



KIPA 29 november 2018
Migration
Social security
Unemployment benefits
Pensions

**Robert Andersson,
Head of negotiations team, SULF**

E-mail: ra@sulf.se

Phone: 08-505 836 27

www.sulf.se



Contents

- **The Swedish labour market**
- **Residence permits/citizenship**
- **National registration**
- **Health care**
- **Social security**
- **Unemployment insurance**
- **Pensions**

New rules may apply in the future

- **This presentation gives a brief summary of rules and systems, but please be aware that these may change over time**

A black and white photograph of a business meeting. Several people are seated around a wooden table. One person's hand is visible, pointing towards the center. Another person is holding a pen over a document. A third person's hand is visible at the bottom, holding a folder. The scene is dimly lit, with a focus on the hands and documents.

The Swedish labour market

In Sweden, the labour market is governed by agreements negotiated between employers and unions

- **Salaries and working conditions are mostly regulated by collective agreements. Minimum standards for working employment conditions are regulated in law**
- **70 percent of all Swedish employees are members of a union**

Swedish Association of University Teachers and Researchers, SULF

- The professional association for university teachers, researchers and doctoral candidates
- 21.000 members
- A non-political organization
- A member of Saco (Swedish Confederation of Professional Associations) and Saco-S

Some of SULF's key issues

- **Secure and predictable career paths within the higher education sector**
- **Employment for postdocs rather than reliance on scholarships or grants for funding**
- **Professional issues**

Saco-unions at Universities



Akademikerförbundet SSR



civilEKONOMERNA



Jusek

KyrkÅ
KYRKANS
AKADEMIKER
FÖRBUND



LÄRARNAS
RIKSFÖRBUND

Na
NATURVETARNA



SRAT



Saco-förbundet
Trafik & Järnväg



SVERIGES
ARBETSTERAPEUTER

Sveriges Arkitekter



Sveriges
Farmaceuter
EXPERTER PÅ LÄKEMEDEL



Sveriges Ingenjörer



Sveriges
läkarförbund



SVERIGES
SKOLLEDARFÖRBUND

/SULF/



Tjänstetandläkarna

Bli medlem i
ett Saco-S-förbund

A membership gives you

- **Advice and support on matters such as pay, benefits and social security issues**
- **An income insurance policy**
- **Advice and support on matters of labour law**
- **Access to a range of material**
- **Insurances and loans at preferential rates**

**You need to be a member *before*
you need our help**



A black and white photograph of a person's hands writing in a spiral-bound notebook. The person is wearing a light-colored, patterned shirt. Their right hand is holding a pen and writing on the page, while their left hand is raised, gesturing with the index finger pointing up. The background is a plain, light-colored wall.

Residence permits/Right of residence/Citizenship

**Swedish Migration Agency
Migrationsverket**

Residence permit (non-EU)

- **After four years (within seven years) in Sweden you can get permanent residency**
 - Work permit
 - Guest researcher (visiting researcher)
 - Doctoral candidate
- **After five years in Sweden you can get citizenship (shorter in some cases)**
- **After five years in Sweden you can apply for a status as "varaktigt bosatt" (do not apply to all countries)**

Right of residence (EU/EES)

- **EU/EES-citizens: No work permit or residence permit is required. Instead right of residence**
- **After five years: Permanent right of residence**
- **After five years in Sweden you can also get citizenship (shorter in some cases)**
- **Nordic citizens: Free to live in any country. Citizenship after two years/five years**

Postdocs

- **Postdocs are not students (exception postdocs with stipend regarding unemployment benefits)**
- **Residence permit normally as guest researcher (visiting researcher) or for work**
- **Stay in Sweden after postdoc?**

Problems related to permanent residency

- **"Wrong" type of residence permit**
- **Visits abroad**
- **Family members**
- **Intention to stay in Sweden**

Problems related to citizenship

- **Intention to stay in Sweden for five years**
- **Visits abroad**

A black and white photograph of a person's arms crossed on a dark, reflective surface. A white mug is visible on the right side of the frame. A semi-transparent white box is overlaid on the center of the image, containing text.

