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• Working at Decerno

It should be fun to work at Decerno!

At Decerno, we are united around a great interest in technology. We like technical challenges and solving difficult problems together.

The company culture is caring without inhibiting one's own initiatives and ideas.

Decerno works with entire assignments. Working together in tough projects creates a unique company culture. What you don't already know, you can learn from experienced colleagues.

We build customized business systems and our customer promise is reliable system solutions. Reliability means taking responsibility for the whole. To have an overview and at the same time control over all details.

At Decerno, you have great opportunities to constantly further develop your skills. Partly through the experience of colleagues and partly through our investment in further

education.

On our conference trips, we discuss lessons learned from our projects. Both in terms of technology, leadership and business acumen. The trips go to places near and far where we can spice up the stay with enriching experiences.

The efforts of all employees are crucial for the company's goals and vision to be achieved. The purpose of the company's personnel policy is to develop knowledgeable, motivated and committed employees.

Decerno encourages initiatives from employees that contribute to the development of the company. Continuous competence development is a prerequisite for the company's goals and visions to be achieved.

The company stands and falls with committed employees who make an effort to live up to our shared value base and work with Decerno's customer promise "reliable system solutions" as a goal.

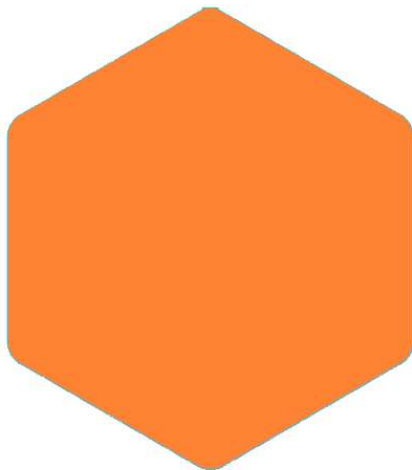
- **The personnel handbook**

This personnel handbook applies to all companies within Decerno, i.e. both for Decerno AB and Decerno Väst AB.

The personnel handbook is your reference book for all personnel-related questions. If you do not find the answer to your question, ask it to your nearest manager. The majority of our employees work as consultants. They therefore get the most space in the personnel handbook. Those who work in other roles such as HR, sales etc. are of course just as important, but to a somewhat greater degree may need to seek answers from the immediate manager for questions that are specific to the role.

The latest version is always available on the intranet. The rules and benefits described in the handbook are the ones currently in force. These may be changed or adjusted in the future. We strive to always announce major news via the weekly newsletter, but it is the responsibility of each employee to know the rules and procedures documented in the handbook.

The personnel handbook is part of Decerno's INKA management system, which is documented in our Operations handbook. The entire operating manual is available on the intranet.



- **Collective agreement**

Within Decerno there are several legal entities, Decerno AB and Decerno Väst AB.

Decerno Väst AB follows the Almega IT companies' collective agreement.

Decerno AB does not have a collective agreement.

Certain employment conditions and benefits are governed by the collective agreement and may therefore differ. Where applicable, this will be described in the personnel handbook. We strive to have the same conditions for all companies as far as possible.

- **Salary and benefits**

Decerno offers all employees a large number of benefits and allowances. The salary is one of the biggest but there are also many other benefits.

- **Salary policy**

Decerno's salary policy is a means of stimulating and rewarding good work efforts. The basis is therefore a results-oriented salary setting. Wages must be individual in a way that is fair and based on a factual basis. Differences in pay must never be based on gender.

The wage trend is determined by several factors. In addition to personal results, it can be determined by factors such as the degree of difficulty of the work and one's own personal development. We are positive about performance-based bonuses as long as this is perceived as fair and factually based.

Decerno's salaries must be market-based. We compare with relevant statistics on the labor market, such as Sweden's engineers' statistics for civil engineers who work with corresponding tasks.

You can read more about our salary policy and salary criteria in the operations manual.

- **Salary, allowances**

- Salary is paid no later than the 25th of each month
- Salary is paid for the current month



- Vacation, leave, illness, etc. are regulated the following month
- Documents for expenses/travel are submitted within two weeks



- Reimbursement for expenses is paid together with salary

- **Salary change**

Decerno offers its employees a salary exchange for an occupational pension, which can be a way to increase their total pension. However, there are pitfalls that mean that salary switching is not suitable for everyone. Talk to your immediate manager if you are interested in knowing more.

- **Recruitment bonus**

Decerno wants to offer a generous recruitment bonus to all employees who help us find more employees. To recommend a person for one of our recruitments, talk to HR.

We pay recruitment bonuses according to the following conditions:

- The employee suggests a person who they think would fit in with us who has not previously been in contact with us.
- The sum for the recruitment bonus is :

SEK 10,000 – for juniors up to 2 years of relevant experience

SEK 25,000 – for people with more than 2 years of relevant experience
- For tips that lead to employment, the bonus is paid when the person starts.
- The recruitment bonus applies to all employees who do not have a leading position within Decerno.

- **Occupational health care**

Decerno offers all employees occupational health care. The occupational health service works preventively so that our employees do not suffer from any kind of illness.

Occupational health care includes i.a. regular health examinations. Health examinations are carried out every two years.

Health examination is done during working hours and time reported under "*Dec Admin, Internal Administration*" as "*Health check acc. plane*". You may register a maximum of 1 hour including travel time for a health examination.

• **Exercise and wellness**

As an employer, Decerno wants to encourage and support our employees to live a healthy life. That is why we make contributions to exercise and health care.

The principle of compensation is 50/50, i.e. the employee pays half and Decerno pays half.

Decerno provides grants for exercise and wellness with 50% of expenses up to SEK 8,000. Decerno's contribution will therefore be a maximum of SEK 4,000 per person. The amount is calculated per calendar year, i.e. 1 January – 31 December.

- Decerno has agreements with several gyms, i.a. Sats, Fitness24seven and Friskis & Svettis. Contact the HR manager or read on the Intranet for more information.

We follow the Swedish Tax Agency's instructions for which forms of exercise and health care we may contribute to.

See further www.skatteverket.se, search for exercise or health care.

Personal entry fees and membership fees in sports associations are taxable and therefore not reimbursed.

It is important that the receipt you submit contains the information required for Decerno to receive a deduction for the cost and for you to be able to receive compensation for your expenses. If you are the least bit unsure about what applies, contact the finance department.

• **Coffee and fruit in the office**

Our coffee breaks together are important occasions for maintaining our social contacts in the workplace. Here you get to meet and discuss with colleagues from other projects or departments with whom you might otherwise not have much daily contact.

We have coffee together twice a day. When working remotely, we want to encourage our employees to book team coffee with each other.

For morning coffee on Wednesdays, breakfast is served and in the afternoon on Fridays we have Friday coffee, where in addition to coffee and tea, something tasty is served.

The responsibility for fixing the Friday coffee, and putting on coffee and tea for the coffee breaks is shared between everyone who works in the office.

