

INFORMATION ABOUT ASB

Brief presentation of the benefits applicable to ASB's members.

As a new permanent employee in a company affiliated to ASB, membership is mandatory and the Insurance included in the terms of employment consists of two parts, health insurance and funeral expenses insurance. Each month a fee is deducted from the salary and insurance settlement payments are paid with the salary in accordance with a specific schedule. Further details are available in ASB's rules and at the website www.asb.se. In the event of any ambiguity the rules always apply.

HEALTH INSURANCE

Medical treatment and medical care

You will be reimbursed the amount you paid for medical treatment/medical care within public health care or by health care providers in private practice who have health care agreements with the county council (landsting).

Treatment must be eligible for recording on a high-cost card or similar and be covered by high-cost protection for health care.

Reimbursement is paid up to the amount that you have to pay to reach the high-cost limit that applies to Västmanlands läns landsting. This limit applies to all members irrespective of their own county council's limit.

When you reach the high-cost limit that applies within a 12-month period you should obtain a free card. You yourself are responsible for the amount being recorded on the high-cost card. Reimbursement is made against an original medical care or treatment receipt on which your name and full personal identity number (10 digits) are shown. If the receipt has to be submitted to the county council, for

example to receive travel expenses reimbursement, payment can be paid against a copy. In that case, specify the reason why the original cannot be sent.

NOTE! It is not permitted to postpone obtaining a free card. The free card is valid for the period of time that remains of 12 months calculated from the first date of the period.

Compensation is not allowed for

- hospital care
- travel
- medical care/medical treatment carried out abroad
- treatments by a naturopath, chiropractor or similar unless the treatment is covered by high-cost protection and is thereby entitled to be recorded on a high-cost card or similar
- preventative health care (e.g. certificate of health and vaccinations)
- aids, for example, arch support
- the receipt is older than 12 months

Medicine

You will be reimbursed for your own contribution, that is, the amount you paid for prescribed and discounted medicine and which is thereby included in the high-cost protection for medicine.

Reimbursement is paid against an original prescription specification on which your name, personal identity number (6 digits) and your own contribution is shown. Note that sometimes you have to talk to the pharmacist in order to obtain a receipt with your name and personal identity number on it since not all pharmacists produce receipts automatically.

Compensation is not allowed for

- medicine purchased abroad
- aids e.g. arch support
- the receipt is older than 12 months
- non-discounted medicines

Dental care

You will receive reimbursement for dental care that meets the terms and conditions for compensation according to the Swedish dental care law. The same applies to dental care subscriptions.

ASB compensates for all measures taken that are approved by the Swedish Social Insurance Agency (Försäkringskassan), even for teeth that are not paid by the Swedish Social Insurance Agency. Correction of teeth irregularities and acrylic stints are paid if they are approved by the Swedish Social Insurance Agency. Costs of material that is not paid by the Swedish Social Insurance Agency will not be paid by ASB. The dentist consulted must be affiliated to the Swedish Social Insurance Agency.

Compensation amounts to 50 %.

Compensation is paid against an original dental care invoice/cash invoice/receipt where all measures taken are specified. The invoice

must include your name and personal identity number (10 digits) and be receipted. If the invoice is receipted it must be accompanied with a payment receipt, copy of the payment order or extract from the Internet or similar. The dental care subscription is compensated once a year and the original agreement should be sent in. If the agreement is for more than one year a copy should be sent once per subsequent year in order for you to receive reimbursement.

Compensation is not allowed for

- correction of teeth irregularities and acrylic splints that are not approved by the Swedish Social Insurance Agency
- material and measures taken that are not compensated by the Swedish Social Insurance Agency
- dental care carried out abroad
- missed appointment
- the receipt is older than 12 months from the end of the treatment period

Spectacles and contact lenses

You will be reimbursed for spectacles and contact lenses (not sunglasses without strength or computer eyewear) prescribed by a doctor or registered optician in Sweden. You will also receive compensation for the additional cost of progressive glass in computer eyewear, sunglasses without strength and the repair of spectacles. The insurance also pays for correction of vision through surgery in accordance with the same rules and amount that applies for spectacles and contact lenses.

