

About Social Insurance

[Om socialförsäkringen]



The social insurance system is an integral part of Sweden's welfare. The system covers essentially everyone who lives or works in Sweden. It provides financial protection for families, children and the elderly, as well as people with disabilities, illnesses or occupational injuries. Inhabitants of Sweden may also be entitled to social insurance benefits in other EU Member States.

The social insurance system is administered by Försäkringskassan and the Swedish Pensions Agency. Försäkringskassan is responsible for benefits, compensation and allowances for families with children, as well as people with disabilities or illnesses. The Pensions Agency is in charge of pensions and other support for survivors and the elderly.

Welcome to Försäkringskassan

[Välkommen till Försäkringskassan]

The Swedish social insurance system generally covers anyone who lives or works in Sweden. If you live or work in Sweden and you or a member of your family live or work in another EU Member State, you may be entitled to social insurance compensation in the other country.

The purpose of the social insurance system is to provide financial security during the various stages of life. Thus, the system provides insurance and benefits to families with children and the elderly, as well as to those with disabilities and illnesses.

Försäkringskassan administers the social insurance system and makes sure that people receive the benefits and compensation to which they are entitled. You have the right to receive certain allowances by virtue of living in Sweden. Other allowances require that you work in Sweden.

This brochure offers a very brief introduction to the Swedish social insurance system. However, it should not be regarded as a legal document on the subject.

Would you like to find out more?

[Vill du veta mer?]

This brochure provides an overview only. If you would like to have additional details about the various matters covered by this brochure, go to www.forsakringskassan.se. The website features a number of in-depth, printable and downloadable fact sheets. If you do not have access to the Internet, you are welcome to phone our Customer Centre at 0771-524 524 00.

Basic requirements:***[Det här gäller alltid:]***

You must meet certain requirements in order to receive compensation from Försäkringskassan. Försäkringskassan evaluates the information that you are required to provide when you apply for compensation and determines whether you are entitled to it or not.

Health insurance

[Sjukförsäkringen]

If you become ill***[Om du blir sjuk]***

If you become ill and cannot work as usual, you can obtain compensation from either your employer or Försäkringskassan. Compensation from your employer is referred to as sick pay, whereas compensation from Försäkringskassan is referred to as sickness benefit.

The first 14 days***[De första 14 dagarna]***

If you have been employed for at least one month or have worked for 14 consecutive days, you are normally entitled to receive sick pay for the first 14 days of your illness. Notify your employer on the first day that you are unable to work due to illness.

If you do not have an employer – whether you are unemployed, a contractor, self-employed or on leave with parental or pregnancy benefit – you can receive sickness benefit from the very beginning of your illness. Notify Försäkringskassan the first day you are ill.

The first day of your illness is a waiting period, which means that you receive neither sick pay nor sickness benefit. If you are self-employed, you have a basic waiting period of 7 days before you can receive sickness benefit. If you would like to lower your social security contributions, you can choose a longer waiting period.

What happens after 14 days?***[Vad händer efter 14 dagar?]***

Your employer will notify Försäkringskassan if you have been ill for longer than 14 days. Försäkringskassan will determine whether you are entitled to sickness benefit.

You can receive a normal level of sickness benefit for up to 364 days. The benefit is slightly below 80 per cent of your sickness benefit qualifying income. Those 365 days must fall within a period of 450 days (approximately 15 months). The 450 days are referred to as the framework period. The purpose of the framework period is to prevent you from receiving a normal level of sickness benefit for longer than 364 days by temporarily reporting that you are well. Försäkringskassan will contact you when you can receive a normal level of sickness benefit for up to 30 additional days.

What happens if I am able to work for part of the day?***[Vad händer om jag kan arbeta en del av dagen?]***

You can receive one-quarter, one-half, three-quarter or full sickness benefit depending on how much you are able to work. When Försäkringskassan examines your right to receive sickness benefit, we will also look at whether you are able to work part-time despite your illness.

