



Human Resources Office UF
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Insurance coverage for scholarship holders

General information concerning health and accident insurance

All EU citizens are to bring a valid EHIC card (European Health Insurance Card). The card covers subsidized emergency costs and necessary care upon arrival in Sweden.

Non-EU citizens are covered by the general insurance policies Insurance for foreign visitors or Student IN. The Swedish Legal, Financial and Administrative Services Agency's (Kammarkollegiet) insurances apply around the clock and covers expenses for emergency health and dental care that surpass the patient fee.

Enrolled students admitted to university education are covered via Student Insurance policy. It applies during school hours and direct travel to and from the university / internship. The insurance does not apply during leisure hours. The student should purchase a private accident insurance for leisure time.

Note: Exchange students managed through the Student Department are insured 24 hours a day.

Scholarship holders with a Swedish personal identity number and Swedish social insurance, not enrolled in university education are included in SPS (Special Personal Injury Protection). This is a group insurance that applies during office hours on university campus as well as the direct commute to and from KI. The insurance does not apply during leisure hours, therefore the fellow should purchase a private accident insurance for off campus hours.

Stays shorter than one year

All EU citizens must have a valid EHIC (European Health Insurance Card) for the benefit of subsidized emergencies and necessary care in Sweden. EU citizens should not exit from the home country's insurance fund, even if it involves paying their own premium.

"Free movers"/interns/graduate students

The Department purchases an insurance: Enskild Student IN.

The insurance applies covers accidents and occupational injuries as well as liability insurance. The insurance is valid 24 hours and reimburses costs for emergency medical and dental care.

Properly affiliated non EU citizens are covered by collective insurance: Insurance for foreign visitors.

Stays longer time than one year

If the planned stay exceeds a year the individual, regardless of nationality, is to register at the Swedish population registry and apply for a Swedish personal identity number from the Swedish Tax Agency (Skatteverket) immediately upon arriving in Sweden. Once a Swedish personal identity number has been assigned, coverage by the Swedish healthcare benefit is automatic.

Scholarship holder, first or second cycle education or preparing for research

If the student has been admitted to university education at KI or another Swedish university, Kammarkollegiet's Injury Insurance for Students applies. The insurance applies during school hours and during direct travels to and from campus and reimburses expenses for personal injuries. If the student does not have a Swedish personal identity number/EU card/insurance from their home university, the supervisor must buy an Individual Student IN policy with Kammarkollegiet. It applies around the clock in Sweden and covers expenses for emergency health and dental care.

Complementary scholarships for doctoral students

PhD students who are admitted to education at KI and receiving scholarships are covered by Kammarkollegiet's general insurance of Injury for Student. The insurance applies during school hours and during direct travels to and from campus and reimburses expenses for personal injuries. During leisure hours, we refer to the general information concerning health and accident insurance.

Kammarkollegiet's health and parental leave insurance is a mandatory group insurance which is administered by the Human Resources Office, but the insurance premium is paid by the student's department on a yearly basis. The insurance covers the doctoral student's scholarships being withdrawn due to absence from studies as a result of:

- illness,
- parental leave, or
- temporary parental leave

Post-doctoral scholarships

The post-doctoral scholarship holder is to immediately register in the population register of the Swedish Tax Agency and show a valid EU card or a residence permit card. All who have been registered at the population registry are covered by subsidized medical care in Sweden. The accident coverage in Kammarkollegiet's general insurance: Insurance for foreign visitors applies around the clock for all scholarship holders.

If the post-doctoral scholarship holder is an EU citizen and does not have a valid EU card (European Health Insurance Card EHIC), a certificate of expiry of the insurance in the home country is required, and in that case Kammarkollegiet's general insurance: Insurance for foreign visitors applies. It applies around the clock and covers expenses for emergency health and dental care.

Social security benefits with the Swedish Social Insurance Agency (Försäkringskassan)

The post-doctoral scholarship holder may apply for benefits based on residency, such as:

- Subsidized dental care
- EU card from Sweden
- Child allowance
- Housing allowance
- Parents' allowance at the lowest and basic level

When the post-doctoral scholarship holder applies for benefits, the Swedish Social Insurance Agency makes an assessment in each individual case as to whether the applicant's long-term interests are centered in Sweden (for EU citizens), or if the applicant can demonstrate that their legal residency in Sweden will last longer than one year (for non-EU citizens). It is the Swedish Social Insurance Agency that decides whether the post-doctoral scholarship holder is granted the benefit.

Other insurance - accidents during leisure time

KI encourages the scholarship holder to review their insurance coverage at home and for leisure hours, as this is a personal responsibility for those who stay in Sweden!

If the scholarship holder doesn't have a social security number, we recommended they have an insurance for accidents (leisure hours) from their home country. This insurance should cover the stay in Sweden, the cost of transportation to the home country in case of serious illness or major injury. The same applies to transportation of a deceased body.

If the scholarship holder has a Swedish social security number, we expect the scholarship holder to purchase an accident insurance for leisure time and a home insurance, (some home insurance may include personal accident protection).

Life insurance

KI recommends the scholarship holder to review their life insurance cover, as this is a personal responsibility for those who stay in Sweden.

Accompanying family members

Accompanying family members are not included in KI's insurance coverage. The department can purchase an individual Insurance for foreign visitors for non-EU citizens from Kammarkollegiet. EU citizens should bring their valid EHIC card. Children are also to bring their own EHIC cards.

Links:

European Health Insurance Card

<http://ec.europa.eu/social/main.jsp?langId=en&catId=559>

Skatteverket: more about civil registration and personnel number (Social Security Number)

<https://www.skatteverket.se/servicelankar/otherlanguages/inenglish/individualsandemployees/movingtoswed.en.4.7be5268414bea064694c40c.html>

Kammarkollegiets Insurance:

Terms and Conditions of Student Insurance:

SPS = Special Personal Injury Protection:

Insurance for foreign visitors:

Student IN - Exchange students:

Individual Student IN:

<http://www.kammarkollegiet.se/forsakringar>

Search for Student insurance

Search for SPS

Search for Insurance for foreign visitors

Search for Student IN

Search for Student IN

Health and parental insurance for doctoral students with stipends

<https://www.kammarkollegiet.se/en/insurance/doctoral-students-stipends>