We also get fruit delivered to the offices.

- **Parental benefit**

- **Purpose**

Decerno wants to show that the family is important by making it easier for parents of young children, both mothers and fathers, to use the statutory right to be at home with their child. That is why we provide extra compensation in addition to what you get from the Social Insurance Agency. Parental pay should facilitate the recruitment of employees with high competence. Parental pay must also promote gender equality and not least motivate fathers to take parental leave. The parental salary means that the loss of income during parental leave will be somewhat smaller.

Pension is also paid for up to 13 months during parental leave.

We follow the regulations in the Almega IT companies' collective agreement as described below.

- **Placement of leave**

The employee must, in good time, about 3 months before the start of the leave, together with his manager plan and agree on the location of the leave. If possible, the leave must be arranged so that operations are not significantly disrupted.

- **Compensation for parental leave**

During the time that the employee is on parental leave, compensation is paid as follows, provided that the employee has had uninterrupted employment with the employer for at least one year before the first day of parental leave.

For a continuous thirty-day period of parental leave with full parental allowance, a monthly salary minus 30 sick deductions calculated per day is paid as below. The deduction is based on 10 price base amounts. Compensation is paid for two such thirty-day periods. For those who have three years of uninterrupted employment with the employer before the first day of parental leave, compensation is issued for six thirty-day periods.

Number of thirty-day periods of parental pay according to the table below:

Employment period at the company	1 year	3 years
Number of thirty-day periods of parental pay	2	6

The parental salary the employer must pay is calculated by making deductions from the salary as below. Base amount means price base amount.

Deduction/day:	
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<i>Monthly salary of no more than 10 x the base amount/12</i>	$90\% \times \frac{\text{monthly salary} \times 12}{365}$
<i>Monthly salary above 10 x the base amount/12</i>	$90\% \times \frac{\text{monthly salary} \times 12}{365} +$ $10\% \times \frac{(\text{monthly salary} \times 12 - 10 \times \text{base amount})}{365}$

Compensation is not issued for salary parts above 15 price base amounts.

In the case of three-quarters, half, one-quarter or one-eighth parental allowance, three-quarters, half, one-quarter and one-eighth of the amount are paid as above.

Decerno offers an extended parental benefit and extends the period for those who choose to take part-time parental leave. However, the compensation cannot exceed the amount that would have been paid in the event of 100% parental leave.

Compensation is paid for a thirty-day period that falls within 24 months from the child's birth or when custody is obtained in connection with adoption. If parental allowance has been reduced/withdrawn according to the General Insurance Act, compensation according to above must be reduced to the corresponding extent.

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- **Payment**

Parental benefit is paid in connection with other salary payments, i.e. on the 25th of the month following withdrawal of the parental benefit.

The time when parental benefit is taken must be time reported under "Absence" as "Dec Parental benefit". Also enter the name of the child for whom you are on parental leave.

- **Monitor glasses**

When your private glasses are not enough in front of the screen, we as your employer stand for a pair of complete glasses with your strength adapted to screen work, including an eye examination at an optician. Purchase of glasses and frames takes place at Synoptik or Smarteyes, with whom we have an agreement. The cost is thus invoiced directly to Decerno.

The glass types included are single-ground glasses, near-progressive glasses and room-progressive glasses. The optician makes the assessment during the eye examination which glasses suit your visual impairment and work best.

Before your visit to the optician, you and the nearest manager need to fill in and sign a requisition as you for the examination. Contact HR for requisition.

- **Blood donation during working hours**

At Decerno, you have the opportunity to donate blood during working hours. There is often a shortage of blood and we therefore want to encourage and make it easier to give blood.

The time is registered as "internal admin" as "blood donation" and with a maximum of one hour including travel time.

- **Mobile phone policy**

A mobile phone is an important and necessary work tool and therefore Decerno offers the following solution:

Two price models when purchasing any mobile phone.

Option 1 - If you choose to keep your phone for 2 years, the cost can amount to SEK 8,000 incl. VAT.

Option 2 - If you choose to keep your phone for 3 years, the cost will be SEK 12,000 incl. VAT.

Notify your immediate manager before purchasing the phone if you wish to use option 1 or 2.

You can also choose to buy a more expensive phone and pay the difference yourself. When the purchase amount exceeds the maximum limit, the difference is deducted incl. VAT of as net salary deduction on future salary.

The difference accrues to Decerno and is not refunded when a new phone is purchased or employment is terminated.

We have a subscription with Telia at a fixed price which includes free calls, SMS and MMS within Sweden. Mobile surfing with 15 GB per month is also included.

All costs in addition to what is included in the fixed-price subscription are paid by the employee unless it can be shown that it is work-related.

Loss/theft of a mobile phone must be reported immediately to the nearest manager, who then informs IT to empty the phone of information.

If the phone breaks, Decerno pays for the repair. If it cannot be repaired or is not worth repairing, the phone will be replaced with an equivalent product.

When purchasing a phone, this is reported to the office assistant who registers the phone in our register.

Exchanged phones are discarded.

- **4.1 Headphones**

Decerno offers all its employees the purchase of headphones for a value of up to SEK 1,500 incl. VAT.

Purchases can be made every two years and must be approved in advance by the nearest manager.

Purchases are made by the employee himself and reported as expenses in Skovik.

If the purchase amount exceeds the maximum limit, only the maximum amount of SEK 1,500 incl. VAT in Skovik. Otherwise, the expenditure report is returned.

Replaced headphones are discarded.

- **Competence development and personal development**

- **Skills development policy**

Competence development is important both for personal development and for the company's development. We therefore invest heavily in this area. At the same time, it is important to emphasize that each employee is responsible for their own skills development.

We count all time spent on projects within the field of education as competence development. Examples of training are pure courses and participation in conferences, both of which are booked with the approval of the immediate manager. Other education is self-education obtained by reading manuals/books/course literature or the like. Conferences organized by Decerno themselves also count as training.

- **Goal setting**

- 80 hours per person per year and full-time employee are set aside for training
- own responsibility to further education
- immediate supervisor approves the training

Decerno's goal for each employee is that approximately 80 hours per year of paid working time should be set aside for training/further development. It corresponds to about 5% of an individual's available productive time and is a reasonable goal for every organization. In addition, it is our hope that everyone further improves themselves by keeping abreast of what is happening by reading trade press and interesting literature alongside their work. It is primarily the employee's own responsibility and interest to further their education. The main training takes place via the projects. The immediate manager must ensure that the training that the company pays for is in the interest of both parties. For junior consultants,

the manager has a special responsibility to both recommend and ensure that training takes place and that it follows a common thread in the consultant's development.

Three days per year are reserved for the overall training/further development that Decerno carries out at its internal conferences and the networking around entrepreneurship, the company's development and projects that are carried out at these conferences. Overall, we also tend to set aside additional time for these spring and autumn conferences.

