



# Your social security rights

*in Sweden*

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The information provided in this guide has been drafted and updated in close collaboration with the national correspondents of the Mutual Information System on Social Protection (MISSOC). More information on the MISSOC network is available at: <http://ec.europa.eu/social/main.jsp?langId=en&catId=815>

This guide provides a general description of the social security arrangements in the respective countries. Further information can be obtained through other MISSOC publications, all available at the abovementioned link. You may also contact the competent authorities and institutions listed in annex to this guide.

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## Chapter I: Introduction, organisation and financing

### Introduction

The general social security system in Sweden comprises the following branches:

- health insurance;
- benefits in respect of accidents at work and occupational diseases;
- invalidity benefits;
- old-age and survivors' pensions;
- unemployment insurance;
- family benefits and parental insurance.

### Who is covered?

The general social security regime is compulsory, except for the earnings-related part of the unemployment insurance.

The social security system comprises residence-based insurance providing minimum guaranteed benefits and earnings-related benefits covering loss of income. The system covers everyone who is resident or working in Sweden. A person who has his or her real domicile in Sweden is considered to be residing here.

As a general rule, any persons who come to live in Sweden are considered to be residing in the country if they can be presumed to be intending to stay for more than one year. Any persons resident in Sweden who leave the country are held to be still residing in Sweden if their absence can be presumed to be of no more than one year's duration.

In Sweden the social security system is fundamentally founded on the principle of national insurance. The group of people protected is thus not defined according to a certain social status, and no major distinction is made between employees and the self-employed. Self-employed persons thus enjoy the social protection of the general system.

### Qualifying conditions

There are waiting periods before payment of some insurance benefits and there are qualifying conditions attached to some of them. Parental and unemployment insurance are subject to certain conditions relating to insurance period; invalidity benefits and old-age and survivors' pensions are either conditional on a certain period of residence or are earnings-related.

### Appeals

If you are not satisfied with the decision of an insurance institution or unemployment insurance fund, you can ask for a review. If you are still not satisfied with the result, you can appeal to the administrative court. This court's decisions can, under certain conditions, be reviewed by the administrative court of appeal. In some cases, this latter court's decisions can be reviewed by the Supreme Administrative Court.

## Organisation of social protection

The Swedish social security system, except for unemployment insurance and financial aid for studies, falls under the jurisdiction of the Ministry of Health and Social Affairs (*Socialdepartementet*). The basic parts of the insurance cover sickness and parental insurance (*sjuk- och föräldraförsäkring*), old-age pension (*ålderspension*), survivors' pension (*efterlevandepension*), sickness compensation (*sjukersättning*) and activity compensation (*aktivitetsersättning*) and work injury insurance (*arbetsskadeförsäkring*).

Under the Social Insurance Code, which entered into force on 1 January 2011, social insurance is divided into a residence-based insurance providing guaranteed amounts and benefits and a work-related insurance against loss of income. Both categories apply equally to everyone who is habitually resident or working in Sweden. Swedish citizenship is no longer one of the conditions of the insurance.

The Swedish Social Insurance Agency (*Försäkringskassan*) is responsible for the administration of social insurance, with the exception of old-age and survivors' pensions, which are the responsibility of the Swedish Pensions Agency (*Pensionsmyndigheten*).

Healthcare is a responsibility of the county councils or regions (in one case municipality) in Sweden which have a right to establish how much tax should be levied.

The unemployment insurance comes under the jurisdiction of the Ministry of Employment (*Arbetsmarknadsdepartementet*). It consists of two parts: a basic insurance and an optional earnings-related insurance. The basic insurance covers persons who are 20 years or older who are not optionally insured. The optional earnings-related insurance is voluntary. The unemployment insurance funds administer the insurance.

Social assistance, which is not considered a part of social insurance in Sweden, comes under the jurisdiction of the Ministry of Health and Social Affairs. It is supervised by the National Board of Health and Welfare (*Socialstyrelsen*). The local administration of social assistance, including care and service for children and families, care for elderly and handicapped, is a responsibility of the municipalities.

Financial aid for studies is handled by the Swedish Board for Study Support (*Centrala studiestödsnämnden, CSN*).

## Financing

The system is financed from taxation and earnings-related contributions. Employers' contributions amounting to 31.42% of the wage bill cover most of the cost. Self-employed persons pay insurance contributions equivalent to 28.97% of their income. The contributions for self-employed persons can be slightly decreased if they accept a longer waiting period in the sickness insurance.

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In addition, insured persons' contributions have been introduced to finance part of the old-age pension scheme. Contributions cover around 60% of all insurance expenditure. The rest is financed by yield from funds and by taxes via the State Budget.

Pension contributions are deducted from your pay and paid directly to the tax authorities. If you are registered with an unemployment insurance fund, you have to pay your contribution to this fund yourself.

Employers' contributions are reduced for persons over 65 years of age.

The regional healthcare system is financed from regional taxation and, to some extent, from State subsidies and user fees.

Social assistance is financed mainly through local taxation.

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## Chapter II: Healthcare

### When are you entitled to healthcare?

All residents have entitlement to healthcare. There is no qualifying period.

Sweden has a regional healthcare system that is largely independent of the social insurance regime. Each county council (*landsting*) or region (region) and in one case municipality (*kommun*) is required to ensure that everyone domiciled in the county or region has access to quality medical care.

The county councils or regions administer most medical care, but there are also private doctors who have contracts with the county councils.

The local authorities are responsible for some healthcare provisions, primarily relating to medical care for persons living in homes for the elderly.

### What is covered?

Healthcare includes general medical assistance (including doctor's visits and specialist care), hospital care, physiotherapy and any other medical treatment, dental care and medicine.

The authority responsible for medical services is required to reimburse the cost of transportation incurred for certain treatments and forms of healthcare; each authority organises its own refund system.

The county councils or regions provide appliances (such as prosthesis, hearing aids etc.) under certain conditions.

### How is healthcare accessed?

#### Medical care

If you fall ill and have to consult a doctor the county council will cover most of the cost, but you will have to pay a fee of between SEK 150 (€ 17) and SEK 200 (€ 23) (up to SEK 400 (€ 46) for emergency cases). For specialist care, the patient pays between SEK 250 (€ 29) and SEK 350 (€ 40).

Most doctors are directly employed by the county council, but there are also many private doctors, mainly in the larger towns. If you consult a private practitioner attached to the public health service you will be charged a fee comparable to the fee in the public system.

A basic fee (SEK 0-100 (€ 0-11)) is also charged for the services of other practitioners, e.g. district nurses and physiotherapists.



