# **SWEDEN Benefits at a Glance**



**ELIGIBILTY**: For permanent and fixed-term employees of Amazon Companies in Sweden ("Amazon"). Includes Full and Part time employees. Interns are not included.

Amazon employees working in Sweden are eligible to enrol for a range of statutory and supplemental benefits.

This overview provides basic information on the supplementary benefits and where to find further information on statutory benefits. The supplementary benefits provided by Amazon are in addition to your statutory benefits.

All coverage may be subject to any applicable registration and medical underwriting, and employees may be liable for any taxes due as a result of receiving these benefits, unless specified.

Additional information on the following benefits is available on the Inside Amazon Benefit page for Sweden. Always refer to this page for the most up to date policy information.

### **Basic Information**

In Sweden, your benefits are integrated with the local Social Security system ("Försäkringskassan"). Therefore, you will notice that some benefits refer to a Social Security ceiling such as the Price Base Amount (PBB) or Income Base Amount (IBB). These rates change each year on 1 January in line with the local Social Security regulations. For 2018, the amounts are:

Price Base Amount (PBB): SEK 45,500

• Income Base Amount (IBB): SEK 62,500

Please be aware that in order to be enrolled in the Sweden benefits, it is mandatory to have your Social Security Number ("personnummer"), please provide it to Amazon HR upon hire. If you wish to submit your Social Security Number after the new hire process, please raise a ticket with Human Resources. If you do not have a personnummer, you will not be enrolled for benefits.

## **Life Insurance and Work Injury**

Amazon provides life and work injury benefits to its employees. Employees are enrolled automatically on Day 1. Amazon pays the cost of these benefits.

#### **Life Insurance**

Amazon has insured the life insurance benefits with Generali. If you die while employed at Amazon, your beneficiary will receive a lump sum of 2 times your annual base salary. Please complete the beneficiary form which can be found on the Inside Amazon Benefit pages.

#### **Work Injury Insurance**

This benefit is provided by FORA (<a href="www.fora.se">www.fora.se</a>) and it supplements the Swedish Social Security. Work Injury insurance may provide you with a payment in the event of an injury or accident at work, a work illness or an accident on the way to or from work, as well as occupational illnesses. The level of benefit depends on the type of injury, duration and your income.

# **Short-term and Long-term Sickness**

Amazon provides short and long-term sickness benefits. Short-term sickness is defined as the first 90 days of consecutive absence due to sickness. Sickness benefits are closely connected with the Social Security sickness benefits paid by Försäkringskassan. You will need to follow the Försäkringskassan process in order to qualify for these sickness payments. From day 91, long-term sickness benefits may be payable by Försäkringskassan and our supplementary insurance (SPP). For more information, refer to the Inside Amazon Benefit pages.

## **Retirement Savings**

In addition to the Swedish state pension, you will be part of Amazon's defined contribution pension plan with SPP. You are eligible to join the plan from your date of hire or from age 25 whichever comes sooner. If you are transferring from other Amazon entities you will be eligible from date of transfer into Amazon Sweden (providing you are aged 25 or older).

Amazon will help you prepare for your retirement by making contributions to your retirement savings through this plan. These contributions will accumulate in your account together with any possible investment returns made on the savings. The contributions are 4.5% of pensionable salary up to 7.5 IBB and 30% on pensionable salary parts above this limit and up to 30 IBB. Pensionable salary is defined as your base pay.

Your contributions are initially invested in the default investment fund although you may self-select different investment funds depending on your personal situation and investment preferences. For further information on enrolling in the retirement, please refer to the Inside Amazon Benefit pages.

### **Vacation and Leave of Absence**

Amazon offers a range of Paid Time Off policies in Sweden to accommodate employees work life balance.

In addition to Public Statutory Holidays you are entitled to take a certain number of working days as vacation in each vacation year as specified in your employment contract. Amazon offers one paid day for an employee's own wedding and up to three paid days in the event of a family bereavement (up to an additional two paid days may be granted if travel is required, subject to manager and HR approval).

## **Travel Business Program**

Amazon has partnered with Cigna, International SOS and Chubb & Sons to provide employees travelling on business with 24/7 protection, covering the following:

- Access to pre-departure medical and security information from International SOS.
- 24-hour access to International SOS physicians for advice & referral when you travel outside your home country.
- 24-hour access to International SOS security information and services when you travel internationally.
- Medical and security evacuation services.
- Business Travel Accident insurance (domestic and international coverage).

### **Employee Assistance Program**

Employees and their family members have access to counselling and referral services by ComPsych via telephone 24 hours a day, seven days a week. EAP services are free of charge and all services are confidential.

### **Other Benefits**

#### **Vision**

If you require computer glasses (terminalglasögon) when using a monitor or screen at work, Amazon will reimburse the cost of frames for a value up to SEK 1,500, and the full cost of the lenses and eye examination.

#### **Employee Discount**

All Sweden-based employees are eligible for a 10% discount on Amazon.com, up to €100 per year. The discount code is only applicable to items sold by Amazon (not applicable for items sold by third-party sellers).

## **Social Security Benefits**

In addition to the benefits provided by Amazon, you will also be eligible for certain Social Security benefits. For more information relating to these benefits, please click <u>here</u>.

- Statutory Benefits (excluding pension) www.forsakringskassan.se
- Statutory Pension <u>www.pensionsmyndigheten.se</u>

Please note that Amazon is not involved in the design or delivery of benefits provided by the Social Security system.

#### Contact for Sweden Benefits

Shortly after joining Amazon. you will be offered a one-to-one meeting with our benefits broker Max Matthiessen who will explain your insured benefits based on your personal circumstances and provide information on how you can access the different web portals.

If you have questions about any of your benefits and to book your one-to-one meeting, please contact Max Matthiessen at <a href="mailto:amazon@maxm.se">amazon@maxm.se</a>.

You are encouraged to meet with a Max Matthiessen advisor at least once every 3 years to discuss your retirement funds or retirement investments.

#### **Governing documentation**

Every effort has been made to ensure that the information shown here is up to date and in line with the insurer's terms and conditions. However, in the event of a dispute, the governing documentation will be the Rules of the policy, insurer's terms and conditions and any restrictions imposed by local legislation in force at the time the dispute is raised.

This summary provides an overview of the main provisions of the benefits programs for employees in Amazon companies in Sweden, unless otherwise stated. Full details are found in the Amazon Sweden Inside pages and, for insured benefits, the applicable insurance policy(s). This summary is not a legally binding document. If there is discrepancy between this information and either applicable legislation or the plan or policy documents, the legislation or the plan or policy documents will prevail in all cases. Participation in Amazon's benefits does not constitute a contract of employment. For insured benefits, only the insurer and not Amazon is liable for the benefits. Amazon reserves the right to modify or terminate any portion of the Amazon benefits program and/or any of its policies at any time with or without notice.

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