A benchmark for the training/further development that Decerno believes you should undergo is that about four days of the time should be used for training/development aimed at something you may not currently have the budget for. Knowledge that can be fun, stimulating or forward-looking in the work role.

Other training time should be allocated to concrete training within the area of responsibility and work that you are doing right now. Such training is the one that gets the most positive and concrete results according to our experience.

- **Dec Academy**

Dec Academy is our internal forum for skills development. The purpose of Dec Academy is to create a meeting place for discussion and knowledge exchange on technical and other work-related issues that are important to the individual and Decerno. By important, we mean important in three ways:

- Technology - We must have access to the methods and tools needed to create reliable system solutions.
- Competence - We must maintain and develop the staff's competence so that they get personal development and master the tools and methods they need.
- Market - we have to make sure that we have exactly the skills that the market demands in the next few years.

Dec Academy organizes a skills seminar where all consultants can participate. The seminars can be entirely internal or with an external presenter.

All employees are encouraged to come up with their own ideas about what topics they want to touch on.

The activities take place during paid working hours, but usually outside the normal working day. Time for DecAcademy is time reported under *"Dec/DecV/ Competence, Personal competence development"* as *"DecAcademy"*.

- **Employee interview**

The purpose of the employee interview is to have a personal dialogue about health and well-being, to talk about your work situation, to clarify expectations, to follow up performance against set goals, to stimulate and develop your skills, to create a good working climate, to set individual goals in accordance with the company's goals, to determine a personal development plan and to provide a basis for planning and developing

Decerno's processes.

Employee interviews take place once a year according to a special template and are later supplemented with a follow-up interview and a salary interview.

The employee interview is a two-way conversation and your feedback to your manager is just as important as the manager's feedback to you.

During the conversation, personal goals must be set and a competence development plan determined.

- **Mentor**

As part of your skills development, there is an opportunity to get a mentor. Decerno's mentorship program is intended to last for one year with the goal that it should lead to personal and professional development, both for mentee and mentor. By taking the help of a mentor who has important experience, skills and networks as an apprentice, you get the opportunity to develop and become better at handling a situation, your profession or an environment.

A mentor is a support and a sounding board in your professional role. The mentor's task is to contribute to your development in various ways and to support and challenge you based on your goals.

It may be appropriate to have a mentor if you:

- is employed as a recent graduate
- if you want to influence your own development and are prepared to take on new tasks
- if you take on your first assignment in a new role, for example as a project manager or system architect
- in connection with rehabilitation

As a mentor, you get the opportunity to share the knowledge you have built up during your working life and practice guiding and inspiring your less experienced colleagues, thus developing leadership skills.

Read more about our mentoring program on the intranet and talk to your immediate manager if you think it would be relevant for you to have a mentor.

- **Conferences**

Our conferences are very important both for competence development and for building our company culture. We usually arrange two conferences per year.

- **Summer conference**

The summer conference is normally a shorter conference with a full day and possibly an overnight stay. The program is a combination of skills development, information, team-building and social activities.

- **Autumn conference**

The autumn conference is one of the biggest investments we make. Every year, the entire staff gathers for a few intensive days to learn from each other and experience things together. The conference is very important both for competence development and company culture.

The autumn conference is usually carried out in the form of a trip. We have a tradition of spicing up an intensive conference program with shared experiences and visits. Over the years, we have visited most corners of the world, from Japan to Svalbard and Mexico.

Our autumn conference is traditionally a slightly longer conference. It usually extends over two to three working days and a weekend. The length and destination of the conference varies and depends, among other things, on how the company is doing.

The autumn conference is organized by a travel group consisting of employees at Decerno.

In order to enable the lavish trips we make, it is required that the employee spends a certain amount of his own time. The time of the conference that takes place on working days is counted as working time and 8 hours per working day is reported on "*Dec/DecV Competence, Personal competence development*" as "*Conference internal*". There is also a special activity for preparation. Other time during the trip is the responsibility of the employee.

- **Time accounting course and external conference**

- When participating in external courses and conferences, a maximum of 8 hours per day are reported incl. travel time. Time on holidays is not reported.
- Course/conference is time reported under "*Dec/DecV Competence, Personal competence development*" as "*External conference*" or "*Course/seminar*".

- **Introduction of new employees**

- **Introduction**

It is very important that as a new employee you get a good introduction and a good first

impression of the company.

A couple of times a year, induction days are held where everyone who has been employed in the past six months is invited.

In addition to the induction day, it is very important that the new employee gets to meet the people who are important to getting started with the work. The best way to get in and get to know the business is always to work on a project. A plan for the new employee's first period is drawn up together with the immediate manager.

Follow-up of the introduction takes place through conversations with the immediate manager or HR after 3 and 6 months respectively. After that, regular routines with development interviews take place.

- **Sponsor**

Our goal is that everyone who starts with us at Decerno should get the best possible introduction and a good first impression of us as a workplace. It is therefore important that we all think about doing what we can to make it easier for our new employees, both in getting into work and into the community. Regardless of whether it's about inviting you to coffee/lunch or answering questions about work. It can also be good to have another person to turn to, in addition to your immediate manager, if questions etc. arise. All new employees are therefore given a sponsor who has special responsibility for being supportive during the first 3 months.

Are you going to sponsor a new employee? Clearer guidelines are available from HR/immediate manager.

- **Working hours and time reporting**

- **Guidelines for working hours**

Normal working hours are 40 hours per week. We have flexible working hours and you can control when you work on the condition that it works with your project. Agree your wishes with your project manager.

- **Time accounting and time bank**

Our system for recording time worked is called Maya. In Maya, all time worked and any absences are recorded.

Each week is marked clear by the employee and then certified by the immediate manager, or in some cases by your project manager. At the end of the month, you must mark invoice ready. In order for our invoicing to be done according to plan, this must be done no later

than 8 am on the 1st working day of the month.

Days off are, except for red holidays

- Midsummer Eve
- Christmas Eve
- New Year's Eve
- In years in which the national day falls on a Saturday or Sunday, the employee gets an extra 8 hours in his time bank to be able to be off on another day.
- The employee plans his own time in consultation with the project manager/manager.

Any time in addition to regular working hours is saved in a time bank in Maya.

Time in the time bank is either taken out as leave hour by hour or in money.

It is allowed to have a minus in the time bank, but a maximum of 40 hours.

You can interrupt work for private matters during a working day, for example banking matters, visiting social media, etc. These tasks may be carried out provided they are not reported as working time.

You can get hours from the time bank paid out in money. Each hour is worth approx. Monthly salary/166. Notify the finance department in such a case. If the time bank exceeds 200 hours, the excess hours above 150 hours are automatically paid. This payment is made the month after each quarter.

- **Personnel planning**

In order for our project managers to know how much resources they have available and for us to be able to plan and forecast our operations, all consultants must plan their time. The planning is done together with your project manager and entered into Maya. The planning must be updated at least before each change of month.