Patients in hospital pay a flat-rate *per diem* charge, which at the moment is SEK 100 (€ 11) (maximum).

These basic charges constitute the patient's contribution and are not refunded.

### Medicine and other pharmaceutical products

Patients pay the full cost of medicines up to SEK 1,100 (€ 126) in a 12-month period; thereafter the contribution rate is 50% for the cost segment between SEK 1,101 (€ 126) and SEK 2,100 (€ 241), 25% between SEK 2,101 (€ 241) and SEK 3,900 (€ 448), and 10% between SEK 3,901 (€ 448) and SEK 5,400 (€ 620). This implies that if the total cost of your medicines, i.e. your personal expenses plus the subsidy, exceeds SEK 5,400 (€ 620) in the course of a 12-month period, any medicines required in the remainder of this period will be free of charge. In other words, a ceiling is set so that the partial cost met by patients for medicines does not exceed SEK 2,200 (€ 253) a year. This ceiling also applies to medical products prescribed by a doctor after a gastroenterostomy. There is no charge for items necessary for administering medicines.

For medicines not covered by the health insurance system and non-prescription drugs, you pay the whole cost.

A discount may be applied to some dietary products for children under the age of 16, e.g. for gluten allergy.

The fee you pay to the pharmacy is your contribution and is not refundable.

### Dental care

If you need dental care, you can either consult a private dentist or dental hygienist or go to the public dental service. Dental care is free for children and young people (up to and including the calendar year in which a person reaches the age of 19).

The insurance includes a high-cost protection scheme combined with a dental care voucher to encourage regular dental care check-ups. The compensation in the high-cost protection scheme is based on "reference prices" – 50% of the patient's costs between SEK 3,000 (€ 345) and SEK 15,000 (€ 1,723) and 85% of the patient's costs exceeding SEK 15,000 (€ 1,723).

The user fee paid by the patient for different treatments may vary, since dental practitioners (e.g. dentists, dental hygienists etc.) set their own rates.

Dental care costs are reimbursed to the practitioner only for treatment performed by an accredited dentist or dental hygienist under the age of 70. It is possible to apply for an exception to this age limit.

## Chapter III: Sickness cash benefits

### When are you entitled to sickness cash benefits?

Sickness cash benefit (*sjukpenning*) or sick pay (*sjuklön*) is intended to compensate for loss of income when a person cannot work because of illness.

Compulsory insurance is required for employees as well as for the self-employed who wish to claim sickness benefit. For either group, however, slightly different regulations apply for sickness: while a waiting period of one day is required for employees, with benefits being granted from the second day of sickness, self-employed persons can choose between different insurance categories, which stipulate a waiting period of 1, 14, 30, 60 or 90 days. If no choice is made, the waiting period is 7 days.

An employee who cannot work because of illness receives sick pay; this is paid by the employer from the second to and including the fourteenth day. After that, sickness cash benefit is paid by the Swedish Social Insurance Agency.

Unemployed persons who are registered with the Swedish Public Employment Service as jobseekers are in principle paid sickness cash benefit by the Swedish Social Insurance Agency from the second day of their illness, and self-employed persons from the first day after the selected waiting period. Students may also, in certain cases, be entitled to sickness cash benefit.

### Qualifying conditions

There is no minimum income criterion for sick pay, but employees in their first month of work must have been on the payroll for at least two weeks to be entitled to compensation.

To be entitled to sickness cash benefit you have to have an earned income of at least 24% of the current Price base amount and have suffered, because of your illness, a reduction in working capacity of at least 25%.

### Rehabilitation

It is sometimes necessary to provide rehabilitation services for persons who have been ill, to help them return to work. Various public authorities and organisations are responsible for the different types of assistance that may be needed. The Swedish Social Insurance Agency co-ordinates the rehabilitation measures judged necessary for persons unable to work, and may also pay compensation for loss of income during the rehabilitation period.

In the first instance, it is the employer who is responsible for these various rehabilitation measures. The employer is required to work out, with the employee, the rehabilitation required.

Persons undergoing rehabilitation are entitled to a rehabilitation allowance (*rehabiliteringsersättning*) during the rehabilitation period.

The Swedish Social Insurance Agency pays this allowance in two parts. The first is compensation for loss of income during this period, which can be paid in full or in part (1/4, 1/2 or 3/4 of the full amount); the rate is the same as for sickness cash benefit. The second part is a special allowance to help cover related expenses.

## What is covered?

No compensation is paid for the first day of illness ('waiting day'); this applies to both sick pay paid by the employer and sickness cash benefit paid by the Swedish Social Insurance Agency. Self-employed persons may choose a waiting period (see above "When are you entitled to sickness cash benefit?").

Sick pay is calculated on the basis of the pay you would have received if you were not ill, and amounts to at least 80% of that sum.

Sickness cash benefit is calculated on the basis of the income qualifying for sickness cash benefit (income base), which is the annual cash income that persons can expect to make from their own work over a period of at least six consecutive months or regular seasonal work or similar, up to a maximal annual limit, which is 7.5 times the Price base amount or SEK 333,700 (€ 38,331) (7.5 x SEK 44,500 (€ 5,112)).

This income must be declared to the Swedish Social Insurance Agency when you apply for it.

The benefit can be paid in full or in part (1/4, 1/2 or 3/4), depending on the extent to which the person has to stop work because of illness.

Sickness cash benefit amounting to 80% multiplied by 0.97 of the income base can be paid for 364 days during a 450 day period. This period is called the "frame period". If the illness continues after the 364 days, you can apply for extended sickness cash benefit. This can be paid for a maximum of 550 days. Extended sickness cash benefit is 75% of the income base multiplied by 0.97.

If you have a serious illness, you can apply for continued sickness cash benefit. Examples of such serious illnesses are certain tumor diseases, neurological diseases such as ALS or when waiting for a vital organ transplant. There is no time limit for how long continued sickness cash benefit can be paid. The compensation is the same as during the first 364 days (about 80%).

After 550 days with extended sickness cash benefit, a person will get an offer by the Swedish Public Employment Service to take part in an individual introduction programme to return to the job market. If the person is too sick to take part in the programme he/she can apply for "extended sickness cash benefit in certain cases". This benefit can be paid without a time limit and the compensation is about 75%.

If you have to give up your work because you are a carrier of a contagious disease, although not sick yourself, or if you have a contagious disease that does not prevent you from working, you can receive "germ-carrier's compensation" instead of sickness cash benefit.

