



## *Occupational pension insurance*

# Long term disability insurance PlanSjuk

Comprehensive insurance for companies looking for confident and fit employees

The basis of PlanSjuk is financial security for employees who are unable to work for an extended period of time due to illness or accident. The insurance also includes preventative health services and rehabilitation support when an employee shows signs of being unwell or is on sick leave. Comprehensive health and wellness insurance in one.

- ✓ Can reimburse up to 90 percent of employee's salary during long-term sick leave
- ✓ Support and measures to meet rehabilitation responsibilities when an employee is at risk of long-term sick leave or has recently been on sick leave
- ✓ Support and advice on management and HR questions
- ✓ Consultations with a psychologist, economist, lawyer, ergonomist or health coach for personal or work related questions.

## 8 out of 10

people who have received previous support from Euro Accident for rehabilitation avoid long-term sick leave.



The rehabilitation section of PlanSjuk is there to support the employer and the manager in fulfilling their responsibility for rehabilitation in the workplace according to applicable laws and regulations.

This includes:

## Consultations



Consultations provide employees advice from a psychologist, economist, lawyer, ergonomist, health coach or HR consultant. This applies regardless of whether the question is personal or work-related. For example, it may involve stress, ergonomics for home working, relationship problems, psychological problems such as anxiety and depression, legal, economic or lifestyle related question, alcohol, drug or gambling abuse or conflicts at work. Support is also available for managers in their professional role. The support is confidential towards the employer.

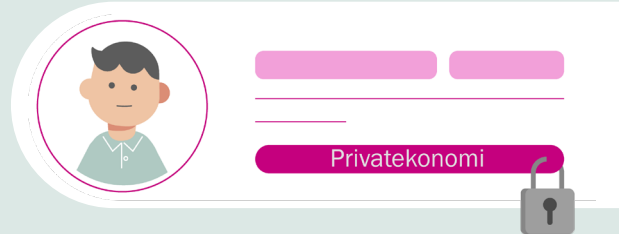
## Rehabilitation – Comeback



When an employee is at risk of long-term sick leave or has recently been signed off by a doctor, the employer applies to Euro Accident for active rehabilitation. Following the application, a professional health and Active involvement of the Euro Accident rehabilitation process manager with the

employee and the manager. The health and rehabilitation process manager identifies the need for action, develops an individual action plan for the employee, coordinates and follows up. The rehabilitation process concludes with a written summary and recommendations.

## Economic security



Medical insurance provides the employee with financial reimbursement if they are signed off sick to a minimum of 25 percent. After a waiting period of three months, the allowance is paid each month, in proportion to the percentage of sick leave. Euro Accident offers different reimbursement levels, up to 90 percent of salary after the 90th day signed off.

## Underwriting guidelines

PlanSjuk is taken out by the employer and covers employees in a defined group in the company, provided that they are fully fit for work at the time of the policy being taken out. Fully fit for work means that the employee is in employment and that no form of sickness benefit or other compensation related to incapacity for work is paid by the employer, Försäkringskassan or any other party.

### Facts

- Groups can be joined against full working capacity.
- Maximum eligible income is 30 income base amounts.
- Reimbursement amounts: ITP-level, ITP-supplements, Max level and consolidation level.
- Unlimited right to increase for employees and 20 percent per twelve month period for companies.
- In order to increase the amount insured full job security is required.

- The insurance includes a second opinion for complex medical cases.
- The insurance also covers stress and exhaustion. At the earliest signs.

### Validity and liability

Individual insurance is valid until the end of the month in which the insured reaches the agreed retirement age, at the latest until the age of 67.

### Conditions

Full pre-purchase information and comprehensive conditions can be found at [euroaccident.se](http://euroaccident.se). Deviations from these conditions may occur at contractual level.

*Together we create Sustainable employees®*

Euro Accident is a Swedish life insurance company operating in Scandinavia. Our focus lies on offering top-class insurance policies that contribute to companies having confident and fit employees who can work and feel good at the same time.

[euroaccident.se](http://euroaccident.se)