

# Insurance statement

## SULF Compulsory Health Insurance



### Group Insurance GF 15663

### Applicable as of 1 January 2025 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](http://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.

### **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](http://folksam.se).