If a person has received temporary sickness compensation (*tidsbegränsad sjukersättning*) for the maximum number of months and does not have an income

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qualifying for sickness cash benefit, or this income is low, he or she can receive sickness cash benefit in special cases (*sjukpenning i särskilda fall*).

## How are sickness cash benefits accessed?

### Notification of sickness

If you are entitled to sick pay, you have to notify your employer on the day you fall ill; if you are entitled to sickness cash benefit, you have to notify the Swedish Social Insurance Agency.

A medical certificate must be supplied from the 8th day of illness.

When an employee receiving sick pay is ill for more than two weeks, the employer must notify the Swedish Social Insurance Agency the fifteenth day.

### Notification of return to work

Persons receiving sick pay or sickness cash benefit must, when they return to work, notify their employer and/or the Swedish Social Insurance Agency.

## Chapter IV: Maternity and paternity benefits

### When are you entitled to maternity or paternity benefits?

#### Maternity care

All resident women are entitled to healthcare related to pregnancy and childbirth.

#### Pregnancy cash benefit

A pregnant employee is entitled to pregnancy cash benefit if she is in a physically demanding job that she cannot continue to perform due to pregnancy and her employer is not able to transfer her to less demanding work. This benefit can be paid from the sixtieth day before the estimated date of childbirth.

Women are also entitled to pregnancy cash benefit when the work they do is prohibited for pregnant women and they cannot be transferred to other work. The benefit is paid for each day affected by the ban.

Pregnancy cash benefit can be paid until the eleventh day before the estimated date of childbirth.

#### Parent's cash benefit

Parent's cash benefit is paid to a parent on the birth or adoption of a child. Parent's cash benefit for the birth of a child is paid for a total period of 480 days, extended in the case of multiple births by 180 days per additional child.

To receive parent's cash benefit above SEK 180 (€ 21) per day, the parent must have been insured for sickness cash benefit above SEK 180 (€ 21) for at least 240 consecutive days before confinement. This requirement applies for the first 180 days of receiving the benefit but not for the remaining days.

The benefit does not necessarily have to be taken over a continuous period; it can be spread over several periods in the child's first 8 years or until he/she has completed his/her first year of school, if he/she is over 8 years of age at the time. Adoptive parents can spread the payment of parent's cash benefit over several periods in the eight years beginning on the day the child is in their care. No benefit is paid for adopted children over the age of 10.

Parents who care for the child together are each entitled to half the total period of parent's cash benefit. Either parent can renounce their entitlement to parental benefit in favour of the other, except for a period of 60 days.

If the parents are caring for the child together but one is not entitled to parent's cash benefit, the other is entitled to the full 480 days.

The mother is entitled to begin receiving parent's cash benefit from the sixtieth day before the estimated date of childbirth. Both parents can take parent's cash benefit at the same time in order to take part in a prenatal or perinatal education programme.

The parents can also use 30 benefit days each at the same time to take care of their child together. These 60 days (30 days per parent) can only be used during the child's first year.

After the birth of the child, the parent's cash benefit is paid to the parent who stops work to look after the child. The mother is, however, in any case entitled to parent's cash benefit for four weeks after childbirth, even if she is not caring for the child herself.

In addition, a father is entitled to 10 extra days of benefit in connection with the birth or adoption of a child. This benefit must be taken within two months of the day after the child is brought home from the hospital or is delivered to the adoptive parents. These days may in special situations be given to a person other than the father.

Temporary parent's cash benefit (*tillfällig föräldrapenning*) is paid if the child is ill and a parent has to stay away from work to take care of the child.

## What is covered?

### Maternity care

Preventive care for mothers and children and family planning advice are generally free of charge.

### Pregnancy cash benefit

Pregnancy cash benefit is payable for a maximum of 50 days during the last 60 days before the expected confinement. If a woman is forbidden from working, pregnancy cash benefit can be paid for more than 50 days.

The amount equals the [sickness cash benefit](#) that would be paid to the same woman, i.e. 97% of 80% of the income qualifying for sickness cash benefit. Pregnancy cash benefit is paid up to a ceiling of 7.5 times the Price base amount, i.e. SEK 333,700 (€ 38,331).

### Parent's cash benefit

Parent's cash benefit is payable for a total of 480 days per child. 390 days are paid according to the [sickness cash benefit](#) rate, i.e. 97% of 80% of the income qualifying for sickness cash benefit. For those with lower incomes these 390 days are paid according to the basic rate, which is SEK 225 (€ 26) per day. The remaining 90 days are paid according to the minimum amount. The minimum amount is SEK 180 (€ 21) per day (minimum guaranteed benefit); the maximum amount equals 10 times the Price base amount, i.e. SEK 445,000 (€ 51,116).

Parent's cash benefit can be paid at 12.5, 25, 50, 75 or 100% of the full rate, depending on the extent to which the parent has given up work to care for the child.

Temporary parent's cash benefit may be requested for a maximum of 120 days per year until the child is 12 years old (the benefit can be extended in certain cases).

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## How are maternity and paternity benefits accessed?

You have to apply to the Swedish Social Insurance Agency.

## Chapter V: Invalidity benefits

### When are you entitled to invalidity benefits?

#### Sickness compensation and activity compensation

If your working capacity is permanently reduced by 25% or more as the result of illness or of any other physical or mental disability, you can obtain sickness compensation (*sjukersättning*) or activity compensation (*aktivitetsersättning*). To receive activity compensation there must be a long-term loss of working capacity.

Sickness compensation and activity compensation consist of two parts:

- The income-related sickness compensation/activity compensation, financed by contributions paid by the active population (employees and self-employed);
- The tax-financed sickness compensation/activity compensation in the form of guaranteed compensation, available for all residents with low or no income-related sickness compensation or activity compensation.

#### Income-related sickness compensation/activity compensation

All persons working in Sweden are insured for earnings-based benefits and receive pension-entitling incomes, and are thus entitled to income-related sickness compensation/activity compensation (provided pension-entitling income has been received for at least one year in the reference period).

Sickness compensation is granted to persons between the ages of 30 and 64, and activity compensation to persons between the ages of 19 and 29.

#### Guaranteed compensation

If you are not entitled to income-related sickness compensation/activity compensation, you can receive a guaranteed compensation corresponding to your guaranteed level; an earnings-based benefit below the threshold level will be topped up by the guaranteed compensation. The guaranteed compensation is residence-based. Anyone who has been resident in Sweden for at least three years is entitled to this benefit.

