

Information about ASB

Brief presentation of the benefits available to ASB members. For new permanent employees of any company affiliated with ASB, membership is compulsory and is included in the terms of employment. The insurance consists of two parts: health insurance and funeral insurance. Each month, the insurance premium is deducted from the employee's salary and insurance claims are paid together with the salary according to a specific timetable. More detailed information can be found in ASB's regulations and on the website www.asb.se. If something is unclear, the regulations always apply.

HEALTH INSURANCE

Treatment by physicians or other medical treatment
You will receive reimbursement for the amount you paid for your visit for treatment under public care or by private medical care providers who have care agreements with the region.

The treatment must be eligible for registration on high-cost cards or similar and be covered by the high-cost protection for outpatient care.

Reimbursement is paid at a maximum in the amount that you have to pay to reach the high-cost threshold amount.

You are responsible for ensuring that the amounts are recorded in the high-cost threshold database.

Reimbursement is payable upon presentation of the original of a receipt for treatment stating your name and social security number. If the original receipt must be submitted to the region, for example to receive reimbursement of travel costs, then payment can be made upon presentation of a copy. If so, specify the reason why the original cannot be submitted.

Note: It is not permitted to postpone the withdrawal of exemption cards. Exemption cards are valid for the remaining 12 months from the first date of the period.

Reimbursement is not provided for:

- hospitalisation
- travel

- treatment carried out abroad
- treatment by naturopaths, chiropractors and similar unless the treatment is covered by high-cost protection and thus entitled to be registered on high-cost cards or similar
- preventive health care (e.g. health certificates and vaccinations)
- aid devices, such as arch supports for footwear
- receipts relating to occupational injury
- lost time
- receipts for cash or card purchase only
- receipts older than 12 months from the date on the receipt

Medicines

You will receive reimbursement for your own contribution, i.e. the amount that you paid for prescription and discounted medicine and which is therefore included under the high-cost protection for medicines.

Reimbursement is payable upon presentation of the original receipt specification stating name, social security number and own contribution.

Please note that it is sometimes necessary to ask specifically at the pharmacy in order to be given a receipt with your name and social security number on it because not all pharmacies produce such receipts automatically.

It is also possible to submit a register extract from the high-cost threshold database. This can be gene-

rated with e-ID via www.ehalsomyndigheten.se or www.1177.se (NOTE: not the list of medicines).

Reimbursement is not provided for:

- medicines purchased abroad
- aid devices, such as arch supports for footwear
- costs in addition to the own contribution, i.e. non-discounted medicines or price differential where the price of medicine is increased
- receipts for cash or card purchase only
- receipts older than 12 months from the date on the receipt

Dentistry

You will receive reimbursement for dental care that meets the conditions for reimbursement under the State Dental Care Support Act. The same applies to dental care subscriptions.

ASB reimburses for all treatment measures approved by the Swedish Social Insurance Agency. This also applies to teeth reimbursement for which is not provided by the Swedish Social Insurance Agency. Orthodontics and bite guards are reimbursed for if approved by the Swedish Social Insurance Agency. Costs for materials that are not reimbursed by the Swedish Social Insurance Agency are also not reimbursed by ASB. The dentist hired must be connected to the Swedish Social Insurance Agency.

The reimbursement amount is 50%.

Reimbursement is payable upon production of dental bills/cash invoice/original receipt where your name and social security number are stated and where all the treatment measures performed are specified. If the invoice is not marked as settled, it must be supplemented with a payment receipt or internet banking statement or similar.

Dental subscriptions are replaced once a year and the contract must be submitted together with a printout on the first payment. If the contract is for more than one year, the contract must be submitted each subsequent year together with a printout upon first payment for the new year. The contract must contain your name and social security number.

Reimbursement is not provided for:

- Orthodontics and bite guards not approved by the

Swedish Social Insurance Agency

- materials and treatment measures reimbursement for which is not provided by the Swedish Social Insurance Agency
- dental care performed abroad
- lost time
- receipts for cash or card purchase only
- receipts older than 12 months from the end of the treatment period

Glasses and contact lenses

You will receive reimbursement for glasses and contact lenses (not non-prescription sunglasses or work goggles) prescribed by a doctor or licensed optician in Sweden. You will also receive reimbursement for the additional cost of progressive lenses in work goggles, prescription sunglasses and repair of glasses. The insurance also reimburses surgical correction of vision according to the same rules and amounts that apply to glasses and contact lenses.

Reimbursement is payable against the original of the specified invoice/receipt where name and social security number are stated.

You will also receive reimbursement for glasses subscriptions and this reimbursement will be paid once a year. The contract must be submitted together with a printout on the first payment. If the contract is for more than one year, the contract must be submitted each subsequent year together with a printout upon first payment for the new year. The contract must contain your name and social security number.

Reimbursement will be paid in a maximum amount of SEK 1,500 per 12-month period regardless of the number of purchases during the period. The period runs for 12 months from the first receipt day.

Glasses or contact lenses purchased abroad or via the internet will be reimbursed if you submit an itemised original invoice in Swedish or English where your name and social security number as well as the name, address and telephone number of the selling company are stated. In this case, you must include an extract from the records of your optician in Sweden where the strength of the glasses or contact lenses is shown. The strength must be consistent with what is stated on the invoice. You must also include proof that payment has been made and of the date on which it was made as well as the amount in SEK. If payment has been made

in foreign currency, credit card/debit card statements showing the payment must be attached.

