

The Importance of Being Euro-Trash

A postdoc at Lund University with a project from the Swedish Research Council relates his mal-experiences and gives advice on making the most out of working in Sweden as an EU citizen without a personal number.

If you go by e-mail correspondence, my favourite people these days work at the human resources (HR) department of the University of Lund, the immigration office (*Folkbokföring*) and the national health insurance (*Försäkringskassan*). Not so, of course, but thanks to all of them, I spent serious hours researching the social system to find relevant EU regulations and some rather interesting Swedish tax rules. Fancy this: Four months into my postdoc and I am finally health insured. No joke. Read on, you can save money, too!

If you are an EU citizen coming to Sweden for work, one of your first official trips takes you to the immigration office, in order to declare Sweden your country of residence, so as to obtain the all important personal-number (Try signing a contract for an internet connection without one). But beware, should you state that you spend at least one seventh (1/7) of your time, including vacation (!), outside of Sweden, you will likely be considered to have your place of residence (your ‘centre of life’, as it is called) at least *not* in Sweden.

If, like me, you travel regularly to another EU country, e.g., to see your family on weekends, and you choose to state this on the requisite form, then you will likely *not* receive a personal number. However, one will gladly give you a tax-number (*samordningsnummer*), to immediately withhold 32% of your gross salary, given you have provided a statement of employment. Like me, you might relate the negative info on the personal number to HR and obtain the response that, consequently, you are not health insured. In HR, the personal number is generally interpreted as a necessary condition for entering the state insurance.

This is false information, but upon objecting that health insurance contributions (6.71% of your gross salary) are taken off nevertheless, you will likely stare at blank faces and, perhaps, hear something like “It’s not our problem”. You could, like me, also be offered some half-decent private insurance, called GIF, to substitute the one, you believe, you *should* receive. The substitute, of course, you pay for yourself. Best of all – read on – you cannot use it and never needed it to begin with.

So, here is what you do: Have *Folkbokföring* send you the decision letter stating that your country of residence is not considered to be Sweden. This means you only *work*, but do not *live* in Sweden. Your tax number in hand, go to *Försäkringskassan* – their telephone service is open late, but of limited use – and apply for your EU health insurance card. This

will cover you when travelling in EU countries, except Sweden. Also, have them write a statement that you are health insured in Sweden, because the administrative systems of Swedish medical doctors seem to exclusively honour *genuine* personal numbers (The tax number is an imitation of a personal number).

Finally, have them fill out EU form E 106. This you should submit to a health insurance provider in your home country, where you will then be health insured according to the rules which apply in your country of residence. Note that, in all other EU countries, you will be insured according to Swedish rules. The differences in health benefits can be immense in particular cases, e.g., at the dentist. *Försäkringskassan* should need a week to send you the paperwork. It will state that you are health insured from the *first day of employment* in Sweden.

Once this is in, you might come to appreciate the fine print of the additional GIF insurance which you had bought after the negative decision on the personal number, in order to be insured while still outside the state insurance. Alas, read carefully, this insurance applies *only if* no other insurance applies. Tata!

Use that energy! Go to the tax office (*Skatteverket*) and calculate your expected weekly travel expenses. This is described, in Swedish, in publication SKV 354 (issue 19, p. 9ff.). Apply to deduct the cost of at most one roundtrip per week to your place of residence outside of Sweden, plus rent you pay there, *directly from your taxes*. If granted, you keep cash in your account every month, rather than being reimbursed at the end of the year. You can also deduct expenses for the first month of coming to Sweden, though only on the annual tax return.

If you have energy left, arrange your unemployment insurance – which your employer does *not* pay for – and, in order to collect your benefits, observe how to properly report yourself in the EU country of residence to which you might return after your postdoc (see the EU document referred to below). Finally, perhaps over a drink, wonder why nobody among those administering your grant money had the brilliant idea to keep this info ready for you. Never mind the hours (according to my estimate: 80!) spent researching way outside of your field, only to come 100% off your research time nevertheless. After all, already formally, there can be no “spare time”, because you don’t even have an employment contract to begin with.

Last piece of advice: Yes, follow the money! However, never wonder about the reasons why, in my case, the Swedish Research Council pays ca. 300.000 SEK over and

above your 21 months of salary to admin. Instead, order another drink – make it a double – and wonder why anything works at all!

Links

For detailed info on what the EU considers a “frontier worker”, go to any search engine and query the document “ke6404022_en.pdf” to find *The Community provisions on social security* (replacing ‘en’ by ‘sv’ will bring up a Swedish version, etc.).

<http://www.skatteverket.se> (Tax and Immigration)

<http://www.forsakringskassan.se> (state health insurance)

<http://www.aea.se> (unemployment insurance)

<http://bookshop.europa.eu> (info from the EU)

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