#### Disability allowance

Persons who have suffered a permanent loss of functional capacity may receive a disability allowance (*handikappersättning*).

It can be paid together with a loss of income compensation, e.g. sickness compensation or activity compensation, or separately.

To be entitled to this benefit, the person must be at least 19 years of age and have suffered, before the age of 65 and for a period of at least one year, a loss of functional capacity such that:

- the person concerned needs attendance for much of the time and assistance with the basic functions of daily living;
- the person concerned cannot work or study without assistance; or



- the disability exposes the person, at present or in the near future, to considerable extra expenses.

### Care allowance for disabled child

If you are a parent looking after a sick or handicapped child, you may be granted care allowance for disabled child (*vårdbidrag*), if the child needs special attendance and care for a period of at least six months and/or if you are thereby exposed to additional expenses.

### Assistance allowance/personal assistance

A seriously handicapped person who requires daily assistance may be entitled to assistance allowance (*assistansersättning*) or personal assistance (*personlig assistans*).

A person who needs assistance with basic care for more than 20 hours a week is entitled to an assistance allowance provided by the State; if fewer hours are necessary, the allowance is the responsibility of the municipalities under the name of personal assistance.

Assistance with basic care means help with:

- personal hygiene,
- dressing,
- eating,
- communicating with others, and
- other measures implying familiarity with the person's particular handicap.

To be entitled to these allowances, the person must come under one of the following categories:

- persons suffering from a mental disability such as autism or a similar condition,
- persons suffering from a serious long-term mental disability due to brain damage in adult age caused by extreme violence or physical illness, or
- persons suffering from other mental or physical disability that is not a normal consequence of ageing, if this disability is serious and causes significant difficulties in the person's daily life.

### Car allowance for persons with functional disorders

To be eligible for this subsidy, the disabled person must have significantly restricted personal mobility or considerable difficulty in using public transport. This entitlement can only be used once in every seven years.

## What is covered?

### Sickness compensation and activity compensation

#### Income-related sickness compensation/activity compensation

These benefits are calculated on the basis of a notional income based on pension-assessable income in Sweden over a reference period preceding the moment when the person's working capacity was reduced by at least 25% for a period of at least one year as concerns activity compensation and permanently as concerns sickness compensation.

Full earnings-based sickness compensation/activity compensation is 64% of the notional income.

The notional income is based on the average of the gross incomes for the three best years during a reference period which varies in length between five and eight years, depending on the person's age.

The maximum income-related sickness compensation/activity compensation amounts to SEK 17,800 (€ 2,045) monthly.

The sickness compensation is granted for an indefinite period. At the age of 65, the benefit is replaced by old-age pension. Activity compensation is always time-limited, and is payable for a maximum of three years at a time.

#### Guaranteed compensation

For the activity compensation, the guaranteed level is age-linked up to the age of 30. For those under the age of 21 it is 2.10 times the Price base amount. After that, the level rises in two-year steps by 0.05 times the amount of the Price base amount up to the age of 30.

For the sickness compensation, the guaranteed level is 2.40 times the Price base amount. The Price base amount is SEK 44,500 (€ 5,112) and the guaranteed level SEK 106,800 (€ 12,268) (2.40 x 44,500 (€ 5,112)).

The amount of the guaranteed compensation depends on the insurance period. This is calculated on the basis of the number of years during which you were actually resident in Sweden after the age of 16 and the remaining notional insurance period until age 65. For this future insurance period to be accounted, you have to have lived in Sweden for a certain length of time between the age of 16 and the end of the year preceding the realisation of the risk.

Entitlement to a full guaranteed compensation requires an insurance period of at least forty years. For shorter periods, the allowance is reduced by one fortieth for each year less than forty. Full sickness compensation in the form of guaranteed compensation after 40 years of residence amounts to SEK 8,900 (€ 1,022) per month.

The guaranteed compensation is reduced in relation to income-related sickness compensation/activity compensation and is paid according to the degree of incapacity at four different levels.

## Disability allowance

The overall situation of the disabled person, the various forms of assistance required and the sundry extra costs incurred are all taken into account in determining the amount of the benefit. The pension is paid on one of three levels, namely 36, 53 or 69% of the Price base amount.

The maximum amount is SEK 30,705 (€ 3,527).

## Care allowance for disabled child

This allowance is intended to offset the extra work entailed by the requirements of constant attendance and special care and/or the extra expenses incurred by reason of the child's illness or disability. The amount of care required and additional expenses incurred are taken into account in determining the amount of the allowance, which can be paid at 25, 50, 75 or 100% of the full rate.

The maximum amount corresponds to 250% of the Price base amount, i.e. SEK 111,250 (€ 12,779) a year.

This allowance is payable from birth to the end of the month of June in the year in which the child reaches the age of 19.

## Assistance allowance/personal assistance

A person who is granted assistance allowance/personal assistance before the age of 65 can continue to receive it after reaching that age.

The beneficiary can choose how to receive this assistance, e.g. by:

- hiring one or more assistants, or
- applying for assistance through the local authorities, or
- contracting a company or organisation that provides such services.

This allowance amounts to SEK 275 (€ 32) per hour. It may be increased to SEK 308 (€ 35) per hour.

## Car allowance for persons with functional disorders

Disabled persons and the parents of disabled children under the age of 18 are entitled to a subsidy for the purchase and adaptation of a car, motorcycle or moped. Some assistance can also be granted for driving lessons.

The allowance is to be used for the purchase of a car for personal use. The basic allowance is SEK 60,000 (€ 6,892). An additional amount of maximum SEK 40,000 (€ 4,595) is payable subject to means-testing. Any costs required to adapt a car due to a person's physical needs are covered without limit.

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## **How are invalidity benefits accessed?**

You have to apply to the Swedish Social Insurance Agency. The personal assistance is accessed through the municipalities.

## Chapter VI: Old-age pensions and benefits

### When are you entitled to old-age benefits?

A new old-age pension system came into force in Sweden on 1 January 1999, together with certain transitional provisions.

Persons born in or after 1954 are wholly covered by the new system.

Those born between 1938 and 1953 are covered partly by the old system and partly by the new, on a sliding scale: those born in 1938 are covered 4/20 by the new system and 16/20 by the old; those born in 1939 are covered 5/20 by the new system and 15/20 by the old; and so on.

Persons born in or before 1937 are entirely covered by the old system.

### The new pension system

For protection in old age there are two systems: an earnings-based pension and a guaranteed pension.

The guaranteed pension is tied solely to residence in Sweden, and thus does not differentiate between employees and the self-employed. It ensures a minimum pension for those who have not worked long enough to be entitled to an adequate earnings-based pension.