- **Policy for remote work**

We believe in a flexible way of working. A flexible way of working gives greater freedom and can contribute to a better balance between work and leisure. We therefore offer our employees the opportunity to work remotely, provided that the current tasks are suitable and that the circumstances allow it. Many tasks are well suited to be carried out remotely. At the same time, as an employer, we want to create a good working environment with a strong corporate culture, community and team spirit that is strengthened by meeting physically. We are therefore keen on a balance between remote and on-site work.

- **Extent**

The possibility of remote work and the extent to which it is suitable are decided in consultation between employees, project managers and the immediate manager where mutual trust forms the basis. The possibility of remote work may change over time depending on, for example, current tasks, personal circumstances and the needs of the business. The employer can always request attendance at the workplace. This policy covers remote work within Sweden. We are generally positive about remote work outside of Sweden as well, but the labor law regulations make this difficult. As tax regulations, validity of insurance etc. differ from country to country, this must always be agreed together with our HR department. The employee is responsible for finding out which rules apply in the country in question.

Working hours and availability

When working remotely, the employee must be available in the same way as when working in the office during regular working hours. It is important to maintain close contact with one's colleagues. Digital work tools must be kept up-to-date with status and/or other information in order to be able to carry out the daily work in a well-functioning way, both for oneself and vis-à-vis colleagues.

- **Working environment**

A prerequisite for remote work is that the employee has a work space designed in a suitable way. The employee must ensure that the workplace is designed and furnished in an appropriate manner from a work environment point of view.

When working remotely, the manager and the employee must work together to create a sustainable work environment. The employee accepts that the employer, after contacting the employee, may visit him at the remote workplace or can ensure his work environment responsibility in another suitable way.

See also 1150 Work environment policy.

- **Equipment**

When working remotely, the employee can, after an individual assessment of needs, borrow certain equipment and work tools by agreement between the employee and manager. The employee is responsible for a stable internet connection.

There will always be access to space and equipment at our offices, but in the case of extensive remote work, access to your own place may be limited.

- **Secrecy**

The employee has a duty of loyalty to the employer even when working remotely and must observe confidentiality with the data he handles in remote work according to the same rules as at the workplace.

- **Miscellaneous**

The employee is not entitled to travel time compensation or allowances to an extent other than according to the company's policy and in no case for travel between the remote and main workplace.



- **Decerno meetings & social activities**

Decerno organizes Decerno meetings of two types: mandatory and social. The mandatory ones are of an informative nature, while social meetings are about having fun with your colleagues. The meetings are partly a forum for conveying information and partly a way to get to know your colleagues better and create a stronger company culture.

- **Mandatory Decerno meetings**

The mandatory informative meetings held are company information, regional meetings and group meetings. See more detailed information about the respective meeting format and time reporting below:

Dedcernoinfo - Once a month, the CEO holds company information online for all employees. Company-wide information, financial outcome and more are presented here.

Regional meetings - Every 4-8 weeks, regional meetings are held in Gothenburg and Stockholm. The content of these meetings can be information about what is happening in our projects, results for the units and more. Most often, food is offered at the meetings, which are either held in the office or in an external location.

Group meetings - Every 4-8 weeks, the respective consultant manager holds group meetings with his employees. An important goal of these meetings is to create more opportunities for dialogue between managers and employees in a smaller group where it is easier for everyone to speak.

If necessary, local office meetings are also held.

Participation in these meetings is mandatory and the time is timed under "Dec/DecV Admin, Internal administration" as "Company meeting".

Time for preparation for these types of meetings is time reported under "Dec/DecV Admin, Internal administration" as "Preparation ftg meeting/activity".

- **Regional social activities**

Various social activities are continuously organized during the year. It is important to us that we have fun together even outside the projects! Examples of activities could be an AW, cooking together, a visit to the theater or a go-cart, the possibilities are endless! The social activities are of course voluntary and do not count as working time. It is important that the

activity is open for everyone to sign up for, even if there may be restrictions on the number who can participate in the activity itself (eg the first 20 who sign up get a place). Decerno covers part or all of the cost of the activity. How the social activities are organized differs between the East, South and West regions.

In Region Ost and Syd, we encourage the employees to take the initiative in social activities themselves. If you have an idea for something you would like to do together with your colleagues, do not hesitate to contact Ulrika for Region East or Viktor for Region South. They help with the planning of the activity and ensure that it fits into the calendar with other planned events and that we get a good range of activities.

In Region Väst, the responsibility circulates among employees who organize activities together 2 and 2 according to a schedule.

Time for preparation before a social activity is time reported under "Dec/Dec V Admin, Internal administration" as "Preparation ftg meeting/activity". The activity itself takes place outside working hours and is not time-reported.

- **Other social activities**

In addition to the activities described above, Christmas parties and summer parties are also organized, which may vary slightly from office to office.

Social activities can also be organized per team or project.

- **Absence**

- **Planned absence**

Absence must be planned as far in advance as possible and must be agreed with the project manager so that we can plan our projects. If you plan to be absent for 3 days or more, you make an absence request via Maya no later than 1 month before the planned absence. Don't forget to also update your personnel planning.

- **Parental leave**

- **Application for parental leave**

In the case of parental leave for a longer period of time, it is important that you apply for leave in good time, at least 3 months before. When the parental leave has been granted, you notify the finance department so that payroll processing and pension provisions are correct. To use our parental benefit, you need to apply in maya with Dec parental benefit for the months to which you are entitled.

In addition to parental leave, you also have the right to reduce working hours until your

child turns eight.

In case of parental leave for more than 3 months at 10% or more, the duty rate in Maya is changed to the working time approved via the absence application. The pension premium is calculated based on the new salary.

If you were to work occasional hours during your parental leave, you report the time for these hours and they become plus hours in your time bank.

- **Health insurance**

During the time that you do not receive any compensation from Decerno during your parental leave, benefit taxation is saved on your first salary when you are back at work.

- **Vacation**

Within Decerno, we apply two different schemes for holidays. This is because the history has looked different in the companies that are today part of Decerno. Contact the payroll department if you are unsure of what applies to you.

- **Holiday year 1 April – 31 March**

Our standard model is based on the holiday law and refers to the holiday year from 1 April to 31 March with the earning year followed by the withdrawal year.

This means that during your first year of employment, you work in vacation days that can then be taken during the upcoming vacation year.

- **Holiday year 1 January – 31 December**

For historical reasons, some employees have the holiday year from 1 January to 31 December. Since the accrual year and withdrawal year coincide, vacation days are worked in in the same year that they are available to be used.

Upon termination of employment, a settlement is made against accrued vacation days and any debt will be offset against your final salary.

- **Advance vacation**

We offer advance vacation, which means that you can have the opportunity to be off already during your first year of employment in the form of vacation without salary deduction.

