

Government and Social Insurance Office  
Service Group Life Insurance



# Government and Social Insurance Office Service Group Life Insurance

**G**overnment employees are covered by the agreement concerning the Government Service Group Life Insurance (TGL-S).

The service group life insurance provides financial protection for an employee's surviving husband, wife, registered partner, cohabitee and children. In this text below, the term spouse is equated to wife and registered partner. If the employee's spouse or cohabitee dies and does not have any personal service group life insurance, the insurance also provides some protection for the employee and children under the age of 17.

Cohabitee means a person living together with an employee in circumstances resembling marriage. The National Government Employee Pensions Board (SPV) or the National Government Service Pension and Group Life Insurance Board determine whether a relationship is a cohabitee relationship.

This brochure provides brief information. If you would like to know more about your service group life insurance, you can ask your employer, your em-

ployee organisation or SPV Group Life section.

## When does the insurance start to apply?

The insurance cover starts to apply as soon as you start to perform work in your employment. If you have full sickness benefit at the start of the employment, the insurance does not apply during the time that sickness benefit is paid. The same thing also applies to those who have more than a half temporary disability pension, disability pension, sickness allowance or activity compensation.

## If you work part time?

Those who are employed to work part time

- at least 16 hours per week have full insurance cover
- at least 8 hours but less than 16 hours per week have reduced insurance cover, although always at least funeral assistance
- less than 8 hours per week, only have

insurance cover in the form of funeral assistance, provided the death occurs on a day when work is performed.

## How long does the insurance apply?

### During the employment

The main rule is that the insurance applies for as long as you are employed, although at most until the age of 65. The insurance applies during vacation, illness or other leave of absence. The insurance also applies if you are suspended from work, on strike or locked out.

If you work longer than up to the age of 65, the insurance cover normally continues to apply until such time as the employment ceases.

### After the employment

If the employment ceases before the age of 65, the insurance provides extended-cover protection. This extended-cover provides the same protection as during the employment though at most until the age of 65. The extended-cover protection comprises:





- general extended-cover protection, for 180 days
- extended-cover protection related to unemployment, for at most 2 years
- extended-cover protection during periods when full parental benefit is being paid, for at most 2 years
- extended-cover protection related to illness, for as long as the illness lasts.

A condition for the insurance to apply during unemployment is that you are available for the Swedish labour market in the same way as required to receive compensation from the unemployment benefit fund.

In the event of pensioning before the age of 65

A person who finishes employment before the age of 65 with old-age pension, disability pension (which starts to be paid from the date of retirement), appointee pension, annual compensation, pension compensation or special pension compensation, has general extended-cover protection for 180 days. When this extended-cover protection ceases, a special extended-cover protection applies.

The special extended-cover protection applies at most until the age of 65 and means that the surviving spouse, cohabitee and children receive the principal sum and child sum, which would have been paid if the employment had not ceased. If there are no such relatives, funeral assistance is paid instead (see Table B, page 7).

## What compensation does the insurance provide?

- Principal sum
- Child sum
- Funeral assistance

The benefits are computed according to the price base amount applicable at the time of death. The price base amount for 2013 is 44 500 Swedish crowns.

The amount of the principal sum depends on working hours and age of the employee at the time of death.

The maximum principal sum of 267 000 Swedish crowns and 133 500 Swedish crowns respectively is always paid regardless of the age of the employee at the time of death if a survivor is:

- a spouse/cohabitee, if the couple have one or more children in common, of which at least one has not attained the age of 17
- only children, of which one has not attained the age of 17.

### Principal sum in 2013

Age of the employee	Working hours of at least 16 hours per week (Swedish crowns)	Working hours of 8 but not 16 hours per week (Swedish crowns)
- 54	267 000	133 500
55	244 750	122 375
56	222 500	111 250
57	200 250	100 125
58	178 000	89 000
59	155 750	77 875
60	133 500	66 750
61	111 250	55 625
62	89 000	44 500
63	66 750	33 375
64 or more	44 500	22 250

If the employee leaves only a child who is entitled to inherit and has attained the age of 21, half the principal sum according to the above table will be paid, still at least 22 250 Swedish crowns.