The earnings-based pension, on the other hand, is a separate additional insurance scheme based on gainful employment. It is available to employees as well as to the self-employed. The earnings-based pension is based on lifetime earnings reported to the scheme. The entitling contribution is 18.5% of the base income per year. The income-related pension system comprises benefits financed on a "pay-as-you-go" basis (the earnings-related old-age pension and the earnings-related supplementary pension) and a funded scheme with individual accounts (premium reserve pension).

Any person born in or after 1938 can receive two different types of earnings-based pension, i.e. a basic earnings-related old-age pension and a premium reserve pension. Those born in the period 1938-1953 can also receive a supplementary pension, calculated according to the rules of the old pension system.

### Pension rights

In principle, all taxable income counts towards pension rights. This includes all earnings from paid employment, independent work and social security benefits (earnings-based sickness allowance, sickness benefit, unemployment benefit etc.). A contribution to the old-age pension fund is deducted from all pension-assessable income, including social security benefits.

There is both an upper and a lower limit to income assessable for pension purposes. The floor is the reporting threshold, i.e. 42.3% of the Price base amount, or SEK 18,824 (€ 2,162). For incomes above this threshold, pension rights are calculated

from the first krona. The ceiling is 7.5 times the income based amount, or SEK 424,500 (€ 48,761).

Apart from actual income, there are a number of other factors that, for reasons of fairness, carry pension rights, which in this case are calculated on the basis of a notional income. Such amounts are accounted for:

- the parents of young children;
- persons performing their compulsory military service;
- persons in full-time post-secondary education and receiving an education allowance;
- persons receiving an earnings-based sickness or disability allowance.

All persons who have worked in Sweden and acquired pension rights there are entitled to the earnings-based pension regardless of their place of residence.

### **Qualifying conditions**

There is no qualifying period for the earnings-related old-age pension and the premium reserve pension. In contrast, three years of pensionable income is required for the earnings-related supplementary pension, and three years of residence in Sweden for the guaranteed pension.

There is a flexible retirement option from the age of 61 years and the possibility of working beyond the age of 67 years with the employer's consent. The guaranteed pension, however, cannot be paid before the age of 65.

### **What is covered?**

#### **Earnings-related old-age pension**

The basic pension contribution is 16% of pension-assessable income. The capital thus accrued in the person's pension account is adjusted annually in relation to the wage index in Sweden, the fraction of "residual pension rights" left by deceased persons to which the person is entitled and the fund management costs.

The basic pension is calculated by dividing the total accrued pension capital by a coefficient that is based primarily on average life expectancy at the time of retirement for the appropriate age cohort, based on the most recent five-year average of unisex life expectancy statistics.

The earnings-based pension can be taken as of the month in which the person reaches the age of 61. The longer retirement is deferred, the higher the amount of the pension that will eventually be paid. Basically, the greater one's age at retirement, the fewer the years in which a pension will be paid; deferral leads to a smaller coefficient and thus to a higher annual pension.

#### **Earnings-related supplementary pension**

Part of the pension of those born in the period 1938-1953 is calculated in the form of a supplementary pension under the old rules. The amount of this pension is 60% of

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average pension-assessable income in the 15 best income years. The full pension requires 30 years of coverage.

The same deferral rules apply as for the basic pension.

### **Premium reserve pension**

The pension is based on contributions corresponding to 2.5% of pension-assessable income, plus the net returns on the capital thus constituted, which is placed in investment funds selected by the person concerned. The final capital depends on the yield of the chosen funds, the fraction of "residual pension rights" left by deceased persons to which the person is entitled and management costs. For insurance reasons, the amount of this pension is in principle calculated in the same way as the basic pension.

### **Guaranteed pension**

The guarantee represents a safety net for those who are not entitled to an earnings-based pension or whose pension is very small. It guarantees them a minimum pension that is 2.13 times the Price base amount (or SEK 94,785 (€ 10,888) yearly) for a single person and 1.90 times the base rate (or SEK 84,550 (€ 9,712) yearly) for a married person.

This pension is paid only to persons residing in Sweden, in another EU/EEA country or in a country with which Sweden has signed a convention.

The full pension requires 40 years of residence in Sweden between the ages of 25 and 64.

### **How are old-age benefits accessed?**

You have to apply to the Swedish Pensions Agency.

## Chapter VII: Survivors' benefits

### When are you entitled to survivors' benefits?

Similar to the regulations for old-age insurance, the protection for survivors does not vary according to social status. In the guaranteed pension system, self-employed persons are insured based upon their residence in Sweden, and consequently they enjoy protection through the income-related pension scheme in the same way as employees.

Survivors' benefits can take the form of:

- a child pension or surviving children's allowance;
- an adjustment and guaranteed pension;
- a widow's and guaranteed pension.

#### Child pension or surviving children's allowance;

Children up to the age of 18 years are entitled to a child pension or surviving children's allowance in the event of the death of one or both parents. These benefits can also be paid to children over 18 who are in full-time primary or secondary education, but not beyond the month of June in the year in which they reach the age of 20.

#### Adjustment and guaranteed pension

An adjustment pension and a guaranteed pension may be paid to a surviving spouse (man or woman) under the age of 65 who at the time of the insured's death was living permanently with the deceased and who:

- was living permanently with a minor child in the custody of one or both spouses or,
- had been living with the deceased continuously for at least five years.

#### Widow's and guaranteed pension

Although the widow's pension was in principle abolished by the reform of the survivors' pension system in 1990, it is still payable in certain circumstances, as follows:

A woman born in or after 1944 can receive a widow's pension and a guaranteed pension (if she is less than 65 years of age) if she was married to the deceased at the end of 1989 and was still married to him at the time of his death and if, at that time, she met the qualifying conditions for a widow's pension.

A woman born in or after 1945 can receive a certain widow's pension if she was married to the deceased at the end of 1989 and was still married to him at the time of his death and if both at the end of 1989 and at the time of her spouse's death she met the qualifying conditions for a widow's pension.



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## What is covered?

### Child pension or surviving children's allowance;

The child pension is an earnings-based benefit, which depends on the accrued capital in the insured's pension account. A notional additional capital is calculated for the remaining years until the deceased would have turned 64. The child receives 30 or 35% of the deceased's notional old-age pension. If the deceased had more than one child, each one receives 20 or 25%. The total amount is divided equally among all the children. The amount paid out cannot exceed 100% of the notional pension.

