

Insurance statement SULF Compulsory Health Insurance



Group Insurance GF 15663

Applicable as of 1 January 2026
In cooperation with Folksam

Insured

Professionally active members of SULF.

Information

Here is a brief description of this insurance policy. The full insurance terms and conditions apply to this insurance policy, which can be downloaded at folksam.se.

Note that for your part the insurance policy only covers the compensation elements described in this insurance statement.

The insurance terms and conditions apply for one calendar year at a time. Compensation is provided according to the insurance terms and conditions that apply in the year the insurance case occurs. The insurance normally applies for one calendar year at a time; thereafter, the scope may change.

Compulsory health insurance

The insurance can provide *Compensation in the event of preventive care*, *Monthly compensation* for loss of income if you become unable to work due to illness or accidental injury and compensation in the care of a close relative or care of a seriously ill child.

In order for you to be covered by the *Compensation in the event of preventive care* element, it is required that at least 30 calendar days have passed from the time the insurance began to apply, before a treatment plan has been issued for you. A treatment plan that has been issued before 30 calendar days has passed from the join date is not covered by the insurance. You cannot count time before the insurance begins to apply.

You are covered by the *Monthly compensation* element if you

- were fully able to work when you joined or
- were fully able to work for at least 90 consecutive days at some point after joining.

Compensation in the event of preventive care

You can receive compensation in the event of preventive care if you have met the qualification rules and then during the insurance period

- have a treatment plan issued by a licensed physician (see the definition of treatment plan in the insurance terms)
- complete the treatment plan according to the doctor's prescription
- have had a preventive sickness benefit paid out from the Swedish Social Insurance Agency (Försäkringskassan).

Compensation in the event of preventive care is provided as a lump sum. The amount of compensation depends on the scope of the treatment plan:

1-5 treatment sessions
SEK 1,000 in insured amount

6-10 treatment sessions
SEK 2,000 in insured amount

More than 10 treatment sessions
SEK 3,000 in insured amount.

Monthly compensation

If, after having fulfilled the conditions for the incapacity benefit, you have been unable to work for at least one fourth in a continuous period of at least 90 calendar days and are thereafter still incapacitated for at least one fourth, you can receive monthly compensation.

The amount of compensation is affected by the degree of disability. In the event of total incapacity for work, the compensation is currently SEK 2,100/month. Disbursement lasts a maximum of 2 months, but not more than the month before you turn 69.

Care of a close relative

You are covered by the *Care of a close relative* benefit if the insurance has been in effect for a continuous period of at least 90 calendar days and during this time you have not been entitled to benefits for the care of closely related persons from Försäkringskassan.

Compensation is paid if, after having fulfilled the conditions to be covered by the *Care of a close relative* benefit, you have received benefits for the care of closely related persons of at least one-fourth from Försäkringskassan.

Compensation is paid for a maximum of 70 calendar days. Payment is made monthly at 1/30 of the insured amount for every day that you received benefits for the care of closely related persons. The amount of compensation is affected by the degree of the benefits for the care of closely related persons. At 100%, the compensation is currently SEK 2,100/month.

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Care of a seriously ill child

You are covered by the *Care of a seriously ill child* benefit if the insurance has been in effect for a continuous period of at least 90 calendar days and you have not been entitled during this time to temporary parental benefits from Försäkringskassan for the care of a seriously ill child.

Compensation is paid if, after having fulfilled the conditions to be covered by the *Care of seriously ill child* benefit, you have received temporary parental benefits in the event of the care of a seriously ill child of at least one-fourth from Försäkringskassan. Compensation is paid for a maximum of 365 calendar days.

Payment is made monthly at 1/30 of the insured amount for every day that you received temporary parental benefits in the event of the care of a seriously ill child.

The amount of compensation is affected by the degree of the temporary parental benefits in the event of the care of a seriously ill child. At 100%, the compensation is currently SEK 2,100/month.

Folksam Health Support

Through Folksam Health Support, you can get help in various situations via Falck Sverige AB.

You can contact Falck by calling 0771-700 790. The line is open on weekdays (excluding public holidays) from 08.00-17.00.

Counselling

To be able to use the Counselling service, you must have valid health insurance with Folksam.

Counselling is free of charge and is included in your health insurance with us. You are entitled to up to 3 sessions per year. You decide what you want to talk about. Regardless of whether you want to discuss personal or work-related problems, you will receive professional help to deal with challenges in your day-to-day life. All conversations are completely confidential, of course.

You will have an initial conversation with a social worker. This initial conversation will help you reflect on your situation and clarify your thoughts. If you subsequently need to talk to a specialist (economist, lawyer, licensed psychotherapist, licensed psychologist, alcohol and drug specialist), the social worker will book that appointment for you.

Health test

Your health insurance includes the option of conducting a free self-assessment test once a year, in order to better understand how you feel. The link to this test can be found at folksam.se and the test is made up of

a number of questions that are designed to help you get a picture of your health status. After taking the test (which takes around 15–20 minutes to complete), you will receive your results immediately showing how the test has assessed your way of life, based on your responses.

Health coach

If the results of your health test (as described above) indicate the risk of a future deterioration in your health, you are offered the opportunity to talk to a health coach free of charge (up to two sessions per year).

Health coaches specialise in offering support and tools that provide you with the opportunity to achieve a healthier and more balanced lifestyle and everyday life. After completing the health test, you will be given instructions, where relevant, on how to book an appointment with the health coach.

Rehabilitation Guidance

In the event you are put on sick leave and anticipate needing to undergo rehabilitation, the insurance can provide you with the opportunity to talk to a rehabilitation counsellor (up to 2 sessions/instance of sick leave). In order to use the Rehabilitation Guidance service, you must be entitled to sickness benefit from the Social Insurance Agency.

The rehabilitation counsellor can provide you with information you about how a rehabilitation process is conducted. During the session, you can get help with issues concerning rights and obligations in relation to employers, the Social Insurance Agency, etc.

Career planning

If you are granted monthly compensation from your Folksam health insurance, you will be offered the opportunity to receive help from a careers adviser (up to 2 sessions/instance of sick leave). Long-term sick leave often requires rehabilitation, which is aimed at helping with the return to work.

The careers adviser can provide guidance in this transition and assist with exercises and tools (e.g. CV template, exercises, digital lectures) that will make returning to work easier. You sign up for an online appointment with Falck's careers adviser at the time booked.

Failure to attend

If you are unable to attend and need to cancel your visit, you need to do this in accordance with Falck's cancellation policy. Otherwise, Folksam will be entitled to recover the cost of the unattended appointment or other advice.

Other

After-cover and continuation insurance

If the insurance ends, you can under certain conditions

- be covered by extended insurance protection (after-cover) for three months
- take out continuation insurance within three months.

See the insurance terms and conditions.

Restrictions on the insurance's validity

The insurance applies with limited scope in the event of

- gross negligence
- a stay abroad, a war, a nuclear reaction and certain acts of terrorism.

See the insurance terms and conditions.

Limitation – Don't wait too long

The right to insurance compensation or other insurance protection expires if the person making a claim for compensation does not bring action against us within ten years from the time the relationship occurred that according to the insurance agreement entitles to such protection.

However, anyone who presented his or her claim to us within the time specified here always has at least six months to bring action against us from the date that we have declared that we have taken a final position on the claim.

Contact with Folksam

The address and phone number to Folksam's office can be found at folksam.se.