Can I receive a travel allowance instead of sick pay or sickness benefit?***[Kan jag få reseersättning i stället för sjuklön eller sjukpenning?]***

You may qualify for a travel allowance instead of sickness benefit if you are able to work but cannot get to your job in the ordinary way. In that case, Försäkringskassan will compensate you for the additional expenses involved in going to and from work.

If you are self-employed
[Om du har ett eget företag]

If you are self-employed, you make your own social security contributions. You can lower your contributions by choosing a longer waiting period – either 14, 30, 60 or 90 days.

Assessment of work capacity – the rehabilitation chain
[Bedömning av arbetsförmågan – rehabiliteringskedjan]

You are entitled to sickness benefit during the first 90 days that you are sick-listed if you are unable to perform your ordinary duties for your employer. You are entitled to sickness benefit after 90 days if you are unable to perform any duties for your employer. After 180 days, you are entitled to sickness benefit only if you are unable to do any job that the ordinary labour market has to offer.

This does not apply if Försäkringskassan determines that you very likely will be able to return to your job before the 365th day. In that case, we will evaluate your work capacity in relation to a job with your employer even after the 180th day. Nor does it apply if we do not think it is reasonable to evaluate your work capacity in relation to the regular labour market.

This way of evaluating your entitlement to sickness benefit, which is referred to as the rehabilitation chain, is fully applicable only if you have a job. If you are self-employed, we will evaluate your work capacity in relation to your ordinary duties through the 180th day. After that, your work capacity will be evaluated in relation to the entire labour market. If you are unemployed, we will evaluate your work capacity in relation to the entire labour market from the very beginning of your illness.

What happens after 364 days?
[Vad händer efter 364 dagar?]

You can receive sickness benefit beyond 364 days for up to 550 days (approximately a year and half). The benefit is less than 75 per cent of your sickness benefit qualifying income. However, there is no time limit if you are receiving sickness benefit due to occupational injury.

You must apply if you want to receive sickness benefit after 364 days. You will receive less than the regular sickness benefit.

Under exceptional circumstances, you may qualify for more than 500 days. You must apply if you would like to receive additional days. There is no time limit to the number of additional days you can receive.

If you are seriously ill, you may qualify for additional days of sickness benefit at the normal level.

If you are ill for a long time or have a disability ***[Om du är sjuk länge eller har en funktionsnedsättning]***

Sickness compensation ***[Sjukersättning]***

Sickness compensation is designed for those who will probably be unable to work full-time again due to an illness, injury or disability. Depending on the extent to which your work capacity has been reduced, you can qualify for one-quarter, one-half, three-quarter or full sickness compensation.

You must be 30-64 years old to qualify for sickness compensation. Your work capacity must be reduced by at least one-quarter for all jobs that the labour market has to offer, including wage-subsidised employment and other positions arranged for people with disabilities.

You can apply for sickness compensation or we may decide to replace your sickness benefit with sickness compensation.

Activity compensation ***[Aktivitetsersättning]***

Activity compensation is for young people who probably will be unable to work full-time for at least a year due to an illness, injury or disability. Depending on the extent to which your work capacity has been reduced, you can qualify for one-quarter, one-half, three-quarter or full activity compensation. You can receive activity compensation for up to three consecutive years.

You must be 19-29 years old to qualify for activity compensation. Your work capacity must be reduced by at least one-quarter for all jobs that the labour market has to offer, including wage-subsidised employment and other positions arranged for people with disabilities.

You can apply for activity compensation or we may decide to replace your sickness benefit with activity compensation.

How much compensation will I receive? ***[Hur mycket får jag i ersättning?]***

Sickness compensation and activity compensation can be either income-related or guarantee benefit. You qualify for guarantee benefit if you have earned little or no income. Full income-related compensation is 64 per cent of the income that we estimate you would have received had you continued to work (your assumed income). Your age and the length of time you have lived in Sweden determine the amount of guarantee benefit that you qualify for.

Can I receive activity compensation while I am still in school? ***[Kan jag få aktivitetsersättning när jag går i skolan?]***

You can receive activity compensation for any extra time that you must remain in compulsory or upper secondary school due to a disability. Under certain circumstances, we can request a certificate from your school or doctor stating that your education has been extended due to a disability.