The amount of the child sum depends upon the working hours of the employee and the age of the child/sibling.

### Child sum in 2013

Age of the child/sibling	Working hours of at least 16 hours per week (Swedish crowns)	Working hours of 8 but not 16 hours per week (Swedish crowns)
- 16	89 000	44 500
17 - 18	66 750	33 375
19 - 20	44 500	22 250

Child sum is paid if there is:

- child entitled to inherit, who is under the age of 21, or
- sibling (if there is no spouse, cohabitee or children), who has not attained the age of 21, is entitled to inherit and has no parent who is alive.

### Funeral assistance

22 250 Swedish crowns is paid as funeral assistance. Funeral assistance is not paid if the deceased has a special extended-cover protection and is survived by a spouse, cohabitee or children.

## Benefits upon the death of a spouse, cohabitee (co-insured)

Should the employee's spouse or cohabitee die without being covered by any service group life insurance, a funeral assistance of 22 250 Swedish crowns is paid. However the following conditions must be filled at the time of death:

- the employee was employed for at least 16 hours per week
- the employee still had insurance cover, yet not only special extended-cover protection
- the employee had not attained the age of 70, and
- the deceased had not attained the age of 65.

Besides funeral assistance, a half child sum of 44 500 Swedish crowns is paid out for each child, of the deceased or the employee, who lives at home and is under the age of 17.

## Beneficiaries of insurance amounts

### Principal sum

The beneficiaries are in the following order:

- spouse who receives the entire amount
- cohabitee who receives half the amount – provided that the employee leaves a child entitled to the inheritance, otherwise the entire amount
- children entitled to inheritance will receive half the amount, provided that the employee leaves a cohabitee with a nominated right as beneficiary, otherwise the entire amount.

### Note

A spouse is not a beneficiary if a divorce case is pending between the spouses. The same applies if a case for dissolution of a registered partnership is pending.

As a condition for a cohabitee being entitled to receive the principal sum, it is required that both the employee and the cohabitee have attained the age of 18, provided they do not have any children in common.

### Child sum

Beneficiary is the child or sibling to which the amount relates.

### Funeral assistance

The estate of the deceased is the beneficiary.

## Change of beneficiary

If you wish someone else than a spouse, cohabitee, child or the estate of the deceased to be a beneficiary of the insurance amount, you can at any time amend the beneficiary nomination. You can order a standard form from SPV or download it from SPV's website, [www.spv.se](http://www.spv.se), fill it in, and then send the original to SPV. Telephone numbers and addresses are shown on the last page.

### Note

- If you have written a special beneficiary nomination and the circumstances subsequently change, you may need to revoke or amend the beneficiary nomination.





- If the application of a beneficiary nomination would lead to a result that is unreasonable towards a spouse or legal heir of the deceased employee, the nomination can be adjusted by court. This may result in the insurance entirely or partially passing to a spouse or legal heir.
- It is not possible to control the insurance by will.
- The principal sum is only paid when a deceased is survived by a spouse, cohabitee or children. A person who does not have a spouse, cohabitee or children cannot create a principal sum for a parent for instance, by writing a beneficiary nomination.

### Several life insurances

If you have several service group life insurances as a consequence of more than one employment, these insurances will be coordinated. This means that the insurance cover will basically be the same as if you have one service group life insurance.

If you have one or several voluntary life insurances for which you personally pay premiums, the insurance amount in accordance with the government group life insurance will be paid in addition to the voluntary insurances.

### How do I obtain compensation from the insurance?

In order to obtain compensation, the death should be notified as soon as possible to SPV. Standard forms of notification are available with the deceased's employer and on SPV's website, [www.spv.se](http://www.spv.se).

The employer will assist survivors to complete the standard form and conduct the investigation required by SPV to prove the right to compensation.