If you start your employment before September 1, you have the option to take 30 days in advance in the first year, and if you start your employment after September 1, you have the right to take 5 vacation days.

During your second year of employment, you get access to the vacation days you earned during your first year of employment. The vacation days that you have not yet worked are filled with advance vacation up to your vacation entitlement and taking into account any non-holiday absences.

Example: You are employed on 1 October. Until March 31, you can take 5 days of holiday in advance. On April 1, you get 30 new vacation days. Since you only had time to work vacation for 6 months, 15 of these days are paid and the remaining days will be advance vacation.

If employment ends within 5 years from your employment date, a settlement is made against earned days and any debt is offset against your final salary.

- **Unpaid vacation days**

In the event of renouncing the use of advance leave, as an employee, in accordance with the Leave Act, you have the right to take unpaid leave.

If you start your employment before September 1, you have the right to take 25 **unpaid** vacation days and if you start your employment on September 1 or later, you have the right to take 5 **unpaid** vacation days.

- **Guidelines for holiday withdrawals**

According to the Holidays Act, every employee has the right to a continuous holiday of at least four weeks during the period June - August. Only in exceptional cases may the holiday be postponed to another time.

In order for us to be able to ensure your employment, we want at least 3 weeks to be taken during weeks 26 to 32, unless otherwise agreed.

The Holiday Act also states that you must take at least 20 holiday days during the holiday year. This applies on condition that the days are earned and paid for. Excess holiday days can be saved for withdrawal in later years, but for a maximum of 5 years.

This year's vacation days must be taken before saved days from previous years.

Holidays are planned in consultation with the project manager and/or immediate supervisor. The holiday application must be entered in Maya and approved by the immediate manager. For the summer holidays, the holiday application must be submitted by April 30 at the latest.

- **Holiday pay supplement**

For each earned vacation day that is taken, you will receive, in addition to your salary, a vacation pay supplement. Contact the payroll department (payroll@decerno.se) if you want more information about this.

- **Holiday-based absence**

Certain types of absence are vacation-based. This is regulated by the Holiday Act. The following reasons for absence from work give the right to holiday leave (the list is not comprehensive).

Illness , a maximum of 180 calendar days per earning year.

Parental allowance , maximum 120 calendar days at each birth. This also applies to multiple pregnancies. For a parent with sole custody, the limit is 180 calendar days. In the case of part-time parental leave, 86 working days are counted.

Maternity pay , a maximum of 50 days is holiday pay.

Temporary parental allowance , maximum 120 days per child per year for children under 12 years of age.

Family care , a maximum of 45 calendar days per earning year.

- **Doctor's visit**

Doctor's visits are valid absences and are reported as a separate activity in Maya. The time is not compensated by the employer. When you report the absence type "*Doctor's visit*" in Maya, salary deductions for the time are made on the next salary. However, see 3.4 on occupational health care.

- **Sick leave**

Most of the rules regarding sick leave are governed by laws and regulations. In addition, Decerno provides an extended sick pay as described under points 9.5.4 - 9.5.7 .

- **Notification of absence in case of illness**

When you get sick, you make an absence report in Maya. When you make an absence report in Maya, an email is automatically sent to the nearest manager. You must notify your project manager and your project colleagues yourself.

- **Carenage deduction**

We comply with the Sickness Pay Act and the collective agreement for IT companies, where qualifying deductions correspond to 20 percent of a normal working week. Absence deductions may therefore need to be made in more or less than one day, but not by more

than what corresponds to 20 percent of a normal working week, depending on when the employee becomes ill.

- **Relapse**

If you fall ill again within five calendar days from the end of the previous sick period, this means that the sick pay period continues. If full qualifying period deduction is not made during the first period of illness, further qualifying period deductions must be made in the continuing period of illness.

It is not possible to get more than ten waiting periods during a twelve-month period.

- **Medical certificate**

From the eighth calendar day of the sick period, you are obliged to submit a medical certificate to the employer. Leave to the nearest manager or HR who forwards to Payroll.

- **Sick pay period days 2 – 14**

From the second to the fourteenth day of sick leave, Decerno pays sick pay. The 2-week period is calculated on a calendar basis, all days are counted regardless of how the working hours are arranged. If the withdrawal date falls on a Wednesday, the 2-week period ends on the Tuesday two weeks later.

Sick leave and sick pay, on the other hand, are only calculated for the hours you would have worked. As of the second day, sick pay is paid at 80% of the regular salary. The sick allowance is calculated in the same way as during the waiting period and sick pay is also paid, which is calculated per hour.

- **Sick for more than 14 days**

From the 15th sick day onwards, Försäkringskassan pays sickness benefit and you therefore need to apply for sickness benefit with Försäkringskassan. In addition, Decerno pays part of your regular salary as below. The sick pay deduction that must now be made has a different construction. The reason is that there is a certain coordination with the sickness allowance that Försäkringskassan pays.

- **Salary up to 8 basic amounts**

The sickness allowance is calculated per calendar day, i.e. you get an amount for each day, including Saturdays, Sundays and other non-working days. A deduction per day is made from the 15th sick day: $90\% * (\text{monthly salary} * 12/365)$. In other words, we pay out 10% of your salary in addition to the sickness allowance from Försäkringskassan. The right to sick pay is valid for 90 days. The sickness allowance is then calculated per day: $\text{Monthly salary} * 12/365$. Since we have different numbers of days in the months of the year, this method of calculation results in an employee who has been away for the entire month in certain months receiving a small portion of the monthly salary and sometimes the salary is not enough for the deduction. To avoid this, the sickness deduction is adjusted so that

deductions are made with the entire monthly salary.

- **Salary above 8 basic amounts**

Decerno supplements the sick pay Försäkringskassan stands further in case your salary exceeds 8 basic amounts.

The sickness allowance that Försäkringskassan pays is calculated on an annual income up to 8 basic amounts. Decerno provides additional compensation so that those with a salary that exceeds 8 base amounts do not lose more in the event of sick leave than those with a lower income. The rule applies to sick leave of more than 14 days and means that sick pay from the employer must be paid with an additional 80 % (in addition to the 10% that the 90% deduction above implies) of the salary that exceeds 8 basic amounts:

Sick pay: $90\% * (\text{monthly salary} * 12/365)$

Sick pay: $80\% * (\text{monthly salary exceeding 8 BB} * 12/365)$

- **Sick for more than 90 days**

In addition to the basic cover from Försäkringskassan, all permanent employees have supplementary health insurance.

Read more about this under point 14.6

- **Leave**

Leave is a short leave with pay that you get in certain special cases:

- Own 50th birthday (½ day)
- Death of a close relative (1 day)
- Funeral or burial of a close relative (1 day)
- Sudden severe illness in a close relative living at home (1 day)

Close relatives include spouses, cohabitants, children, siblings, parents, in-laws and grandparents.

The application for leave must be made as early as possible.