Housing supplement ***[Bostadstillägg]***

If you are receiving sickness or activity compensation, you may be entitled to a housing supplement. Your housing expenses and the size of your income determine how much of a housing supplement you qualify for.

If you are unable to work because you are a disease carrier [Om du inte kan arbeta på grund av smitta]

If you are carrying an infection without being ill yourself, you can qualify for a disease carrier's allowance equal to sickness benefit.

If you are looking after a relative [Om du vårdar en närstående]

If you decide not to work in order to look after a seriously ill relative at home or in hospital, you may be entitled to benefit for care of closely related persons, which is equal to sickness benefit.

If you need assistance returning to work – rehabilitation [Om du behöver hjälp för att börja arbeta – rehabilitering]

What is rehabilitation? [Vad är rehabilitering?]

If you are sick-listed, you may need assistance returning to work. Rehabilitation is an umbrella term that covers various methods of helping people with illnesses and injuries regain their ability to function as much as possible. Your employer is primarily responsible for evaluating your need for employability rehabilitation. Försäkringskassan is responsible for calling attention to your need and arranging an employability rehabilitation programme.

Your responsibility is to provide the required information and cooperate with the assessment and planning of your rehabilitation needs. As a participant in an employability rehabilitation programme, you may qualify for rehabilitation allowance, which consists of two components:

- Rehabilitation benefit, which is equal to sickness benefit, for participating in an employability rehabilitation programme
- Special benefit to cover certain costs associated with the programme

If you become ill abroad [Om du blir sjuk utomlands]

In an EU or EEA country, or in Switzerland [Inom EU/EES och Schweiz]

If you are insured in Sweden and study or stay in another EU or EEA country, or Switzerland, for some other reason, you are entitled to necessary health care on the same financial terms as any other inhabitant of the country. Generally speaking, you are insured in Sweden if you live or work there.

You must contact a doctor or other caregiver who is registered with the public health-care system in the country. If you travel outside the Nordic area (Finland, Norway, Denmark and Iceland), you must also take your European health insurance card with you. The card is proof that you are insured in Sweden. You can order the card at our website, by text message or phone.

Do I need travel insurance too? [Behöver jag en reseförsäkring också?]

The European health insurance card does not pay for private health care or for ambulance plane or other special transport back to Sweden. So it might be a good idea to have separate travel insurance if your ordinary home insurance does not cover such expenses.

How about countries outside the EU, EEA and Switzerland?

[Vad gäller utanför EU/EES och Schweiz?]

If you travel to certain countries outside the EU, EEA and Switzerland, you may be entitled to some health care. Sweden currently has healthcare agreements for temporary visitors to Australia, Algeria, Quebec, Israel and the British Channel islands of Jersey, Guernsey and the Isle of Man. Find out more at www.forsakringskassan.se.

If you travel to a country outside the EU, EEA and Switzerland with which Sweden does not have an agreement, you normally need private insurance to cover any health-care costs.

If you are injured at work

[Om du skadar dig i arbetet]

If you are injured at work, or on the way to or from your job, you can obtain compensation from occupational injury insurance. The insurance also covers certain illnesses caused by your job, regardless of whether you are an employee, contractor or self-employed.

It also covers certain students who are exposed to unusual risks. Compensation from occupational injury insurance can take the form of sickness benefit, annuity or reimbursement for healthcare costs. Your survivors may qualify for compensation as well.

If you are sick-listed due to occupational injury, you will receive ordinary sickness benefit. You may also be entitled to an annuity or to compensation for any dental care or medical devices that you need due to occupational injury. If you die as the result of occupational injury, your survivors may obtain an annuity and assistance in paying for funeral expenses.

Dental insurance

[Tandvårdsförsäkringen]

If you need dental care

[Om du behöver tandvård]

Everyone who lives in Sweden is covered by subsidised dental care starting at the age of 20. Dental care below the age of 20 is free of charge.