Compensation amounts to 1.500 SEK irrespective of the number of purchases during each 12-month period. The period starts from the first date of receipt and 12 months onwards.

Reimbursement is paid against an itemised invoice/original receipt on which your name and

personal identity number are shown. Just a cash receipt is not valid.

Spectacles or contact lenses purchased abroad or via internet are paid for if you send in an original itemised invoice in Swedish or English on which your name and/or personal identity number and the selling company's name, address and telephone number are shown. You must in any case include an extract from the case records from your optician in Sweden on which the strength of the spectacles or contact lenses is shown. The strength must match the strength specified on the invoice. You must also include proof that payment has been made and on which date this was done and the amount in SEK. If payment is made in foreign currency the debit card/credit card statement relating to the payment should be enclosed.

Compensation is not allowed for

- computer eyewear (apart from added costs for progressive glass)
- sunglasses without strength
- the receipt is older than 12 months

FUNERAL EXPENSES

(endowment insurance)

In the event of the member's death, a funeral expenses grant of 1,000 SEK is paid and from a supplementary fund an additional payment is made which amounts to 200 SEK per year of membership, however no more than 4,000 SEK.

Compensation is paid when a death certificate (register extract) from the Swedish Tax Agency (Skatteverket) is sent to ASB, 721 83 Västerås. If the deceased received an insurance certificate this should be attached to the death certificate. The insurance certificate is sent out when employment ceases if there is a right to remain in funeral expenses insurance. Compensation is paid in the name of the deceased's estate, either by a payment slip or into the deceased's estate bank account. If the payment is to be made into the deceased's estate account, a bank statement or similar should be attached that demonstrates that the account belongs to the deceased's estate.

Bear the following in mind for the purpose of reimbursement:

- Original invoice/receipt provided with full personal identity number (6 or 10 digits) and name.
- Invoices should be receipted, provided with a postal or bank receipt, copy of a payment order, payment order, private giro or similar. For purchases in foreign currency (only applies to spectacles/contact lenses) the SEK amount must also be shown.
- Just a cash receipt is not valid.
- The receipt must be less than 12 months old calculated from the receipt date. For dental care a period of 12 months from the end of the payment period applies.
- Dental care invoices and purchases of spectacles/contact lenses must be itemised.

Payments

Payments are made once a month via salary. The schedule of when the receipt must reach ASB for payment is available at the website www.asb.se.

MEMBERSHIP

Parental leave or leave of absence for another reason

If you are on parental leave you retain your membership and the fee can either be paid directly to ASB or be done via salary deduction when this is possible. If there is a debt to ASB upon your return to work after the leave this will be deducted as soon as this is possible. In addition to retaining your membership you are also entitled to compensation as usual. The same applies if you have leave of absence for a reason other than those mentioned in the next paragraph.

Studies, service abroad and military service

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If you should study, work abroad or do military service you are exempt from payment of the fee and no compensation is paid before you are back at work again. The insurance is not valid if you return to work occasionally, for example, during school holidays.

Illness

Should you become sick-listed for a long period of time, no ASB fee is deducted as long as you do not receive any salary or other compensation (including ASB compensation). During the sick-listed period you have the right to the same compensation as paying members.

Employment ceases

If you end your employment your membership ceases and you may no longer remain in the insurance. The health insurance is valid up until the last working day. Should you have commenced a course of dental care treatment which has not yet been completed before the last working day, you will receive compensation for those measures taken up until the final working day. If you have been employed and a member for more than 10 consecutive years you will receive a payment from the funeral expenses insurance (so-called buy-back).

Pensioners

When you become a pensioner you cannot remain in the health insurance, but only in the funeral expenses insurance provided the fee has been paid for more than five years. The same applies in the case of disability pensions if membership has lasted for at least ten consecutive years. If you end your employment with a collective agreement occupational pension or for another reason and have reached 60 years of age, you will retain your funeral expenses insurance if you have been a member for a continuous period of at least 10 years.

Insurance certificate

An insurance certificate is sent when with employment ceases where there is an entitlement to remain in the funeral expenses.