Pension- and insurance information

The occupational pension is an important part of your benefits package. For further information, please contact HR or Söderberg & Partners.

Health benefits

Disability insurance
Until day 90, compensation is paid by RV Tech and the Social Insurance Agency according to the laws in force at the time. Sickness allowance is paid based on income qualifying sick pay. The premium for the disability insurance is outside the premium frame.

More information: Euro Accident - Disability Insurance

Premium waiver insurance
The premium for the premium waiver insurance is outside the premium range. In the event of a long-term illness, you receive roughly the same payments to your retirement pension as otherwise, but the premium is paid by the premium waiver insurance instead of by RV Group Technologies Sweden AB

More information: Euro Accident- premium waiver insurance

Medical insurance
RV Tech offers medical insurance via Euro Accident. Connection to this insurance takes place automatically and the premium for this is financed through the company. As an employee, you can choose to waive this insurance, which must be done in writing.

More information: Euro Accident - medical insurance

Supplemental health counseling and rehabilitation support
This supplementary insurance includes a support service (Call Support). Call support is offered if you have problems that may affect the ability to work or the general health - regardless of whether the problems are private or work-related.

More information: Euro Accident - employee assistance program

Accident

Occupational injury insurance (TFO)
The benefit provide compensation for accidental damage suffered by the insured person during the insurance period and which requires medical attention. The benefit applies both during working hours and leisure time.

More information: Movestic – TFO

Survivor's protection

Occupational Group Life Insurance (TGL)
RV Tech provides occupational group life insurance through a selected insurance company. To be eligible for TGL, you must be between 18 and 69 years of age and work at least 8 hours on average per week. TGL is a life insurance that provides your family with a tax-exempt lump payment if you die before retirement.

More information: Movestic - TGL

Survivor's pension
You have the opportunity to choose your own survivor's pension from among the following options, taking into account your current family situation.

- Retirement pension with repayment protection – the accumulated capital is paid out in the form of a survivor's pension
- Retirement pension with survivor's protection – a monthly amount chosen by the employee is paid to specified beneficiaries
- Pure retirement pension – no payment is made in the event of death

If you are a new employee and are going to make a choice for your pension for the first time, you have a six-month election period. The election period means that you can add survivor's protection without filling in a health declaration. If you get married, cohabiting or have children, you can add the protection without filling in a health declaration within twelve-months

More information: Euro Accident - Survivors pension insurance

Pension premiums and pension savings

RV Tech pays a monthly pension premium calculated according to the premium plan below. The pension premium is calculated on pensionable salary, which is paid monthly salary multiplied by 12.2.

Salary components in income base amount

Age	0-7,5	7,5 and above
25-66	6%	31,5%

Insurance companies

The occupational pension must be invested with one of the following insurance companies:

- Futur Pension
- Folksam
- Länsförsäkringar
- Movestic
- SEB
- Skandia
- SPP
- Swedbank
- Nordnet

Until you make an individual choice, your occupational pension will be placed with Swedbank in the fund Storebrand Global All Countries A SEK . Repayment cover is included.

Salary waiver to pension
RV Tech offers you the opportunity to exchange part of your salary and bonus in favor of an extended pension. The benefits of the exchange are many. In the event of a salary exchange, you receive, for example, a pension premium that is approx. 5.8% higher than the gross salary you are giving up. If you are interested in entering a salary exchange arrangement, contact your advisor at Söderberg & Partners.

On leave

Parental leave
On parental leave, the employee is covered by ordinary benefits for twelve months. After month twelve, occupational pension and disability insurance is terminated in cases where no agreement has been reached.

Leave of absence
For leave of absence that extends over one month, the premium is only paid if a special agreement has been reached.

Voluntary Group insurance
You have the option of taking out supplementary insurance cover. The following insurance elements are optional in the group insurance: Life insurance, Disability & accident insurance, Children's insurance, etc. There is an option to add a co-insured (cohabitant, spouse). Contact Söderberg & Partners for more information.