Subsidised dental care consists of two components: dental care allowance, primarily for examinations and preventive care, and high-cost protection. High-cost protection limits the amount that you have to pay for major dental work. Försäkringskassan compensates the dentist directly for the remaining costs.

If you are pregnant

[När du väntar barn]

Parental benefit during pregnancy

[Föräldrapenning under graviditeten]

You can receive parental benefit to take a leave of absence from your job to look after your child. You are also eligible for parental benefit for the 60 days before you are expected to give birth. You can receive parental benefit for one-eighth, one-quarter, one-half, three-quarters or a full day. In other words, you have the choice of either reducing your working hours or taking full leave.

Parental training **[Föräldrautbildning]**

You are entitled to take time off from work in order to attend parental training arranged by a maternity clinic. You and the child's father can receive parental benefit at the same time during the training.

Pregnancy benefit – if you are unable or unwilling to work **[Graviditetspenning – om du inte kan eller får arbeta]**

Some jobs are hard or impossible to do while you are pregnant. The job may be physically demanding, or the work environment may pose risks. The first thing your employer should do is try to assign different duties to you. If that is impossible, you can apply for pregnancy benefit.

You qualify for pregnancy benefit if you have a physically demanding job and your pregnancy has reduced your work capacity by at least one-quarter. If you are able to work for part of the day, you may apply for one-quarter, one-half or three-quarter pregnancy benefit.

You are also entitled to pregnancy benefit if you cannot do a job due to risks in the work environment. For instance, your duties may expose the foetus to hazardous substances. Your employer is responsible for determining whether you can continue to work or not.

You can receive pregnancy benefit due to a physically demanding job for up to 50 days starting with 60 days before you are expected to give birth.

You will receive pregnancy benefit for each day (until 11 days before you are expected to give birth) that your employer has prohibited you from working due to risks in the work environment. For the last 10 days, you are entitled to parental benefit or holiday pay instead.

For families with children **[För barnfamiljer]**

Parental benefit **[Föräldrapenning]**

Certain other rules apply to children born before 2002. Contact us if you need additional information.

You can receive parental benefit to take a leave of absence from your job to look after your child. Parental benefit allows you to take time off from work and receive compensation for part of a day, individual days or longer periods. You are eligible for parental benefit until your child turns 8 or finishes year 1 in school.

If you and the child's other parent have joint custody, you are both entitled to parental benefit for 240 days. Sixty of those days are reserved for each of you. You can transfer the remaining 180 days to the other parent. If you have sole custody of your child, you are eligible to receive parental benefit for all 480 days.

Various ways of receiving parental benefit **[Olika sätt att ta ut föräldrapenningen]**

If you want to work shorter hours, you can receive parental benefit for part of the day. You can receive three-quarter parental benefit if you work up to one-quarter of normal hours, one-half parental benefit if you work up to one-half of normal hours, etc., down to one-eighth parental benefit if you work up to seven-eighths of normal hours.

Until your child is 1 year old, both you and the other parent can receive parental benefit for up to 30 of the same days.

After your child's first birthday, you and the other parent cannot take time off from work and receive full parental benefit for that child. But you can each receive one-half parental benefit for the same day or full parental benefit for two different children on the same day.

Gender equality bonus ***[Jämställdhetsbonus]***

The purpose of the gender equality bonus is to make it easier for you and the child's other parent to share parental leave. To obtain the bonus, you must have joint custody of your child when you start receiving parental benefit. But you do not have to be married or living together.

You do not have to apply for the gender equality bonus – it will be deposited directly to your account a couple of days after you receive parental benefit.

Leave from work at the time of your child's birth ***[Ledighet i samband med ett barns födelse]***

If you are the father or other parent, you are entitled to take 10 days off from work with temporary parental benefit up to and including the 16th day after your child comes home from the maternity ward.

Adoption ***[Adoption]***

If you are adopting a child from abroad, you can receive an adoption allowance. The adoption must have been approved by the Swedish Inter-country Adoptions Authority (MIA) or a Swedish court. The child must be younger than 10 years old. As a single parent, you can also receive an adoption allowance.