National registration (folkbokföring)

**The Swedish Tax Agency
Skatteverket**

EU citizen

In order to register you must:

- **Intend to live in Sweden for at least one year**
- **Have a right of residence in accordance with the Tax Agency's assessment, which means that you must have means to support yourself and full health insurance, either through the Swedish Social Insurance Agency (Försäkringskassan) or a health insurance scheme in another EU member state**

Non EU citizen

- You have the right to register in Sweden if you intend to live here for at least one year and can support yourself
- A residence permit is required, but does not need to be valid for at least one year if you can show that your intention is to stay for at least a year. This follows court verdicts in cases brought by SULF. The highest court has now confirmed this.

A black and white photograph of a woman in a white lab coat looking through a microscope. The image is slightly blurred, focusing on the woman's face and the microscope. A semi-transparent white box is overlaid on the image, containing the text "Health care" in orange and "Landstinget/Regionen" in black.

Health care

Landstinget/Regionen

What is covered?

- **Treatment (not benefits)**
- **Medical visits (not dental visits)**
- **Dental care is regulated separately**

Non EU citizen

You are insured and have the right to health care:

- ***if you are nationally registered (folkbokförd) in Sweden***

EU citizen (also non-EU in some cases)

You are insured:

- 1. In the country you work/are employed**
- 2. If not employed, then in the country where you are considered to be resident**

A black and white photograph of a person's arms crossed over a table, with a white mug in the foreground. The person's left hand is visible, wearing a ring. The background is a plain, light-colored wall.

Social security

The Social Insurance Agency

Försäkringskassan

The social insurance system has two parts

- A residency-based element
E.g. child allowances, housing benefit, parental leave at the minimum or basic level, dental care allowance
- An employment-based element
Based on sickness benefit qualifying income (sjukpenninggrundande inkomst, SGI) and gives, for example, parental leave benefit above the minimum level and compensation during sick leave

Our collective agreements provide supplementary cover

Non EU citizen

- **Residency-based benefits**
 - Postdocs included no matter of financing if you intend to stay for more than a year
- **Employment-based benefits requires an employment**
- **In between residence permits**
- **Family members of non-EU citizens**

Meet Omar from Pakistan – post doc on a scholarship at Linköping University for 2 years



Non-EU citizens that intend to stay in Sweden for more than 1 year and have a residence permit are entitled to residency-based benefits.

Non-employees are not entitled to employment-based benefits.

Meet Indira from Bangladesh – researcher with a fixed term contract (2 years) at Lund University



Non-EU citizens that intend to stay in Sweden for more than 1 year and have a residence permit are entitled to residency-based benefits.

All employees are entitled to employment-based benefits.

EU/EES citizen (also non-EU in some cases)

- **Residency-based benefits**
 - Postdocs included no matter of financing if you are insured in Sweden
 - If insured in another member state: benefits from that country
- **Employment-based benefits requires an employment**
 - Also access to residency based benefits even if the stay in Sweden is shorter than one year
 - The employment may have been in another member state

Postdocs and employment based benefits

- **Postdocs with employment are considered as any other employee**
- **Postdocs with stipend may in some cases get benefits based on a previous employment**

The background of the slide features a black and white photograph of a woman's face, looking upwards with a thoughtful expression. Overlaid on this is a dark grey rectangular area containing the text. The word "IDEA" is written in white, chalk-like font multiple times across the background, creating a pattern.

Unemployment insurance

Unemployment fund

A-kassa

An optional insurance – not mandatory or automatic with union membership

- **Has its own rules and regulations**
- **You must make your own application for membership!**
- **Fee: SEK 110 per month**
- **Who can be a member?**
- **www.aea.se**

Unemployment benefit

- **Work permit required**
- **Fulfil requirements for benefit**
 - Membership requirement
 - Work requirement
- **The compensation level is about 80%**
- **Benefit ceiling: SEK 25 025 for the first 100 days then 20 900 SEK**
- **The compensation period is a total of 300 (450) days**

Unemployment benefit – post doc stipend

- A stipend will not give a right to unemployment benefits
- Such a period is normally considered as studies and omissible time
- **Example: If you have had an employment and then a full-time stipend as postdoc for not more than five years:**
 - Compensation can be provided based on the previous employment