Leave is time reported in Maya under "*Absence*" as "*Permission*". Enter what it refers to in the notes field.

- **Expenditure and representation**

- **Outlay**

- **Generally**

When you pay for expenses that Decerno must pay, you must report this as an expense. The expenses are reported in our system for expense reporting, currently Skovik. See link on the intranet.

Expenses that are reported and certified by the 10th at the latest are paid out the same month.

Special rules apply to expenses for representation. See

<https://www4.skatteverket.se/rattsligvagledning/edition/2023.8/331518.html>

- **What happens if the receipt is left late or is incomplete?**

It is a very good idea to submit your receipts on time and with the required information. If the receipt does not contain the necessary information stated above or if it is submitted too late, there is a risk that you will not be able to withdraw the full amount or that you will be taxed as a benefit by the Tax Agency.

The absolute latest time for reporting expenses is:

January – March: no later than April 10

April – June: no later than July 10

July – September: no later than 10 October

October – December: no later than January 10 of the following year

- **External representation**

Representation means that you offer a customer or other external party food and drink.

In order to receive a deduction for representation costs, it is required that there is an immediate connection between the representation and the business being conducted. In this way, it is marked that costs for social life of a personal nature and costs for luxury-oriented representation are not deductible. The immediate connection is fulfilled when it comes to establishing and maintaining business relationships. The connection includes both a time connection, a person connection and a location connection.

- The requirement for time connection states that the representation must be included as a natural step and in direct connection with a business negotiation.
- The requirement of personal connection is fulfilled only if the persons participating in the representation have a direct connection to the business negotiation. A good

idea is that the number of participants from Decerno does not exceed the number from the customer.

- The requirement for a local connection is met if the representation is exercised in a place where one of the negotiating parties conducts its business.

The connection between the persons who have participated in the representation and the taxpayer's business can be confirmed by the documentation containing the following information:

- Date of representation.
- Name
- Title, occupation, function in the company regarding all persons against whom representation was exercised.
- Companies that the persons concerned represent.
- The connection between the representation and the taxpayer's business.

The notes are preferably kept on the restaurant bills or similar that form the basis for the representation costs.

Expenses for representation together with the necessary information linked to this are reported in Decerno's expenses system.

- **Representation with public activities**

As several of Decerno's customers are public enterprises, an adapted regulatory framework for representation applies to them.

In the event that it comes to Decerno's knowledge that there are wordings in the customer's own policy for representation that further regulate what applies below, the directives in the customer's policy are applied. Decerno's customer manager must be in the habit of asking the customer what applies to them at the beginning of a project.

- **Gifts and presents**

Decerno never gives gifts or presents to our public customers. Exceptions to this are modest memorial gifts such as a simple flower arrangement for an anniversary, open house or the like.

- **Work in reference group/Meet with user group**

In connection with meetings with reference groups and user groups for Decerno's projects, it is our assessment that the main purpose of the meeting is to exchange information in the form of a working meeting, which means that Decerno can offer a simpler lunch with an accompanying non-alcoholic drink. This principle also applies to local customer arrangements as these are also a forum for mutual information exchange.

- **Arranged customer meetings and training**

Customer meetings, training courses or seminars that Decerno arranges and where the

customer pays a fee that covers overheads for food, drinks and any entertainment, shall not be seen as representation in these parts. In cases where alcohol is served, there must always be an alcohol-free alternative.

- **Fairs and other events**

In connection with arrangements and events that are not arranged by Decerno but where Decerno participates and several of the other participants are customers from the public sector, Decerno adapts to the policy that applies to the respective arrangement, therefore it is up to each participant to make sure that you follow your own internal policy for representation. The same applies to events that are open to everyone. Examples of this type of arrangement and event are fairs and "Open House".

- **Internal representation**

We shall generally be restrained with internal representation. Compensation for internal representation is allowed at information meetings, project events, major company events and internal training. The immediate manager invites new employees to lunch on the first day of work. Representation at group meetings or the like must be approved in advance by the unit manager. Decerno does not normally replace other lunch meetings or other representation within the company or within the Addnode group.

The tax exemption for subsistence allowance applies on the condition that the gatherings can be assessed as internal representation. In order for such an assessment to be made, the gatherings need to be documented. The documentation must state the purpose, content and participants.

- **Purchase of computer**

When changing computers (normally every three years), the employee can buy out the previous equipment. The price is based on market value and is paid through a net salary deduction. If you want to buy out your old equipment, notify the nearest manager no later than one month after you receive your new equipment. Your manager for the dialogue with finance and IT regarding pricing and returns with a cost proposal. If you do not want to buy the equipment, it must be returned to IT no later than one month after the exchange.

- **Travel in the service**

- Decerno pays compensation for travel in the service by reimbursing expenses or providing mileage compensation or the equivalent. The expenses are reported in our system for expense reporting, currently Skovik. See link on the intranet. Compensation is paid at the same time as the salary according to 10.1 Expenditure .
- Travel between the residence and Decerno and vice versa is not reimbursed.

- **Travel policy**

When booking a trip, environmental aspects must always be considered. For example, trains should be chosen before flights and public transport before cars and taxis.

When booking travel for a larger group, a risk analysis must always be carried out to identify a possible need to split the group.

- **Reservation**

- Each employee is responsible for booking their own business trip.

- **Train**

- When traveling by train, 2nd class must be selected on X2000 and 1st class on other trains. Train bookings must be made via SJ Prio. For more information, contact the office assistant in Kista or Gothenburg to be registered with SJ and be able to book your trip yourself against an invoice.

- **Flight**

- For air travel, an economy class ticket must be selected. When booking a flight, you must choose to compensate for the climate when the option is available.

- **Hotel**

- Hotel policy: standard equivalent to a 3-4 star hotel, if possible a double room will be booked. Current agreements with hotels can be found on the intranet under my employment - travel in the service.

- **Taxi**

Decerno reimburses taxi journeys if the journeys are necessary for work. When you submit a travel invoice, you write where the journey started and where it ended and the reason why you took a taxi.

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- **Travel with your own car**

Mileage allowance for business travel is allowed with actual mileage, however, maximized

to the distance calculated from Decerno.

When you make business trips, you also receive compensation for the congestion tax you pay.

<u>Compensation/miles</u>	<u>Tax free</u>	<u>Taxable</u>
Own car SEK 25 SEK 10		
Discount car (Hybrid/petrol) SEK 12 SEK 10		
Discount car (Diesel) SEK 12 SEK 10		
Discount car (Electric) SEK 9.50 SEK 10		

- **Collective means of transport**

Travel in the service using public transport is reimbursed at actual cost. This applies to trips to the customer or between Decerno's offices and thus not between the residence and Decerno's office.

- **Reimbursement for travel expenses for long-term work with a customer**

If you have your workplace with a customer for at least one month, you may be entitled to compensation for a monthly pass/annual pass for local traffic and/or SJ. When using monthly passes/annual passes on local transport and SJ, these may only be used for work-related travel. Separate agreement must be signed. Contact your immediate manager if applicable.