When adopting a child who is younger than 10 years old, you and the other parent are each entitled to take time off from work for 5 days with temporary parental benefit. If you like, you can divide up the 10 days in another way. You can take time off from work up to and including the 60th day after the child is in your care. If you are a single adoptive parent, you have the sole right to all 10 days.

Child allowance and large family supplement ***[Barnbidrag och flerbarnstillägg]***

Children who live in Sweden start receiving a child allowance the month after their birth. The allowance is paid until the child turns 16. A child who is 16 or older and is still attending regular compulsory school or compulsory school for children with mental disabilities can receive an extended child allowance. If you do not live with the other parent but the child stays with each of you approximately half of the time, you can share the child allowance.

The large family supplement is paid automatically if you are receiving allowances for at least two children. You can also obtain the supplement for children who are 16 or older and are receiving a study allowance or extended child allowance.

Both the child allowance and the large family supplement are tax-exempt.

If you stay home to look after a sick child ***[Om du är hemma med sjukt barn]***

You may be entitled to temporary parental benefit if you stay home to look after a sick child. You can also receive temporary parental benefit if the person who normally looks after your child is ill or if you take your child to a doctor's appointment or to a

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child health clinic. However, you cannot receive temporary parental benefit to look after a child who is at home because their preschool or compulsory school is closed.

You can receive temporary parental benefit for one-eighth, one-quarter, one-half or three-quarters of the day for up to 120 days per year for each child. After the 60th day, however, you cannot receive temporary parental benefit because the person who normally looks after the child is ill.

Children who are 12-16 years old
[Barn mellan 12 och 16 år]

You are also entitled to temporary parental benefit for a child who has turned 12 years old and who requires more care and supervision than a child of their age generally needs. You must obtain a doctor's certificate of the child's condition. Försäkringskassan can decide in advance that a child with a long-term illness or disability will still be covered by temporary parental benefit after turning 12.

Seriously ill children who are younger than 18
[Allvarligt sjukt barn som inte har fyllt 18 år]

You can receive temporary parental benefit for an unlimited number of days to look after a seriously ill child who is younger than 18. You and the other parent are entitled to receive the benefit for the same child and period of time. You must obtain a doctor's certificate that your child is seriously ill.

Housing allowance
[Bostadsbidrag]

Parents who earn low incomes can receive a housing allowance. Your income and housing expenses, as well as the size of the place you are living and the number of children you have, determine how much housing allowance you are entitled to.

A housing allowance is preliminary. You apply for an allowance on the basis of the income you expect to earn for the year. As a result, you may have to repay some of the money if your actual income turns out to be higher than your estimate.

If your child has a disability
[Om ditt barn har funktionsnedsättning]

Childcare allowance
[Vårdbidrag]

You may be entitled to a childcare allowance if you are looking after a child with a disability or long-term illness who needs special care and supervision for at least six months. You also qualify for a childcare allowance if you have major extra expenses due to the disability or illness.

You can receive a childcare allowance from the day of the child's birth until their 19th birthday. A childcare allowance is paid either to the parent who applies for it or to the parent who has legal custody. Two parents can share a childcare allowance.

Temporary parental benefit for children who are 16 or older
[Tillfällig föräldrapenning för barn som är 16 år och äldre]

You can also receive temporary parental benefit for a child age 16-21 who is covered by the Act concerning Support and Service for Persons with Certain Functional Impairments (LSS). You can receive temporary parental benefit until a child's 23rd birthday if they are attending an upper secondary school for children with mental disabilities at the age of 21, or if they have a severe physical disability and are attending a secondary school for children with mental disabilities.

You are eligible for temporary parental benefit for children who have turned 16 only if you need to stay home and look after them because they are ill or are carrying an infection.

Contact days **[Kontaktdagar]**

If you have children who are covered by LSS, you can also receive temporary parental benefit for contact days. You can use your contact days for activities such as participating in parent training on how to look after children with disabilities. You can also use them to visit or help your child become familiar with a preschool, compulsory school or schoolchildren's programme.