A surviving child who cannot receive a pension because the deceased had no accrued pension rights, or whose pension is very small, can be paid a surviving children's allowance equal to 40% of the Price base amount (SEK 17,800 (€ 2,045)). Each krona paid out as child pension is deducted from the surviving children's allowance. This also applies if the pension is paid by another country.

### Adjustment and guaranteed pension

The adjustment pension is paid for a period of twelve months, which can be extended for a further 12 months if the survivor is living with and has the custody of a minor child who was living permanently in the household at the time of the insured's death. This pension is paid until the end of the month in which the youngest child reaches the age of 12.

The adjustment pension is 55% of the deceased's notional old-age pension.

A surviving spouse who cannot receive an adjustment pension because the deceased had no accrued pension rights, or whose pension is very small, can be paid a survivors' allowance in the amount of 2.13 times the Price base amount if the deceased had 40 years coverage in Sweden; otherwise, the guarantee is reduced by 1/40 for each year less than 40. Each krona paid out in adjustment pension is deducted from the guarantee. Any survivors' pension paid by another country that is not comparable to the guarantee can also be deducted from it.

### How are survivors' benefits accessed?

You have to apply to the Swedish Pensions Agency.

## Chapter VIII: Benefits in respect of accidents at work and occupational diseases

### When are you entitled to benefits in respect of accidents at work and occupational diseases?

This is a compulsory social insurance scheme financed mainly by contributions covering the active population (employees and the self-employed) with benefits in kind and income-related cash benefits.

All employees, self-employed persons and contract workers, whether in permanent or temporary jobs, are covered for accidents at work and occupational diseases. Students are also covered if their programme is one that presents a particular hazard.

An accident at work/occupational disease is any injury resulting from an accident at the workplace or any other harmful factor associated with a person's occupation, including accidents occurring on the necessary journey to and from work. For an injury to be considered as due to such an accident or factor there should be stronger grounds for such a presumption than the contrary. Diseases caused by harmful factors in the environment can be considered as occupational diseases; such factors include arduous and repetitive work, noise, vibrations and various chemical substances.

Some contagious diseases can be treated as occupational diseases if they are contracted by infection due to working in a hospital or laboratory or similar place, e.g. jaundice and MRSA.

### What is covered?

Accidents at work/occupational diseases benefits include:

- sickness cash benefit;
- healthcare;
- rehabilitation;
- compensation to prevent the accident or disease;
- annuity;
- death benefit.

**Sickness cash benefit** is paid in the same conditions and in the same amount as for any other illness.

**Medical assistance** is also provided under the same conditions as those applicable to any other illness. In addition, all expenses resulting from an accident at work/occupational disease in the form of medical care abroad, dental care and appliances (e.g. crutches and prostheses) are reimbursed. For dental care to be refundable, it has to be provided by a public sector practitioner affiliated with the general insurance system.

If as the result of an accident at work/occupational disease you can no longer perform your previous work, you can receive rehabilitation treatment, plus an indemnity covering the rehabilitation period. If you have to stay off work for a certain length of

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time to avoid an accident at work or occupational disease or prevent aggravation of such an accident or disease, you may be entitled to sickness cash benefit.

The loss of working capacity by at least 1/15 due to an accident at work or occupational disease entitles the victim to an annuity to compensate for any loss of income resulting from such an accident or disease. The amount of this annuity is the difference between the income you would have received if you had not been injured or caught the disease and the income you can earn despite the accident or disease. The annuity can be temporary or permanent.

If an accident at work or occupational disease leads to the death of the victim, the insurance pays a grant to assist with funeral expenses, and may also pay an annuity to any survivors.

### **How are benefits in respect of accidents at work and occupational diseases accessed?**

If you suffer an accident at work or an occupational disease, you must notify your employer, who in turn needs to report it to the Swedish Social Insurance Agency. Self-employed persons make their own report to the Swedish Social Insurance Agency. Students must notify their school, which must then also report the accident or disease to the Swedish Social Insurance Agency.

## Chapter IX: Family benefits

### When are you entitled to family benefits?

#### Family allowances

Child allowance (*barnbidrag*) is paid for all children resident in Sweden. There is also an extended child allowance (*förlängt barnbidrag*) and a large family supplement (*flerbarnstillägg*). These benefits are not means-tested.

Housing allowance (*bostadsbidrag*), which is means-tested, can be paid to families with dependent children and to childless households. Only persons who are permanently residing in Sweden can be eligible for housing allowance. This benefit has three elements. The first depends on the cost of housing. The second part, which is described below, is an allowance for children living with their parents. The third part is an allowance for children living with their parents some of the time. This part is also described below.

Study allowance (*studiehjälp*) can also be paid to children over the age of 16 in full-time education.

#### Child care allowance

Swedish legislation gives the municipalities the right to introduce, finance and administer municipal child care allowances (*vårdnadsbidrag*). It is therefore only when a municipality has decided on the basis of the legislation to introduce a childcare allowance that an individual can have an application for any allowance examined and approved.

Parents can apply for the allowance if they are resident in the municipality and have legal custody of the child. To be entitled, parents must have taken at least 250 days of parent's cash benefit.

The allowance can be combined with paid employment but not with other social security benefits relating to unemployment, sickness, parenthood or old-age.

#### Other benefits

Parent's cash benefit may be paid when a child is born or adopted, to enable the parent to stay at home with the child for fairly lengthy periods of time.

Temporary parent's cash benefit can be paid for short periods of leave to look after e.g. a sick child.

Parent's cash benefits and pregnancy cash benefits are described in the part on maternity and paternity benefits.

Gender equality bonus (*jämställdhetsbonus*) is to be an incentive for parents of children to share parental leave with parent's cash benefit as evenly as possible between themselves. A bonus day is a day for which parent's cash benefit has been

taken by the parent with the least number of days with parent's cash benefit. The gender equality bonus is SEK 50 (€ 5.74) for each parent and each bonus day. The maximum amount is SEK 13,500 (€ 1,551) together for both parents if they have one child.

## What is covered?

### Family allowances

#### Child allowance

Child allowance is paid from the month following that in which the child was born to the end of the quarter in which the child reaches the age of 16. Child allowance amounts to SEK 1,050 (€ 121) per month.

#### Extended child allowance

Extended child allowance is paid for children over the age of 16 years who are in full-time basic education or similar. It is paid until the end of the month in which the child finishes school.

#### Large family supplement

This is paid automatically when there are two or more children in the family. Under certain conditions, children over the age of 16 who are in full-time education entitling them to extended child allowance or who are receiving a student allowance also count towards this supplement. The large family supplement is not paid beyond the end of June in the year when the student reaches the age of 20.