- **Allowance**

- **Sweden**

Allowance is paid for business travel outside the usual place of business when an overnight stay has taken place. The usual place of business is within 50 km of the place of employment/home. We follow the Swedish Tax Agency's instructions.

Allowances are reported in our system for expense accounting, currently Skovik. See link on the intranet. Current amounts are shown in the system.

There is no allowance on Decerno's conference trips.

Meals during business trips - Allowances paid for so-called one-day stays (without overnight stays) are treated as normal wages in terms of taxes and fees.

- **Abroad**

Decerno follows the Swedish Tax Agency's recommendations regarding standard amounts for each country.

For business trips abroad, the allowance is reduced by:

- 85% for completely free food
- 70% for lunch and dinner
- 35% for lunch or dinner
- 15 % for breakfast

There is no allowance on Decerno's conference trips.

- **Vacation in connection with a business trip**

If you take vacation in connection with a business trip, the following applies:

A 1-day business trip can be combined with a maximum of 1 day of vacation

A 1-week business trip can be combined with a maximum of 1 week of vacation.

If you take vacation in connection with a business trip, the business trip ends when the vacation begins, i.e. no allowance is paid and the time for the journey home must be borne by yourself. Such leave must be placed before or after, not in the middle.

- **Travel time**

The rules for travel time compensation differ depending on what you have agreed in your employment contract. If there is nothing about travel time compensation in your employment contract, you are entitled to travel time compensation. It is common for employees who have 25 days of vacation to be entitled to travel time compensation, while employees who have 30 days of vacation are not entitled to travel time compensation because the extra vacation days compensate for travel time.

If work is carried out while travelling, for example on a train, the time is counted as working time, not travel time.

Travel must, as far as possible, take place outside regular working hours.

The following applies to employees who are entitled to travel time compensation:

Travel time is compensated as working time. Travel time in addition to regular working hours is saved in the Maya time bank.

Certain journeys are not counted as travel time and are therefore not compensated, this applies to:

- Travel to/from home to the place of employment (office or customer in the same city).

- Travel to/from social activities.
- Travel to/from training courses and conferences.
- Travel abroad is not reimbursed beyond regular working hours.

For employees who are not entitled to travel time compensation, the following applies:

Travel time is usually compensated with vacation days and is therefore not normally reimbursed, but exceptions can be made, it applies to:

- Employees who need to make longer trips to a customer or office other than the place of employment can receive compensation for travel time in certain cases. This is an individual agreement with the immediate manager.
- Employees who work in a project that requires regular travel to another city can receive compensation for travel time in certain cases. This is an individual agreement with the immediate manager.

Travel time reporting in Maya:

Travel time between customers or to/from project and regular workplace is charged to the customer if possible and the time is reported on the project.

Travel time that cannot be charged to the customer is reported on "*Dec/DecV Admin, Internal Administration*" - "*Travel*" if you are entitled to travel time compensation:

• **Security and privacy**

• **Secrecy**

All employees must sign a confidentiality agreement in connection with employment.

Visitors or other non-employees must not be left alone and unsupervised at the company. Confidential information must not be left unattended. Each computer must be logged out and the screen must be turned off/alternatively, black screen saver must be running after the end of the working day. The information on each computer must be protected with a password. Further information can be found in the Operations Handbook's IT Handbook.

• **Media**

Questions from the media concerning the company must primarily be answered by the CEO or other responsible manager.

• **Financial information**

As Decerno is part of the Addnode Group, which is listed on the stock exchange, we are not allowed to disclose information about the company's financial position and results, bids won or other information affecting the market.

- **Protection agent**

Security agents at Decerno are:

Stockholm – Hanna Runebrand <hanna.runebrand@decerno.se>

Coffin – Edgard George <edgard.george@decerno.se>

Uppsala – Filip Gölander <filip.golander@decerno.se>

Gothenburg – Eva Fredell <eva.fredell@decerno.se>

Malmö – Johan Rodhe <johan.rodhe@decerno.se>

- **Security procedures IT & Software policy**

See the IT manual located on the intranet under My Employment.

- **Working environment and gender equality**

- **Work environment policy**

We put a lot of effort into creating a good working environment for our employees. Our work is described in the Operations Manual, i.a. i 1150 Work environment policy 1252 Work environment work.

- **Equality policy**

Equality is a matter of the heart for Decerno and it is a matter of course that all employees regardless of gender, background, religion, etc. must be treated equally. Our work is described in the Operations Manual, including 1160 Equality Policy.

- **Insurance policy**

- **Generally**

The insurance policy clarifies and guides the company's staff regarding insurance solutions

for new recruitment, during employment and upon termination of employment.

Decerno Väst AB follows the collective agreement's insurance policy regarding occupational pension and disability pension (ITP).

Decerno strives as a whole to be equivalent to the collective agreement. Decerno has the right to change the insurance policy in the event of, for example, changes in social security or tax legislation and follow changes in collective agreements.

Pension insurance and health insurance are normally taken out from the month after the start of employment and terminated from the month after the employment ends. Other insurances come into force when employment begins.

Many benefits are expressed in relation to price base amounts.

- **Extent**

The insurance policy covers all permanent employees with a monthly salary. In cases where one/some of the insurance covers other forms of employment or hourly employees, these employees are also included.

Some insurances cease to apply after retirement age is reached.

- **Service group life insurance (TGL)**

Group life insurance is available for all employees between the ages of 18-65. In the event of death, a basic amount and possibly one or more child allowances are paid out:

- the base amount is maximized to 6 base amounts
- child allowance is for each child under the age of 17 equal to 2 basic amounts

The basic amount is reduced from the age of 55. The child allowance is reduced when the child turns 17 and disappears completely when the child turns 20.

The basic amount is paid tax-free to beneficiaries according to the following order:

- 1. spouse/registered partner
- 2. children or grandchildren regardless of age
- 3. parents

If another beneficiary is desired, this must be notified in writing to the insurance company. Contact HR if you have questions regarding TGL.

ATTENTION! If you are cohabiting or have no relatives in the circle of persons above, you should consider changing the beneficiary designation.

- **Occupational injury insurance (TFA)**

The insurance is valid during working hours.

TFA provides compensation for; loss of income, costs, pain and suffering, rehabilitation, disfigurement and pain, inconvenience in general, future additional costs, maintenance for survivors and funeral costs.

TFA applies when damage has been caused by:

- accidents at work, which cause incapacity for work for more than 14 days or result in permanent medical disability. Compensation can also be issued in the event of a road accident if the Road Damage Act is not applicable.
- Occupational illness that lasts for at least 180 days if the Social Insurance Agency has assessed the illness as a work-related injury.

- **Collective accident insurance with IF**

The insurance applies to all employees.

