

Overview on statutory health insurance in Sweden (at 2012 level)

Aspects	Health insurance in general	Health insurance Farmer; agriculture	Health insurance worker in agriculture*
Risk coverage	sickness	sickness	sickness
Insured persons	Benefits in kind: all residents Cash benefits: Employees and self-employed	All residents	All residents
Institution providing the insurance	Swedish Social Insurance Agency		
Selfadministration structures; or the like	Employer contributions **		
Financing principle	Benefits in kind: Taxes Cash benefits: Employer and self-employed		
Contribution rate	5,02 %		
Who pays which contribution	5,02 % Employer 5,11 % – 4,48 % Self-employed		
Assessment treshold	Monthly		
Waiting time	None (If you get sick there are a one day Qualifying period)		
Benefits in cash or in kind (examples)	Sick leave		
Level of cash benefit	80 % of income		
Continuation of benefit	A person can obtain ordinary sickness benefit for at most 364 days during a 450-day period (15 months). This period is called the time frame. After these 364 days, the person can apply for extended sickness benefit. If she/he are seriously ill, she/he can apply for continued sickness benefit.		

***Agricultural seasonal workers (national and non-national):** If an employer want to employ a person who is a citizen of a country outside the EU, he or she must in most cases have a work permit to work in Sweden. People who will be working in Sweden for more than three months also need a residence permit. Citizens of certain countries who will be working in Sweden for less than three months must have a visa.

** **General payroll tax:** Retirement fee 10,21 %, surviving fee 1,17 %, health insurance fee 5,02 %, work injury fee 0,30 %, parental fee 2,60 %, labour market fee 2,91 %, general payroll fee 9,21 %. Total – 31,42 %

Overview on statutory pension insurance* in Sweden (at 2012 level)

Aspects	Pension insurance In general	Pension insurance Farmer; agriculture	Pension insurance worker in agriculture
Risk coverage	income in old age; disability risk	income in old age; disability risk	income in old age; disability risk
Insured persons	State-guaranteed pension: all residents Earnings based pension: working population	State-guaranteed pension: all residents; Earnings based pension: working population	State-guaranteed pension: all residents; Earnings based pension: working population
Institution providing the insurance	The Swedish Pensions Agency is in charge of the national retirement pension in Sweden.		
Selfadministration structures; or the like	General payroll tax		
Financing principle	Contribution: Employees, Employers and taxes	Contribution: Employees, Employers and taxes	Contribution: Employees, Employers and taxes
Contribution rate	10,21 % employers and self-employed 7 % general contribution premium pension and guarantee pension		
Who pays which contribution	Employers		
Assessment treshold	5.055 € /Year		
Waiting time	Conditions according to the type of pension		
Benefits in cash or in kind (examples)	State-guaranteed pension Earnings related pension		
Level of cash benefit	It depends on the income – high income higher pension		
Continuation of benefit	The whole life		

* Information about Swedish pension form: **The pension comes from different sources. If the person have worked and lived in Sweden, she/he will get a national retirement pension based on the income she/he had paid tax on. She/he can also have occupational pension and a private pension scheme.** The national retirement pension consists of income pension, premium pension and guarantee pension. If you were born between 1938 and 1953, you may also be entitled to supplementary pension as part of your national retirement pension. Persons who have low pension or no earnings-related pension get guaranteed pension. Guaranteed pension can be paid to persons who are resident in an EU member state or EEA country (the EEA includes all EU countries plus Norway, Iceland and Liechtenstein). In addition to the national retirement pension, the majority of those who work in Sweden also get occupational pension from their employer. Many may have also saved into a private pension. The Pensions Agency pays out the retirement pension once a month. If she/he have a survivor's pension, housing supplement for pensioners or income support for the elderly, these benefits are paid at the same time as the basic pension.

Overview on statutory unemployment insurance in Sweden (at 2012 level)

Aspects	Unemployment insurance In general	Unemployment insurance Farmer; agriculture	Unemployment insurance worker in agriculture
Risk coverage	unemployment	unemployment	unemployment
Insured persons	Insurances covers employees and self-employed	self-employed	
Institution providing the insurance	Independent unemployment insurance fund		
Selfadministration structures; or the like	She/he have to pay the fee to their unemployment insurance fund, monthly		
Financing principle	Contributions by employees/workers and employers and taxes		
Contribution rate	Income based		
Who pays which contribution	Employer: 2,91 % Self-employed: 0,37 % Employee/worker: Special contribution		
Assesment treshold	Monthly		
Waiting time	At least 6 months		
Benefits in cash or in kind (examples)			
Level of cash benefit	80 – 70 % of the payment/salary/wage		
Continuation of benefit	300 – 450 Days		

Overview on statutory occupational accidents insurance in Sweden (at 2012 level)

Aspects	occupational accidents insurance in general	occupational accidents insurance farmer; agriculture	occupational accidents insurance; worker in agriculture *
Risk coverage	accident at work; occupational disease	accident at work; occupational disease	accident at work; occupational disease
Insured persons	All employees/workers and self-employed	All employees/workers and self-employed	All employees/workers and self-employed
Institution providing the insurance	Insurance company		
Selfadministration structures; or the like	Employer		
Financing principle	Contribution by employer and self-employed		
Contribution rate	0,30 %		
Who pays which contribution	0,30 % employer and self-employed		
Assessment treshold	Monthly		
Waiting period	Non		
Benefits in cash or in kind (examples)	Work-related travel accident No list of occupational diseases		
Level of benefit	It depend on what kind of injury. (Not income-based)		
Continuation of benefit	Non-recurring amount -		

* Agricultural seasonal workers (national and non-national): All employees/workers and self-employed: If there are a collective agreement on the workplace - the workers´ are protected

Source: Europäische Kommission (2012) MISSOC. Gegenseitiges Informationssystem zur sozialen Sicherheit in den Mitgliedsstaaten der EU, EWR und der Schweiz; http://ec.europa.eu/employment_social/missoc/db/public/compareTables.do?lang=de; January 2012
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