The amount depends on the ranking of the child:

- for the second child: SEK 150 (€ 17);
- for the third child: SEK 454 (€ 52);
- for the fourth child: SEK 1,010 (€ 116);
- for the fifth and each subsequent child: SEK 1,250 (€ 144).

#### Housing allowance

Housing allowance consists of three parts. The first part is an allowance targeted at alleviating housing costs for families with children (and for persons between the age of 18 and 29 who do not have children). It is a monthly allowance capped at SEK 1,950 (€ 224) for families with one child, SEK 2,250 (€ 258) for families with two children, SEK 2,600 (€ 299) for families with three or more children. The second part is an allowance for families with children where the children live most of the time or the whole time in one household. It is a monthly allowance capped at SEK 1,300 (€ 149) for families with one child, SEK 1,750 (€ 201) for families with two children and SEK 2,350 (€ 270) for families with three or more children. The third part is an allowance that a parent can be eligible for when he or she is living part-time with his or her child. It is a monthly allowance capped at SEK 300 (€ 34) for families with one child, SEK 375 (€ 43) for families with two children and SEK 450 (€ 52) for families with three or more children.

#### Study allowance

A monthly grant of SEK 1,050 (€ 121) can be paid for children between the ages of 16 and 20 who are in full-time secondary education. A means-tested supplement can be granted if the child's or parents' income is below a certain limit.

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## Child care allowance

This allowance can be granted for children over the age of one but younger than three and it is not subject to taxation. For adopted children, the allowance can be paid out until the child's fifth birthday for a maximum period of two years.

The maximum amount of child care allowance is SEK 3,000 (€ 345) per child and per month.

The municipalities have been given the right to reduce the allowance in case the child attends a publicly funded pre-school establishment. In such cases, the amount thus depends on the amount of time the child spends there.

## How are family benefits accessed?

You have to apply to the Swedish Social Insurance Agency with some exceptions. The study allowance is administered by the Swedish Board for Study Support (*Centrala studiestödsnämnden, CSN*), and the child care allowance is administered by the municipalities.

## Chapter X: Unemployment

### When are you entitled to unemployment benefits?

There is an unemployment insurance which consists of two parts:

- a voluntary insurance to compensate the loss of income (*inkomstbortfallsförsäkring*) which provides an earnings-related benefit for the active population financed by employers' contributions and membership fees;
- basic insurance (*grundförsäkring*) financed by employers' contributions covering those not voluntarily insured and providing a flat-rate benefit.

If you lose your job, you are entitled, under certain conditions, to the basic or the earnings-related unemployment benefit. To be entitled to the earnings-related unemployment benefit you must:

- have been affiliated to an unemployment insurance fund for at least 12 months (membership condition) or
- have worked for a minimum of six months (at least 80 hours per month) or for at least 480 hours during a continuous six-month period (at least 50 hours per month) during the last 12 months prior to unemployment (work condition).

If you meet the work condition but not the membership condition, you are entitled to the basic insurance benefit from the day of your twentieth birthday.

The basic qualifying conditions for unemployment benefit (under either scheme) are that you:

- are unemployed<sup>1</sup>;
- are able to work;
- are free to accept a job;
- are registered with the employment agency as a jobseeker;
- are willing to take a suitable job;
- help the employment agency work out a personal action plan for you;
- are actively looking for suitable work.

### What is covered?

Since 1 July 2002 the rate for the basic insurance has been SEK 320 (€ 37) per day, with a proportional reduction for persons who have worked part-time. The earnings-based compensation is 80% of income before unemployment during the first 200 days, and 70% thereafter. The maximum compensation is SEK 680 (€ 78). Pension, sickness benefit etc. are deducted from the compensation. The compensation is paid for five days a week.

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<sup>1</sup> If you are not gainfully employed on your own account or for an employer, you are normally considered as unemployed. For self-employed persons, this means that they must have ceased their activity or within certain limits have temporarily suspended it. If you are gainfully employed certain days or certain hours a week and are looking for other work, you can still be considered unemployed for the remainder of the week and receive a certain amount of compensation.

The compensation is paid for a maximum of 300 days (benefit period). Applicants who have a child under the age of 18 years old once the 300th day is reached have the right to 150 additional days.

### **Wilful unemployment**

Unemployment benefit is suspended for a time if the insured:

- leave their job without good reason or;
- are dismissed for misconduct.

The daily allowance paid to the insured is reduced for a certain time:

- if they refuse to accept suitable work without good reason or
- if, without an actual refusal, it is clear that they could not be given the particular job because of their behaviour.

### **Payment of unemployment benefit**

Unemployment benefit is paid by the fund in which the person is a member. A person who is not a member of a fund can receive the basic insurance benefit from the ALFA Fund (and the earnings-related benefit if they are affiliated to this particular fund).

### **How are unemployment benefits accessed?**

If you are unemployed, you should register with the public employment service as a jobseeker as soon as possible; they will tell you what to do. They will also give you the forms to be filled in (declaration of unemployment and employer's certificate) and notify your unemployment insurance fund, which will send you additional information and a benefits card. It is the unemployment insurance fund that decides whether you are eligible for unemployment benefit. If you dispute its decision, you can ask for a review, and afterwards – if you wish – start an appeals procedure.

If, while you are receiving unemployment benefit you find work or stop looking for work, you must report this to the public employment agency.



## Chapter XI : Minimum resources

### When are you entitled to benefits regarding minimum resources?

#### Social assistance

Social assistance is a form of last resort assistance. It is given when a person (or a family) is temporarily (for a shorter or longer period) without sufficient means to meet the necessary costs of living. Entitlement is granted to everyone assessed as being in need of this support.

In principle this is an individual right. The situation of the household (married or unmarried couples with minor children) is considered as a whole. Assistance is given to the family, as long as parents are obliged to support their children. There are no other conditions relating to age.

There are no nationality requirements; all persons with the right to stay in the country are eligible. No permanent residence is required.

#### Financial support for the elderly and housing supplement for persons receiving a pension

These are means-tested benefits intended to top up the income of pensioners without sufficient means.

### What is covered?

#### Social assistance

The amount of social assistance depends on a person's needs and his/her family composition.

The monthly maximum amounts (excluding other benefits such as family benefits) covering various expenditures (food, clothing and footwear, play and leisure, disposable articles, health and hygiene, daily newspaper, telephone and television fee) are SEK 2,950 (€ 339) for a single person and SEK 5,320 (€ 611) for a couple. Additional amounts are provided in case of children.