It applies to accidental damage that affects the insured both during working hours and during leisure time, i.e. around the clock. The insurance is valid in the Nordic countries. However, the following aspects also apply outside the Nordic countries - for a maximum of 1 year: medical disability, financial disability and death caused by an accident.

The accident insurance applies without excess and provides compensation for:

- costs for care, medicine and aids (also for treatment of dental damage in the event of an accident)
- travel costs in connection with care and treatment
- burning and aching
- certain income compensation
- disability compensation / compensation in case of permanent damage
- assault
- compensation in case of loss of working capacity
- crisis management
- additional costs - compensation for personal belongings
- The insurance does not provide compensation for intentionally caused damage. Nor does it provide compensation for injuries in connection with elite sports or

dangerous activities. The insurance does not apply during work for an employer other than Decerno, nor does it apply to direct travel to and from this work.

It provides a maximum compensation of 10 basic amounts in the case of medical disability and 20 basic amounts in the case of occupational disability.

The insurance is classified as a taxable benefit and thus a benefit taxation of the premiums on your payslip takes place annually for the current year from the month employment begins. No refund is made when the employment ends.

The insurance is not optional for the staff as we as an employer must ensure that we are properly insured to be able to offer the combination of work both in the office and remotely.

- **Health insurance**

In addition to the basic cover from Försäkringskassan, all permanent employees have supplementary health insurance.

- **Decerno Väst AB**

Decerno Väst AB has a collective agreement and is thus connected to ITP. Read more about ITP at www.collectum.se. We have also supplemented the health insurance in ITP with Rehabilitation insurance including call support with Euroaccident. These are described in more detail in the paragraph below.

- **Decerno AB**

Decerno AB has health insurance corresponding to ITP level (EuroAccident PlanSjuk). Please note that the employee must be fully able to work at the time of joining. This means that the employee can carry out his usual work without restrictions and does not receive sick pay from the employer or receive payments from the Social Insurance Agency.

The insurance kicks in after 3 months of sick leave at a minimum of 25% and provides, together with compensation from the Social Insurance Agency, approx. 70% of the salary. The insurance also includes an early capital in case of early retirement.

- **Rehabilitation insurance**

Decerno also has a rehabilitation insurance policy called "ComeBack" to implement measures and treatments as quickly as possible to bring back an employee who has fallen ill. The insurance covers all steps in the process, which means that a professional rehabilitation manager is responsible for investigation, planning and measures.

- **Call support - For private and work-related problems**

Call support is available when employees have problems that may affect work ability or general health - regardless of whether the problems are private or work-related. For

managers, there is also special support in the managerial role.

Imbalance in life does not have to be work-related. There may be other things that can affect the general health or ability to work. The Call Support service includes counselling, managerial support, health coaching and individual crisis support.

Employees and managers get help regardless of whether it is about conflicts at work, stress management, legal, financial or lifestyle-related issues. The conversations take place under complete confidentiality towards the employer.

The service offers support and help from licensed psychologists, behavioral scientists, economists, lawyers, managerial support and health coaches. You can use up to five consultations in the same matter.

Call support is available by phone 24/7. Phone number for *Call Support* : 0771 – 10 50 15

For more information see link:

<https://euroaccident.com/se/privat/samtalsstod>

Conversation with a psychologist

As mentioned above, conversation with a licensed psychologist is included in *Conversation Support* . The insurance includes five calls of 45 minutes per calendar year.

Phone number for a psychologist: 0200 – 21 63 00

- **Business travel insurance**

Available subscribed to European via Addnode.

Insurance number: 8307 77522 Website: www.europeiska.se

Telephone: 0770-456 900.

- **Service pension**

Decerno's pension solutions look a little different depending on whether you are employed in a company that has a collective agreement or not. See what applies to you under the points below:

- **Decerno AB**

An occupational pension is taken out between the ages of 25 and 65 with Avanza Pension. Decerno's pension plan means that occupational pension premiums are calculated according to the table below.

The annual premium is calculated on your annual salary, i.e. the monthly salary x 12 and current income base amount.

The example is based on income base amounts for 2016.

Monthly premium at different monthly salaries:

Monthly salary	Gross salary 0-7.5 IBB<=4 44,750 4.5%	Gross salary >7.5 IBB>4 44 750 30%	Premium/ month
25,000	13,500	-	1,125
35,000	18,900	-	1,575
45,000	20,014	28,575	4,049

The various insurance elements are:

- **Repayment protection**
The starting point is the individual's private family situation.
- **Retirement pension**
The employee chooses how he/she wants to manage the pension savings. The savings premium is managed via selected funds. The employee himself is responsible for how big the final pension capital will be on the day of retirement. According to Decerno's pension plan with Avanza, the premiums are initially deposited into Avanza's fund without fees, Avanza Zero if you do not choose to allocate the capital to other funds or individual shares.
- **Premium exemption (mandatory)**
New from 2012 is that the fee (previously 2.9% of the premium) is outside the pension savings as above. It is included as part of the insurance savings, provided that the employee's state of health is satisfactory. It means that the insurer steps in and pays the occupational pension premium in the event that the employee falls ill for a long time (longer than 3 months = waiting period). This insurance is mandatory and may not be waived by the employee. This is important because Decerno's obligation to pay the occupational pension premium in case of long-term illness ends after 3 months of sick leave.

- **Decerno Väst AB**

As an employee in a company with a collective agreement, you have occupational pension ITP, which is an insurance package that includes:

- Pension - which you can withdraw from the age of 55
- Your family in case of long-term illness
- Protection for your family when you die

Read more about your occupational pension at www.collectum.se

- **Health insurance**

When you are permanently employed at Decerno, you receive healthcare insurance via EuroAccident (PrivatAccess Silver). The insurance premium is paid by Decerno. For all physical doctor's visits and treatments, a fee of approx. SEK 500 is paid at the first visit per injury/care intervention. Decerno pays such a fee to each employee per calendar year. In order for the insurance to be taken out, it is required that you are fully able to work.

With health care insurance, you get a "fast-track" to qualified private specialist care. The insurance makes it possible to book an appointment directly with a specialist doctor. If you should need an operation, it will also be arranged through the insurance and you will avoid unnecessary waiting times.

The insurance also includes an E-care service completely free for all policyholders. It can be used to consult a doctor over the web and receive advice and prescriptions for "simpler ailments".

For the insurance to apply, you need to seek care immediately when you get symptoms. If you previously experienced the same symptoms or sought treatment for your symptoms in the last 12 months, the insurance does not cover.

The insurance is a taxable benefit and benefits are taxed every month from the month employment begins until the month employment ends.

Buy private insurance

You can also buy private insurance for you and your family via Avanza. There are health care insurances, accident insurances, life insurances, etc. These insurances are completely independent from Decerno and are paid and thus administered privately. If you have questions, please contact Avanza's customer support directly on 08-409 20 000. [Avanza private insurances](#)