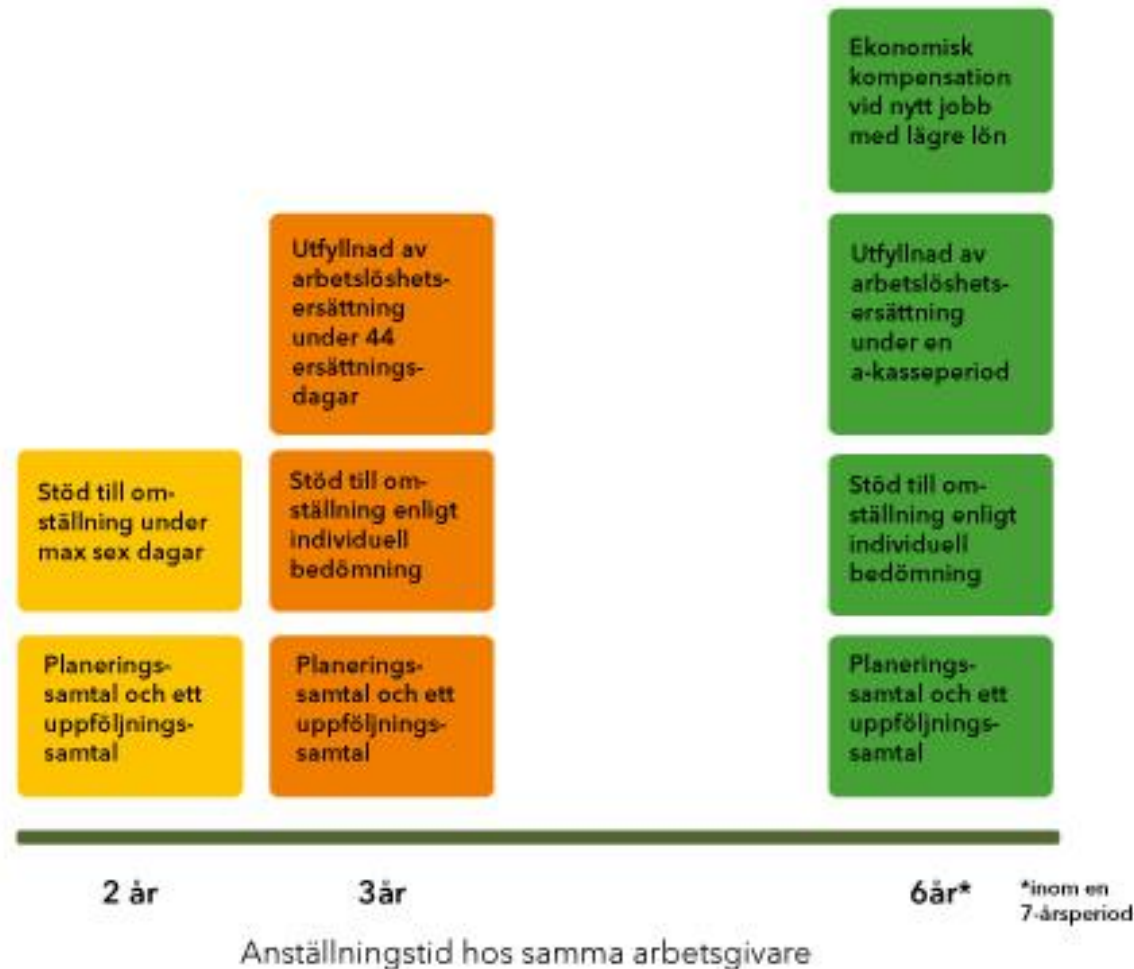
Two ways of getting up to 80 % of your full income

- **The Transition Agreement**
- **SULF's income insurance (or from another union)**

The Transition Agreement

- **The Transition Agreement is a collective agreement**
- **Job security foundation (Trygghetsstiftelsen)**
- **Two different situations**
 - If an employee is made redundant
 - When a fixed-term contract expires

