

# New in Sweden? This is the unemployment insurance.

## Akademikernas a-kassa



# Join the a-kassa when you start work

The right to work in Sweden, a fulfilled work requirement and 12 months of membership are the basic conditions for income-related benefit from Akademikernas a-kassa (the unemployment fund for graduates).

## A general work permit is a criterion

All citizens of Sweden, of all EU countries and EEA countries, and Switzerland may work in Sweden without a work permit. The same applies to those who have a permanent residence permit in Sweden.

If none of the above applies to you, **you need a work permit** to have the right to work in Sweden. A work permit can be either general and apply to all types of work, or limited to a specific occupation and a specific employer. You also need a general work permit to be able to register as unemployed at arbetsförmedlingen and receive unemployment benefit. Your work permit is stated on your residence permit card.

## Akademikernas' membership terms

When you have been a member of Akademikernas a-kassa for 12 months, you have the opportunity to be considered for income-related benefit if you become unemployed (maximum 910 SEK a day, five days a week). If you have been a member for a shorter period of time, you may be entitled to basic insurance (maximum 360 SEK per day, five days a week).

In order to be eligible for unemployment insurance it is also required that you meet the work requirement.

## 80 hours a month for six months – the work requirement

1. To receive unemployment benefit you must fulfil the work requirement i.e. you must have worked at least 80 hours a month for at least 6 months during the last year prior to your unemployment. Months when you have studied full-time, or received sickness or parental benefits, can be disregarded. This means you can still meet the work requirement if you have worked prior to your studies or parental leave.

2. The unemployment benefit is always calculated on 12 months. Normally it's the 12 months before you registered at arbetsförmedlingen as unemployed. For example, if you have registered at arbetsförmedlingen on the 1st January 2016, your benefit will be based on the hours you have worked during January - December 2015. However, as mentioned above, the time frame period can be prolonged with periods of full-time studies, parental leave and sickness leave.
3. If you have not worked 80 hours a month for at least 6 months, you may still have fulfilled the work requirement. This is if you have worked at least 480 hours during 6 consecutive months, provided that each one of the 6 months contains at least 50 hours of work.
4. In order to fulfil the work requirement you must have been paid wages or have had earnings from your own business and paid your taxes. Akademikernas' membership terms

## PostDoc and PhD Students

If you have a scholarship for being a Post doctorate or are a PhD student, and have no employment where wages are paid, you cannot fulfil the work requirement with your scholarship.

## Apply for benefit in six steps

1. Visit arbetsförmedlingen and register
2. Ask your employer to fill out the form Arbetsgivarintyg
3. Send your documents to us
4. Fill in kassakort at [www.aea.se/minasidor](http://www.aea.se/minasidor)
5. Register your bank account at [swedbank.se/kontoregister](http://swedbank.se/kontoregister)
6. Report your activities to arbetsförmedlingen

## Should you join Akademikernas a-kassa?

We think that **everyone who is working** should join the a-kassa. If you can check these boxes you can join us.

- I work.
- I have a general work permit.
- I am a graduate.

APPLY NOW!



## APPLY for membership in Akademikernas a-kassa

Frankeras ej.  
Mottagaren  
betalar  
portot.

- I apply for membership.
- I work.
- My degree: \_\_\_\_\_

I am/will become a member of this union:

\_\_\_\_\_

Name:

Personal ID number:

Address:

Telephone:

E-mail:

Akademikernas a-kassa  
SVARSPOST  
110654100  
110 03 Stockholm

\_\_\_\_\_  
Date and signature

More information at [aea.se](http://aea.se)

[youtube.com/akademikernas](https://www.youtube.com/akademikernas)



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APPLY ONLINE!

[aea.se/joinus](http://aea.se/joinus)