The right to compensation lapses if

the death is not notified in writing to SPV within three years from when the survivors learned that they could make a claim for compensation, but at the latest within ten years of the death.

### Estate inventory

SPV will issue a certificate for the estate inventory. The certificate should be attached to the estate inventory when submitted to the tax authority. The funeral assistance is included in the residue of estate. The insurance amount is not included in the residue of the estate, but should be noted under other information.

### Can you appeal against SPV's decision?

If you are dissatisfied with SPV's decision, an appeal against the decision may be made to an arbitration board. It is also possible to refer to the National Government Service Pension and Group Life Insurance Board to have it considered whether for special reasons it is possible to make an exemption from a certain condition in the agreement.



## Beneficiary and benefits

Table A

In the following table you can see the benefits that are paid if death occurs during employment or during a period when a general extended-cover protection, extended-cover protection for illness or extended-cover protection for unemployment is applied.

Survivor	Benefit	Beneficiary I
Only husband/wife or cohabitee	Principal sum	Husband/wife and cohabitee respectively
	Funeral assistance	Estate of the deceased
Husband/wife and children under the age of 21	Principal sum	Husband/wife
	Child sum	Each child
	Funeral assistance	Estate of the deceased
Cohabitee and children under the age of 21	Principal sum	Cohabitee 50%, children share 50%
	Child sum	Each child
	Funeral assistance	Estate of the deceased
Cohabitee and children all over the age of 21	Principal sum	Cohabitee 50%, children share 50%
	Funeral assistance	Estate of the deceased
Only children of which at least one is under the age of 21	Principal sum	Children share equally
	Child sum for children under the age of 21	Each child
	Funeral assistance	Estate of the deceased
Only children over the age of 21	Half principal sum	Children share equally
	Funeral assistance	Estate of the deceased
Only a sibling if the sibling is under the age of 21 and does not have a parent who is alive	Funeral assistance	Estate of the deceased
	Child sum for sibling under the age of 21	Each sibling
No survivor as stated above	Funeral assistance	Estate of the deceased

It is possible to nominate some other person as beneficiary for the amounts, see under the heading "Change of beneficiary".



## Beneficiary and benefits

Table B

In the following table you can see the benefits that are paid if death occurs during a period when a special extended-cover protection is applied.

Survivor	Benefit	Beneficiary
Only husband/wife or cohabitee	Principal sum	Husband/wife or cohabitee
Husband/wife and children under the age of 21	Principal sum Child sum	Husband/wife Each child
Cohabitee and children under the age of 21	Principal sum Child sum	Cohabitee 50%, children share 50% Each child
Cohabitee and children over the age of 21	Principal sum	Cohabitee 50%, children 50%
Only children of which at least one is under the age of 21	Principal sum Child sum for children under the age of 21	Children share equally Each child
Only children over the age of 21	Half principal sum	Children share equally
No survivor as stated above	Funeral assistance	Estate of the deceased

It is possible to nominate some other person as beneficiary for the amounts, see under the heading "Change of beneficiary".

## SPV

The National Government Employee Pensions Board was established in 1963 and is today one of Sweden's largest providers of pensions administration.

Pension administration involves applying the rules of pension agreements and computing and paying out the different components of the pension. We at SPV would be pleased to share with you our extensive knowledge and many years of experience.

### **Besides Government and Social Insurance Office Service Group Life Insurance, the following folders are included in the Pension Facts series:**

#### **In swedish:**

- National Pension Agreement 1974 (PA-SPR)
- Manager Pension  
– relates to those who have held a government managerial position no earlier than 1 October 1995
- Partial Pension
- Survivor's Benefits PA-91
- Family Pension  
– applies to National pension agreement 1974 (PA-SPR)
- Appointee Pension  
– relates to those who have held a government appointment prior to 1 October 1995

- ITP-S
- ITP-Telecom
- PA-91 Service Pension
- PA-91 F Service Pension
- Pension Compensation/Special Pension Compensation
- The Post Office's ITP-P, section 2

#### **In english:**

- PA 03 Service Pension



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