. As a member, you can take out health and accident insurance for children and young people. Among other things, it covers medical and travel expenses, dental injuries, and damaged glasses and clothing. In addition, it provides compensation in the event of hospitalisation, medical disability, etc.

Members' Pension

Member's Pension is a pension savings scheme. It is possible to save with or without a guarantee and in traditional insurance or in funds. Repayment protection is included.

Legal insurance

All new members of IF Metall are offered the opportunity to take out legal insurance via Folksam. If they choose to do so, Familjens Jurist provides the service. With legal insurance, you get up to 15 hours of legal help or advice per year. You also get well-being advice, help in the event of identity theft, and the opportunity to receive legal protection of up to SEK 2 million – all for just SEK 50 per month in 2024. For more information about the insurance and how to get it, go to folksam.se/ifmetall.

Future Pensioners

Members who are about to turn 65 will receive an offer for Illness 60+ insurance, which provides compensation in the event of, e.g., cancer, stroke, acute myocardial infarction, Parkinson's, and dementia caused by Alzheimer's.

Please note that Illness 60+ insurance can only be taken out at the time of the offer, while Accident 60+ can be taken out later.

For all offered insurances, you have the option to co-insure your partner.



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The Mining Agreement

For members whose jobs are covered by the Mining Agreement, there are also other insurance policies:

- **Group life insurance**
- **Member Accident (Leisure Time)**
- **Home insurance with legal advice**

Group life insurance

In addition to the supplementary life insurance by which all members of IF Metall are covered, members who work in the mining industry get additional group life insurance coverage. Your partner is also covered by the insurance.

The insurance entitles you and your co-insured partner to 0.5 price base amounts in compensation in the event of death. For the co-insured party, the payout is 0.2 price base amounts after the age of 65.

Member Accident (Leisure Time)

- Accident compensation
- Emergency compensation
- Hospitalisation
- Rehabilitation costs
- Dental injury costs (does not apply to chewing and bite trauma)
- Bodily injury compensation
- Certain other costs resulting from the accident
- Crisis insurance
- SEK 1,000,000 in medical disability insurance

For members over the age of 65, the insurance is slightly different. Contact your insurance information officer or branch to learn more.

Home insurance

If you work under the Mining Agreement, home insurance is included in your membership. You do not need to submit a separate application to join. However, remember to provide supplementary information about whether you live in a tenant-owner flat or in your own house.

From 1 March 2024, the possibility of free legal advice totalling a maximum of five hours per year is included in the home insurance.

Health insurance

For cases of illness that occurred on or after 1 March 2024, health insurance is included.

It can provide compensation after a 30-day waiting period, for a maximum of two months.

The amount is SEK 4,400 for full-time sick leave and is paid according to the degree of sick leave: 25, 50, 75 or 100 per cent sick leave.

As a member of IF Metall you get great comprehensive insurance coverage. You get some insurance through your membership, while others are based on the existence of collective agreements in your workplace. When we take out the insurance collectively, we share both the cost and the risk.



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