ASB
FÖRSÄKRINGSFÖRENING

Information about ASB

Brief presentation of the benefits available to ASB members. For new permanent employees with a social security number (svenskt personnummer) of any company affiliated with ASB, membership is compulsory and is included in the terms of employment. Each month, the insurance premium is deducted from the employee's salary and insurance claims are paid according to a specific timetable. More detailed information can be found within ASB's statues and on the website www.asb.se. If something is unclear, the statues always apply.

HEALTH INSURANCE

Medical care or other medical treatment

You are entitled to reimbursement for your treatment under public healthcare or by private medical care providers who have care agreements with the regions.

The treatment must be eligible for registration on the high-cost protection plan (högkostnadsskydd) and be covered by the high-cost protection for outpatient care.

Reimbursement is paid in full up to the high-cost threshold.

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

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

Note: Postponement is not permitted with the recording in the high-cost threshold database. Free health care cards are valid for the remaining 12 months from the first date of the period.

Reimbursement is not given for:

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

Medicines

You are entitled to reimbursement of medicines under the high cost protection plan (egenavgiften).

Reimbursement is payable upon presentation of the original receipt stating name, svenskt personnummer and egenavgiften.

Please note that some pharmacies do not automatically give this information. You need to ask for a receipt with your name and svenskt personnummer.

It is also possible to submit a register extract from the high-cost threshold database. This can be generated with Bank e-ID via www.ehalsomyndigheten.se or www.1177.se (NOTE: not the list of medicines, but about egenavgiften, i.e. the cost of medicines.

Reimbursement is not given for:

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

Dental care

You are entitled to reimbursement for dental care that meets the conditions for reimbursement under the State Dental Care Support Act (statligt tandvårdsstöd). The same applies to dental care subscriptions.

ASB reimburses for all treatment approved by the Swedish Social Insurance Agency (Försäkringskassan). This also applies to teeth not reimbursed by the Försäkringskassan. Orthodontics and bite guards are reimbursed if approved by Försäkringskassan. ASB does not reimburse material costs that are not reimbursed by Försäkringskassan. The dentist must be registered with Försäkringskassan.

The amount reimbursed is 50% after reimbursement from Försäkringkassan.

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

Dental subscriptions are reimbursed once a year and the contract must be submitted together with a printout of the first payment of the new period. If the contract is for more than one year, the contract must be submitted each subsequent year together with a printout of the first payment of the new year. The contract must contain your name and svenskt personnummer.

Reimbursement is not given for:

- orthodontics and bite guards not approved by Försäkringskassan.
- materials and treatments not approved by Försäkringskassan
- dental treatment abroad
- missed appointment
- receipts for cash or card purchases
- receipts older than 12 months from the end of the treatment period

Eyeglasses and contact lenses

You are entitled to reimbursement for eyeglasses and contact lenses prescribed by a doctor or licensed optician in Sweden. You will also receive reimbursement for 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. Please note that nonprescription sunglasses or work glasses are not reimbursed.

Reimbursement is payable against the original of the specified invoice/receipt where name and svenskt personnummer are stated.

Eyeglasses subscriptions are reimbursed once during your contract period. The contract must be submitted together with a printout of the first payment. The contract must contain your name and svenskt personnummer.

The maximum amount for reimbursement amounts to SEK 2,000 per 12-month period, and the number of purchases unlimited during this period. The period starts from the first receipt date and subsequent 12 months.

Eyeglasses or contact lenses purchased abroad will not be reimbursed.

Reimbursement is not given for:

- eyeglasses or contact lenses purchased abroad
- work glasses
- nonprescription sunglasses
- eye examination only (reimbursement is only provided in connection with the purchase of glasses/ contact lenses)
- receipts for cash or card purchases
- receipts older than 12 months

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. 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. You will receive reimbursement for the cost of a charger if the purchase is made at the same time as the hearing aid.

The maximum amount for reimbursement amounts to SEK 2,000 per 12-month period, and the number of purchases unlimited during this period. The period starts from the first receipt date and subsequent 12 months.

Reimbursement is paid upon presentation of an original itemised invoice/receipt printed by the prescriber in Sweden where name and svenskt personnummer are clearly stated.

Reimbursement is not given 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

To ensure reimbursement you must provide the following:

- Original invoice/receipt with svenskt personnummer.
- Invoices must be duly acknowledged as paid or be accompanied by a payment receipt or internet banking statement.
- Receipts for cash or card purchases are not valid.
- Receipts must not be older than 12 months. For dental treatment, the 12 months period run from the end of the treatment period.
- Dental invoices and the purchase of glasses/contact lenses must be itemised and marked as paid.

Payments

Reimbursement is paid once a month according to a specific timetable. The timetable can be found on the website www.asb.se.

ASB

The insurance association where you as a member contribute a little – but may receive a lot back

MEMBERSHIP

For new permanent employees of companies affiliated with ASB, membership is compulsory and is included in the terms of employment.

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

Parental leave or leave of absence
If you are on parental leave or leave of absence, you maintain your membership and the premium can either be paid directly to ASB or made via salary deductions when your return to work. If there is a debt to ASB on return to work the premium will be deducted from your salary. As you retain your membership, you are also entitled to reimbursement as usual. The same applies if you are on leave of absence for reasons other than those mentioned in the paragraph below.

Studies, foreign service and military service
You are free of the requirement to pay premiums if you are studying, working abroad or do military service for longer than six months. You are not entitled to send in receipts during this time. If your absence is shorter than six months a premium will be deducted as usual. Health insurance does not apply if you return temporarily, – for example during a school holiday – and work during this temporary return.

Illness
If you do not receive any salary due to prolonged illness, you do not pay a premium during this time but are still entitled to send in receipts. You do not build up a debt to ASB during prolonged illness.

ASB FÖRSÄKRINGSFÖRENING
721 83 VÄSTERÅS, SWEDEN

Telephone: +46 21 41 40 27
Website: www.asb.se