



## **Information from**

A brief presentation of the benefits applicable for ASB members. More detailed information can be found in ASB's statutes. In case of uncertainty, the statutes are the definitive authority.

## **Medical Care**

Compensation will be paid corresponding to the fee paid by the member for medical care prescribed by a public sector doctor or by a private practising doctor who has a valid contract with the county health authority (landsting).

The treatment must give entitlement for high-cost protection and be valid for registering on a high-cost card.

## **Medicaments**

Compensation will be paid corresponding to the sum paid by the member for medicaments prescribed by a doctor. The medicaments must be included in the current ordinance regarding free or reduced-price medications.

The purchase must give entitlement for high-cost protection and be valid for registering on a high-cost card / pharmacy card or equivalent.

## **Medical and Paramedical Treatment**

Compensation will be paid corresponding to the fee paid by the member for medical or paramedical treatment which has been prescribed by a doctor.

The treatment must give entitlement for high-cost protection and be valid for registering on a high-cost card.

## **Dental Care**

Compensation will be paid for dental care which satisfies the conditions for compensation in accordance with the ordinance for state dental care subsidies. The same applies to dental care on a subscripive basis. Treatments which are approved by the National Health Insurance Office (Försäkringskassan) (NHIO) will be compensated by ASB for all teeth, even those teeth which are not approved by the NHIO. Orthodontic treatment and occlusal splints will only be compensated by ASB if they are approved by the NHIO. In order to qualify for compensation, the dentist must be affiliated to the National Health Insurance Office.

Compensation will be paid at 50% of the part of the cost which is not covered by the National Health Insurance Office. This will, however, be reduced to 25% for dental care given to the member during the first two calendar years since the last enlistment in ASB, including the year enlistment took place.

## **Spectacles and Contact Lenses**

Compensation will be paid for spectacles or contact lenses prescribed by a doctor, an authorised optician or an optician with long working experience. Compensation will be paid to a maximum of 1000 SEK per purchase and a maximum of one purchase per 12 month period.

Compensation will be paid according to the same rules for spectacles or contact lenses obtained abroad so long as the purchase takes place while the member, in employment with the member Companies, is serving abroad and continuing to pay fees.

## **Funeral Assistance**

In case of death, funeral assistance is paid to a sum of 1000 SEK.

## **Repurchase**

Repurchase of the endowment insurance takes place if the member ceases his/her employment and membership has lasted at least ten consecutive years.

## **Free Trust Funds**

### ***The Supplementary Trust***

In case of death and repurchase, a supplementary sum will be paid to a maximum of 400 percent of the funeral assistance fee and repurchase fee respectively.

## **Military Service, Studies, Service Abroad**

Members are exonerated from payment of fees, and compensation will not be paid out until the member has returned to permanent service.

**NB!** Members who are on parental leave or leave for other reasons than those named above are not exonerated from payment of fees.

## **Illness**

Members are exonerated from payment of fees so long as salary or other compensation (including ASB compensation) is not paid.

Compensation will be paid in accordance with the same rules as apply to fee-paying members.

## **Cessation of Employment**

Members who cease their employment (including retirement) can no longer continue their membership in the health insurance scheme. Members who retire with a contractual pension agreement can in some cases retain membership in the funeral insurance.

## Insurance Certificate

On retirement with old-age pension, an insurance certificate regarding the fee for funeral assistance will be provided to the member, so long as ASB fees have been paid for more than five years.

The same applies with regard to retirement on sickness pension, so long as membership has lasted at least ten consecutive years.

**For payment of compensation, the following conditions must be met:  
Original invoices including complete national ID number (10 figures) and name.  
The invoices should be receipted and include the post-office's or bank's receipt, a copy of the payment order or giro order or suchlike.**

## Medical Care and Medical / Paramedical Treatment

Compensation will be paid on submission of a treatment receipt. If the receipt must be submitted to the County Health Authority (Landsting) e.g. in order to apply for travelling expense compensation, then compensation can be rendered on submitting a copy. In such cases, the reason for not submitting the original document should be specified.

## Medicaments

Compensation will be paid on submission of an itemised receipt on which name, personal identity number and the amount paid are specified.

## Spectacles and Contact Lenses

An itemised invoice from an authorised optician or an optician with long working experience must be submitted. Simple cash receipts are not accepted. The 12 month period is reckoned **from the day of payment for the initial purchase until the day of payment for the subsequent purchase**. For spectacles or repairs, only **one** compensation per 12 month period will be paid.

This applies even if the compensation is less than 1000 SEK.

Compensation is not paid for spectacles for VDU (computer) work, nor for partial costs, such as a supplement for more expensive frames.

## Dental Care

For compensation to be approved for dental care, an invoice where all treatment measures are itemised must be submitted. Compensation will not be paid on submission of separate instalment receipts.

Costs for materials which are not compensated by the NHIO (försäkringskassan) will not be compensated by ASB.

## **High-Cost Card**

Compensation will be paid for medical patient fees and for purchases of medicaments which qualify to be registered on a high-cost card / pharmacy card. Compensation for medical care / treatment will be paid up to the sum required to attain the high-cost limit stipulated by Västmanland County Health Authority. This limit applies to all members, notwithstanding the limits applicable in their own county health authority.

Compensation for medicaments will be paid up to the limit required for receipt of a free medicament pass (frikort).

When you have attained the applicable high-cost limit within a twelve month period, you must apply for a free pass (frikort).

**NB!** Postponement of application for a free pass is not permitted. The free pass is valid for the remainder of the 12 month period reckoned from the first date in the period.

### **Compensation is not applicable to:**

Medical, paramedical or dental care which was prescribed outside Sweden.

Medicaments purchased outside Sweden.

Family members.

Travelling expenses.

Hospital care.

Chiropractor, naprapath treatments and the like, unless they qualify for registering on a high-cost card or equivalent and are included in the high-cost protection system.

Aids and orthoses, eg. insoles.

Preventive medicine (eg. fitness certificates and vaccinations).

Receipts related to occupational injuries.

Receipts older than 12 months reckoned from the receipt date and, for dental care, from the date of the final treatment.

## **Payments**

Payments are made once a month via salary.

**ASB-ABBPSONALENS FÖRSÄKRINGSFÖRENING  
721 83 VÄSTERÅS**

**Telefon:**

**021-414027 (payments, funeral assistance)**

**021-417554 (member register and fees)**

**Web page: [www.asb.se](http://www.asb.se)**