Reimbursement is not provided for:

- work goggles and also not for parts of the cost, for example, additions for more expensive frames (on the other hand, the additional cost of progressive lenses is reimbursed)
- non-prescription sunglasses
- vision examination only (reimbursement is only provided in connection with the purchase of glasses/contact lenses)
- receipts for cash or card purchase only
- receipts older than 12 months from the date on the receipt

Hearing aids

You will receive reimbursement for hearing aids prescribed by a doctor or tested by a licensed hearing care professional in Sweden and purchased in Sweden from 01/01/2021. You will also receive reimbursement for repair of hearing aids. The insurance plan does not reimburse for accessories or consumables. It also does not reimburse for hearing aids purchased abroad. The reimbursement amounts to a maximum of SEK 1,500 per 12-month period and the number of purchases is unlimited during the corresponding period. The period starts from the first receipt date and runs for 12 months.

Reimbursement is paid upon production of an original itemised invoice/receipt printed by the prescriber in Sweden where name and social security number are clearly stated.

Reimbursement is not provided for:

- accessories or consumables (e.g. batteries)
- purchases abroad
- receipts for cash or card purchase only
- receipts older than 12 months from the date on the receipt

In order to ensure reimbursement is paid, you must provide the following:

- Original invoice/receipt with social security number and name.

- Invoices must be duly acknowledged as paid or be accompanied by a payment receipt, internet banking statement or similar. For purchases in foreign currency (applies only to glasses/contact lenses), the SEK amount must also be stated.
- Receipts for cash or card purchase only are not valid.
- Receipts must be less than 12 months older than the date on the receipt. For dental care, the 12 months run from the end of the treatment period.
- Dental invoices and those for the purchase of glasses/contact lenses must be itemised and marked as paid.

Payments

Reimbursement is paid once a month via salary. The timetable of when receipts must have been provided to ASB for payment to be made can be found on the website www.asb.se.

FUNERAL INSURANCE

In the event of a member's death, funeral assistance is paid in the amount SEK 1,000 and an additional fund also pays a supplement that currently amounts to SEK 200 per membership year, but with a maximum of 4,000 SEK. The membership period must be continuous.

Reimbursement is paid when a death certificate with genealogical information from the Swedish Tax Agency is submitted to ASB, 721 83 Västerås. If the deceased has received a proof of insurance certificate, this must be attached to the death certificate. (Proof of insurance is sent out when employment ceases if the former employee is entitled to remain on the funeral insurance plan.)

The reimbursement is paid to the estate's bank account, which must be substantiated by a copy of the account holder certificate or similar. If the estate's bank account is closed, payment is made to the person entitled to represent the estate upon presentation of power of attorney from the other owners of the estate.

MEMBERSHIP

For new permanent employees of any company affiliated with ASB, membership is compulsory and is inclu-

ASB

Försäkringsföreningen där du som medlem bidrar lite – men kan få mycket tillbaka

ded in the terms of employment.

The insurance consists of two parts: health insurance and funeral insurance.

Each month, the premium is deducted from the salary and reimbursement under the insurance plan is paid with the salary according to a specific timetable, which can be found on the website www.asb.se under Other Information.

Parental leave or leave for other reasons

If you are on parental leave, you keep your membership and the premium can either be paid directly to ASB or made via salary deductions whenever possible. If there is a debt to ASB on return to work after the leave, it will be deducted as soon as possible. As you retain your membership, you are also entitled to reimbursement as usual. The same applies if you are on leave for reasons other than those mentioned in the next paragraph.

Studies, foreign service and military service

If you are going to study, work abroad or do military service, you are free of the requirement to pay premiums and no reimbursement is paid from health insurance until you are back in service. Health insurance also does not apply if you return temporarily – for example during a school holiday – and work during this temporary return. However, you remain premium-free for funeral insurance.

Illness

Should you be on sick leave for a long time, you are free of the requirement to pay premiums as long as you do not receive any salary or reimbursement other than ASB reimbursement. During the sick leave period, you are entitled to the same reimbursement as paying members.

Termination of employment

If you are under 60 years of age and your continuous membership period at the end of your employment is less than 10 years, your membership in ASB will cease and you may no longer remain on the insurance plan. Health insurance is valid until the last working day. Should you have started dental treatment that has not been completed before the last working day, you will receive reimbursement for the treatment measures taken up to the last working day.

If your continuous membership period is 10 years or more, you are entitled to a repurchase.

However, if you have received full permanent sickness benefit and your continuous membership period is 10 years or more, the health insurance will be terminated, but you will remain premium-free on the funeral insurance plan.

If you have reached the age of 60 at the end of your employment and your continuous membership period is less than 10 years, your membership in ASB will cease and you may no longer remain on the insurance plan.

If your continuous membership period is 10 years or more, your membership in the health insurance plan will cease, but you will remain premium-free on the funeral insurance plan. Health insurance is valid until the last working day. Should you have started dental treatment that has not been completed before the last working day, you will receive reimbursement for the treatment measures taken up to the last working day.

Proof of insurance

Proof of insurance is sent out when employment ceases if the former employee is entitled to remain on the funeral insurance plan.