Moreover, a special amount is added for common household expenditures depending on the size of the household.

On top of the above amounts, support can also be provided for reasonable expenditures towards housing, domestic electricity supply, journeys to and from work, household insurance, and membership of a trade union and an unemployment insurance fund.

It is usual for healthcare, dental and ophthalmic costs to be met for social assistance recipients.

## Financial support for the elderly

This benefit is paid to persons over 65 years of age who are resident in Sweden but who have not lived or worked there long enough to be entitled to an adequate pension. Financial support for the elderly is a means-tested grant, and in principle any other income is deducted before payment. It is intended to top up their income to ensure them a “reasonable standard of living”, which is taken to mean 1.3546 times the Price base amount for a single person and 1.1446 times for a married person, after payment of rent. “Reasonable rent” means a maximum of SEK 5,023 (€ 577) per month for a single person and SEK 4,245 (€ 488) for a married person. This benefit and housing benefit are means-tested grants, and in principle any other income is deducted before payment.

## Housing supplement for persons receiving a pension

The housing supplement corresponds to 93% of the housing costs up to SEK 5,000 (€ 574) for married persons and SEK 2,500 (€ 287) for unmarried persons.

There is also a special housing supplement for pensioners – up to SEK 6,200 (€ 712) if married or SEK 3,100 (€ 356) if unmarried – if they are receiving financial support for the elderly and facing especially high housing costs.

Both supplements are means-tested.

## How are minimum resources benefits accessed?

An application for social assistance should be made to the social welfare officer of the municipality who will evaluate the claim and undertake a social investigation. The assessment is based on a financial investigation of the person’s assets and incomes. The social welfare officer also investigates how the person might be able to support themselves. The decision should be made within a “decent time frame”.

## Chapter XII: Long-term care

### When are you entitled to long-term care?

Persons unable to provide for their needs or to obtain provision for them in any other way are entitled to assistance from the social welfare committee. National legislation ensures that the individual shall be assured a reasonable standard of living. The way this takes place in practice can differ due to local conditions.

Long-term care is available to all residents and is not subject to means-testing, age conditions or completion of qualifying periods.

Some long-term care benefits have been discussed in the part on [invalidity benefits](#), notably the assistance allowance, the personal assistance and the disability allowance.

### What is covered?

As long as a person requires any kind of assistance in order to maintain a reasonable standard of living, he or she is entitled to that support regardless of the level of dependency.

Long-term care is not a stand-alone system. If a person is in need of medical care that does not require hospital care he or she should, according to the legislation, be given such care in his or her own home. Assistance in the form of home help shall also be given in a person's own home. Special housing or residential care is mainly used for those in constant need of round-the-clock direct access to assistance, such as persons with Alzheimer's disease, those with severe medical conditions, or who suffer severely from anxiety and loneliness. The municipality cannot refuse to give anyone in such need assistance in their own home. There is no legal responsibility for spouses or children to care for their elderly relatives.

User fees are low. There is a national maximum cost protection. The maximum fee for elderly care is SEK 1,780 (€ 204) per month. For medical care the maximum cost is SEK 1,100 (€ 126) per year, and for medicine SEK 2,200 (€ 253) per year. The individuals are entitled to reserve a fair amount of money for rent and at least SEK 5,023 (€ 577) per month for daily living costs before the municipality can charge a fee for elderly care.

### How is long-term care accessed?

Applications should be made to municipalities, who are responsible for decision-making, financing and service provision. The responsibility for provision gives the municipalities several options. Services can be carried out by the municipal employed staff, by a common organisation of several municipalities, or by a number of contracted private providers including non-profit organisations. This situation thus gives the individual the freedom of choice.

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Since elderly care is a responsibility given by law, it is also a responsibility for the municipalities to secure the provision of services.

## Annex: Useful addresses and websites

More detailed information on qualifying conditions and individual social security benefits in Sweden can be obtained from the bodies below managing the social protection system.

For social security issues concerning more than one EU country, you may search for a contact institution on the Institutions' directory maintained by the European Commission and available at: <http://ec.europa.eu/social-security-directory>.

Enquiries concerning the effect on benefits of insurance in two or more Member States should be addressed to:

### **Social insurance other than unemployment insurance**

The Swedish Social Insurance Agency (*Försäkringskassan*) can provide you with more detailed information on social insurance.

#### **Försäkringskassan (Swedish Social Insurance Agency)**

SE-103 51 Stockholm  
Tel: ++46 771 524 524  
Fax: ++46 8 411 27 89  
<http://www.forsakringskassan.se>

For questions concerning old-age and survivors' pensions:

#### **Pensionsmyndigheten (Swedish Pensions Agency)**

Box 38190  
SE-100 64 Stockholm  
Tel: ++46 771 776 776  
<http://www.pensionsmyndigheten.se>

### **Unemployment insurance**

For questions concerning unemployment insurance, contact your unemployment insurance fund, the Swedish Public Employment Service or the Swedish Unemployment Insurance Board (*Inspektionen för arbetslöshetsförsäkringen, IAF*).

The IAF must ensure that the unemployment insurance funds apply the compensation rules properly, so that jobseekers' files are securely processed as required by law, and that the employment agency does its work correctly, so that jobseekers in similar situations are treated in the same way wherever they live.

#### **Inspektionen för Arbetslöshetsförsäkringen, IAF (Swedish Unemployment Insurance Board)**

Box 210  
SE-641 22 Katrineholm  
Tel: ++46 150 48 70 00  
Fax: ++46 150 48 70 02  
<http://www.iaf.se>

### **Study allowance**

For questions concerning the study allowance paid for students aged 16-20, contact the Swedish Board for Study Support.

The Swedish Board for Study Support is the central authority responsible for the student support system:

#### **Centrala studiestödsnämnden (Swedish Board for Study Support)**

SE-85182 Sundsvall  
Tel: ++771 276 000  
Fax: ++46 60 18 61 93  
<http://www.csn.se>

#### **Social Services and Health Care**

The National Board of Health and Welfare (*Socialstyrelsen*) is a government agency under the Ministry of Health and Social Affairs, with a very wide range of activities and many different duties within the fields of social services, health and medical services, environmental health, communicable disease prevention and epidemiology.

#### **Socialstyrelsen (National Board of Health and Welfare)**

SE-106 30 Stockholm  
Tel: +46 75 247 30 00  
Fax: +46 75 247 32 52  
<http://www.socialstyrelsen.se>