You can use up to ten contact days per child every year from the time of their birth until they turn 16.

Attendance allowance and car allowance for the disabled **[Assistansersättning och bilstöd]**

You can also receive an attendance allowance for a child who is covered by LSS. You may also qualify for car allowance for the disabled. See the section entitled "**If you have a disability**" for additional information about attendance allowance and car allowance for the disabled.

If you separate **[Om ni separerar]**

Maintenance **[Underhåll]**

You are obliged to provide for your children until they turn 18 – or 21 if they are still in school. If a child is living with one parent, the other parent must pay child support. If the other parent pays too little child support or nothing at all, the parent with whom the child is living is eligible for maintenance support from Försäkringskassan.

A child who is still in compulsory school, upper secondary school or the equivalent and living with one parent when turning 18 is entitled to extended maintenance support. In that case, the support is paid directly to the child.

Full maintenance support **[Fullt underhållsstöd]**

The parent that is not living with a child who is receiving full maintenance support must repay the money to Försäkringskassan. If you are the parent who is repaying the money, you are entitled to deduct the days that the child stays with you.

Supplementary allowance **[Utfyllnadsbidrag]**

If we determine that the parent who is not living with the child cannot afford to pay full maintenance support, the child may be entitled to a supplementary allowance. In that case, the parent pays the parent with whom the child is living the amount that we have determined, while Försäkringskassan pays the rest of the money to which the child is entitled. If a child is receiving a supplementary allowance, the parent who pays child support does not need to repay anything to Försäkringskassan.

Income-tested maintenance support for alternate residence **[Inkomstprövat underhållsstöd vid växelvis boende]**

If your child lives approximately the same amount of time with you and the other parent, you can receive maintenance support for alternate residence. In that case, maintenance support is paid to both you and the other parent. If you are receiving maintenance support for alternate residence, you do not have to repay anything to Försäkringskassan.

If you have a disability ***[Om du har funktionsnedsättning]***

Disability allowance ***[Handikappersättning]***

You may be entitled to a disability allowance if you need assistance working, studying or performing your activities of daily living because of a disability. You may also be eligible for a disability allowance if you have extra expenses due to an illness or disability for at least one year.

You can receive a disability allowance starting with your 19th birthday, at which time you are no longer eligible for a childcare allowance. You can receive a disability allowance only if your disability developed before you turned 65, but you can keep the allowance after that age if you still need assistance.

Attendance allowance ***[Assistansersättning]***

You can receive an attendance allowance if you or your child has a severe, permanent disability and needs personal assistance to perform activities of daily living.

Personal assistance refers to personalised support provided by a limited number of people in various situations. Personal assistance with activities of daily living includes personal hygiene, meals, dressing and undressing, communicating with others and various kinds of support that require thorough knowledge of your or your child's disability.

To receive an attendance allowance from Försäkringskassan, you must need assistance with your activities of daily living for more than 20 hours a week. If you need assistance for fewer than 20 hours, contact your municipality instead.

You must apply for and be granted an attendance allowance before your 65th birthday. In that case, you can continue receiving the allowance after you turn 65.

Car allowance for the disabled ***[Bilstöd]***

You can receive a car allowance for the disabled if you have difficulty getting around and taking public transport due to a permanent disability. You can also receive a car allowance if you need a vehicle to go places with a child who has a disability. A car allowance may also be used to buy a motorcycle or moped. A car allowance consists of four components.

You can receive an allowance to

- buy a car – basic allowance and purchase allowance
- adapt a car – adaptation allowance
- get a driving licence – allowance for driver's training

Assistance with housing expenses for young people

[Hjälp med bostadskostnader för unga]

You can receive a housing allowance if you are 18-29 years old. Your income and housing expenses, as well as the size of the place you are living, determine how much of a housing allowance you are entitled to.

A housing allowance is preliminary. You apply for an allowance on the basis of the income you expect to earn for the year. As a result, you may have to repay some of the money if your actual income turns out to be higher than your estimate.

