

Income insurance basic



INCLUDED AS
PART OF YOUR
MEMBERSHIP
BENEFITS

Membership of Ledarna (Sweden's organisation for managers) includes income insurance (Basic Insurance) of up to 80 per cent of a maximum monthly income of SEK 80 000 for 150 days for members who become involuntarily unemployed.

Supplementary insurance can be taken out if you would like to insure a higher income or a longer period.

You will need to have had the insurance for a year and a monthly income above the compensation ceiling for the unemployment benefit fund in order to receive a pay-out from the insurance – however, the period during which you were earning less than the compensation ceiling for the unemployment benefit fund is also included to achieve the time requirement. You may also include periods when you had income insurance with another association.

The insurance provides cover even if you are not a member of an unemployment benefit fund.

The insurance applies up until you attain the age of 65, provided you are still a member of Ledarna.

INCLUDED AS PART OF YOUR
MEMBERSHIP BENEFITS

150 days



**COMPENSATION
UP TO 80% OF SEK
80 000 PER MONTH**



THE BASIC PROTECTION YOU
ARE CURRENTLY COVERED BY

The insurance is included as part of your membership benefits. Ledarna pays the premium to Bliwa.

The total compensation, including unemployment benefit, any severance pay under an employment security agreement and income insurance, is up to 80 per cent of your average monthly income over the past twelve months.

If you are not a member of an unemployment benefit fund or have not been a member for a sufficient length of time, you can receive a Basic Amount (Grundbelopp) which is paid out from the Alfa-kassan or your unemployment benefit fund. The Basic Amount is not based on previous income. The income insurance together with the Basic Amount will provide you with lower compensation than if you were receiving full unemployment benefits.

You do not have to pay tax on the compensation.

MONTHLY INCOME	MONTHLY COST
UP TO SEK 80 000	INCLUDED AS PART OF YOUR MEMBERSHIP BENEFITS