



**Social security and Insurances for employed or
scholarship holder on Post-doc level**

2015-01-20

IRSO International Researchers and Scholars Office

- IRSO is part of the Human Resources Division at LU.
- IRSO offers general information on settling in Sweden.
- IRSO works strategically & operationally in cooperation with international coordinators at the departments.



IRSO International Researchers and Scholars Office



- PhD students & Post-Doc both employees & scholarship holders)
- Visiting staff
- Families



Postings abroad - URA- agreement

Agreement on international contracts and guidelines for terms of employment for work abroad)

<http://www5.lu.se/anstaelld/min-anstaellning/utlandsstationering>



Post-doc position

- Within 3 years from PhD exam
- Employment for 2 years
- Scholarship for 2 years



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Information about insurances; employed

- Occupational injury (arbetskadeförsäkring)
- Business travel insurance (tjänstereseförsäkring)
- Pension
- Life insurance (livförsäkring)
- Private insurance cover



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Occupational injury

Accidents at work and on your way directly to and from work



Business travel insurance

- For domestic and international travel
http://www.kammarkollegiet.se/sites/default/files/villkor_engelska_tjansteresor2.pdf
- The insurance covers a lot and applies around the clock
- No exception for any country not even countries in war
- Bring “Swedish State Business Travel Insurance Certificate”, which you get from your department



Pension

- Your employer pays contributions to your pension every month
- The retirement age is 65 and you will then receive a pension
- You also have the option to make extra contributions towards your pension (Kåpan Plus)
- You have to remember to apply for it yourself at 65!
- For further information contact Gunborg Rosén: phone 046 222 97 11 or Gunborg.Rosen@pers.lu.se



Occupational group life insurance

- If you die while employed at Lund University, your family will get a sum of money
- For further information, please contact Gunborg Rosén: phone 046 222 97 11
Gunborg.Rosen@pers.lu.se



Private insurance cover

- We recommend that you review your private insurance cover
- For example, home insurance, which may include travel insurance for up to 45 days and property cover, e.g. burglary
- Accident insurance for you and your family



Contact persons

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IRSO International Researchers and Scholars Office

Homepage for Scholarship holders:

<http://www5.lu.se/pa-online/loener-foermaaner/loenersaettningar/information-for-scholarship-holders>

- **Important to register**



What is a scholarship?

- A scholarship is a form of funding for maintenance during career development after the completion of a doctoral degree.
 - Established scholarship from LU
 - External scholarship other funder
- As a scholarship holder, you will get:
- Up to 2 years of career development as a postdoctoral fellow, with a minimum of SEK 18 120/month (2015)
- Is not valid for Erasmus Mundus



Risk of taxation afterwards

- Scholarship established and/or paid out via LU
- Tax Agency see the scholarship as payment for work
- An employed can't get a scholarship (2 years)
- A scholarship holder can't get an employment directly
- Employment -time- Scholarship -time- Employment



From: Policy and Regulations...

- Insofar as scholarships are used for maintenance during studies/professional development within research, ***the recipient of the scholarship is to be treated equally as far as possible during his or her stay at Lund University and is to enjoy equal conditions compared to students/researchers in an equivalent position but with other sources of funding.***



This also includes:

- A good working environment
- Help with planning your studies
- Continuous follow-up of your development
- Insurance
- Occupational health service
- Information and support from your department and IRSO
(International Researchers & Scholars Office)



What is a scholarship NOT?

- When you are a scholarship holder you are not regarded as an employee, you do not pay taxes and you do not get a salary.
- This also means that you will NOT get:
- Pension contributions (not pensionable)
- Holiday pay
- Parental benefit (except doctoral students)
- Sickness benefit (except doctoral students)
- If you fall ill or have or need parental leave you will have to use your scholarship. (post doc)



Insurance international staff; **non-employed** (scholarship holders, visiting staff)

When coming to Sweden:

- Staying in Sweden less than 365 days or waiting to be registered as resident
- GIF (Swedish State Group Insurance and Personal Insurance)
http://www.kammarkollegiet.se/sites/default/files/gif_1102_en.pdf
- Covers **necessary** (emergency) medical and dental care for you and your family
- Don't cover antenatal and maternity care (week 28)
- "A bit of " home insurance (hemförsäkring)



GIF – reimbursement

- Pay costs yourself - receipt
or
- Invoice in your name
- Claim application
- Head of Department signs
- Send to Kammarkollegiet
...and you get it all back



Insurance international staff; **non-employed** (scholarship holders, visiting staff)

- Staying in Sweden more than 365 days – apply for personal registration- GIF ceases to apply
 - Personal registration – Swedish health care – patient fees
 - Occupational injury insurance – SPS
 - Business Travel Insurance (Tjänstereseförsäkring) (if LU pays)
 - Travel Insurance (Reseförsäkring) (if LU not Pays)
-
- Only you – not your family – private home insurance (privat hemförsäkring)



Travel Insurance

- On business trips approved and paid for by LU, scholarship holders and visiting staff are automatically covered by the Business travel insurance
http://www.kammarkollegiet.se/sites/default/files/villkor_engelska_tjansteresor2.pdf.
- If your trip is not approved and funded by the University, the department should arrange Travel insurance.
http://www.kammarkollegiet.se/sites/default/files/villkor_reseforsakring.pdf
- Take your insurance card with you when you travel.



International Researchers Office, IRSO

Website:

<http://www5.lu.se/staff-pages/research/information-for-scholarship-holders>

<http://www4.lu.se/o.o.i.s/581>

Contact persons:

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