If you are participating in a labour market programme

[Om du deltar i ett arbetsmarknadspolitiskt program]

Activity grants

[Aktivitetsstöd]

If you are participating in employment training, occupational rehabilitation, a job and development programme or another labour market programme, you may be entitled to an activity grant. You can also receive an activity grant if you start a company when you are unemployed or are at risk of losing your job.

An activity grant is calculated on the basis of unemployment benefit, but you can receive a grant even if you do not qualify for unemployment benefit. The days that you receive an activity grant are deducted from the days that you would have received unemployment benefit. As a result, your unemployment benefit may expire during the time that you are receiving an activity grant. If your unemployment benefit expires, you can still receive an activity grant but at a lower amount.

If you are an employer

[För dig som är arbetsgivare]

Insurance for sick pay costs

[Försäkring mot sjuklönekostnader]

If you are an employer, you can insure yourself with Försäkringskassan against the company's costs for sick pay to employees. Your payroll expenses for one calendar year may not exceed 130 price base amounts. The current price base amount is listed at www.forsakringskassan.se under a link entitled **Aktuella belopp**.

The insurance pays your company's costs for sick pay to employees as of the fourth day they are ill. The insurance premium is based on a certain percentage, which we set once a year, of your company's payroll expenses.

If you are dissatisfied with a decision

[Om du är missnöjd med ett beslut]

If you are dissatisfied with a decision, you can request that Försäkringskassan reconsider it or you can appeal against it to the administrative court. If you think that the decision of the administrative court is also in error, you can appeal against it to the administrative court of appeal. If you are still dissatisfied, you can appeal to the Supreme Administrative Court, which considers only matters of fundamental importance.

Taxation and income tax returns

[Skatt och deklaration]

Most allowances from Försäkringskassan are taxable, and many are also pensionable. Försäkringskassan will send you a statement of earnings and tax deductions for your income tax return every January. The statement indicates how much money you have received from Försäkringskassan during the year and how much tax has been deducted.

Notify Försäkringskassan of any changes

[Anmäl förändringar]

You are obliged to notify Försäkringskassan of any changes that can affect your right to receive compensation. For example, such changes may involve your

- income
- housing expenses
- marriage or divorce
- plans to travel or live abroad for an extended period of time

You may be required to repay money if you neglect to notify Försäkringskassan of changes in your circumstances.

Obligations

[Skyldigheter]

Notify Försäkringskassan of any changes that may affect your right to compensation

[Anmäl förändringar till Försäkringskassan]

You are always obliged to notify Försäkringskassan of any changes in your circumstances that are relevant to your right to receive compensation.

What happens if I receive too much compensation?

[Vad händer om du får för hög ersättning?]

You are normally required to repay any compensation above and beyond that to which you are entitled – even if the error was not your fault.

Försäkringskassan reports suspected fraud to the police

[Försäkringskassan polisanmäler misstänkt brott]

Intentionally submitting erroneous information or neglecting to notify Försäkringskassan of changes that may affect your right to compensation may be a criminal offence. Försäkringskassan reports all suspected benefit fraud to the police.

Additional information

[Mer information]

This brochure provides a general overview and should not be regarded as a legal document on the subject.

Go to www.forsakringskassan.se for additional information about the social insurance system, as well as in-depth fact sheets about specific matters.

You can also download an easy-to-read version or an audio file of the brochure from our website. Order an audio cassette or Braille version of the brochure from Inläsningstjänst AB, phone 08-556 115 64.

Websites of other public authorities

[Myndighetsguiden]

Following are the websites of a few other public authorities.

If you have any questions about work and the labour market, go to www.arbetsformedlingen.se or contact the business secretary of your municipality. Go to www.pensionsmyndigheten.se for information about your pension, as well as other support for elderly and survivors. If you have tax questions, go to www.skatteverket.se. The website of the Swedish National Board of Health and Welfare (www.socialstyrelsen.se) has information about custody, housing, right of access to your children and much more. Check out www.verksamt.se if you have questions about starting a business.