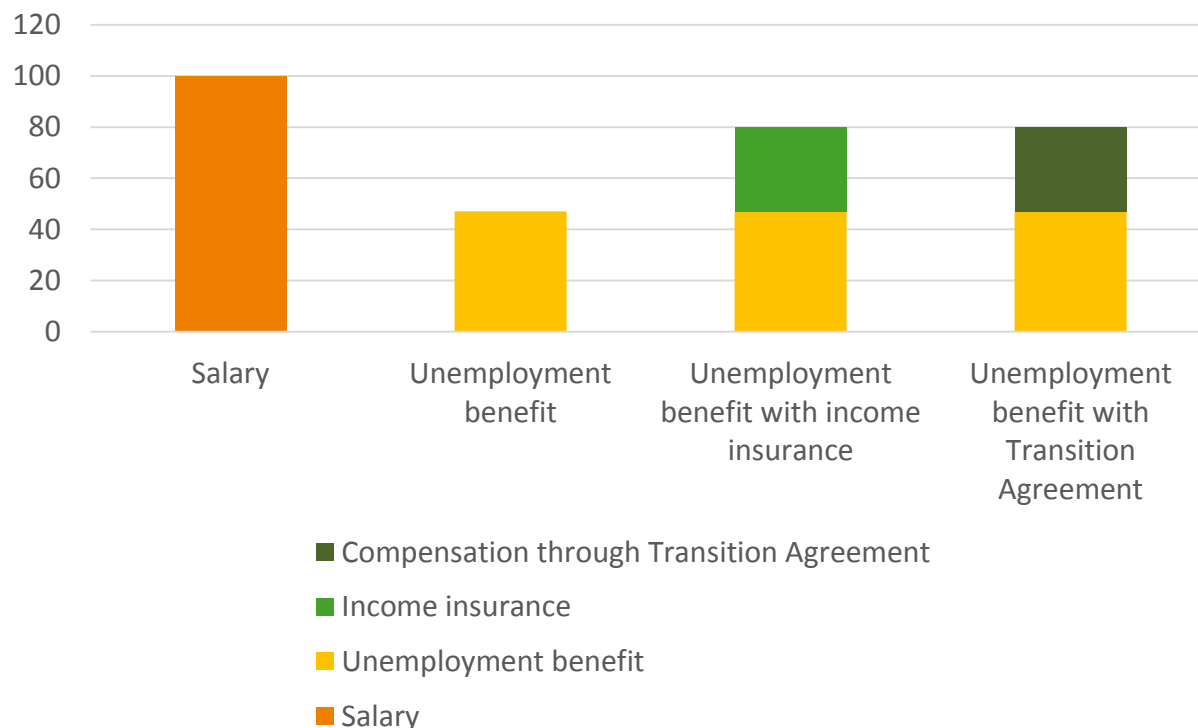
What can the Job Security Foundation do for you?



SULF's income insurance

- **An income insurance is included in the SULF membership fee**
- **12 months membership of SULF and a-kassa is required**
- **Benefit: ca 80 percent of your previous income**
- **Waiting period 6 days (as a-kassa)**
- **Maximum of 150 working days**
- **Coaching included**
- **Additional insurance**
- **You need to apply for the benefit**

Example: Compensation level for an unemployed member with a salary of SEK 40 000 per month



A black and white photograph of a person walking away from the camera down a long, brightly lit hallway with a series of arches. The person is carrying a bag and is centered in the frame. The floor is highly reflective, showing the person's silhouette. A semi-transparent white box is overlaid on the lower half of the image, containing the title and subtitle.

Pensions

**The Swedish Pensions Agency & SPV
Pensionsmyndigheten & SPV**

The Swedish pension system



Three types of pension

**1. National pension
(legislation) –**

Pensionsmyndigheten

**2. Occupational pension
(collective agreement) –
SPV**

**3. Optional private
pension savings**

You earn pension rights if you are employed in Sweden

- **When employed (or receiving a study grant) your salary is pensionable income**
- **Not employed – non-pensionable income**
- **Pension based on residency**
- **In order to receive your pension, you must apply yourself**

Membership fees 2018

- **SULF membership fee: SEK 240 per month including income insurance**
- **Reduced membership fee for postdocs on a stipend: SEK 75**
- **Double membership SULF and other Saco-unions: e.g. SULF/Naturvetarna: 252 SEK per month (employment)**
- **Membership in an unemployment fund is separate from the SULF membership**

Optional insurances

- **Unemployment insurance (AEA)**
- **Additional income insurance (on top of the one included in SULF membership)**
- **Home insurance**
- **Accident insurance for your time off work**
- **Child insurance**
- **Health insurance (for long term illness)**
- **Life insurance**