

Dear intern/guest,

Welcome to Lund University Faculty of Medicine!

This email contains important information about your insurance at Lund University. Please read it through carefully.

Swedish government provides special insurances called "Insurance for foreign visitors" for incoming interns, guests and staff. You need to pay your expenses initially at the health care clinic and then go through the insurance claims procedure in order to get reimbursed by the insurance agency. Don't forget to save all original receipts.

The insurance includes accident coverage, costs for home transport in case of illness or accident, liability coverage, legal expenses and property coverage. The insurance is applicable during direct travel between the home country and Sweden, and at all times within Sweden. The insurance applies 24 (twenty-four) hours a day in the Schengen region (property coverage is only valid in Sweden), provided the insured person holds a Schengen Visa issued by a Swedish mission abroad. If the insured person does not have a Schengen Visa, the insurance is only applicable in Sweden. (Please note that a Schengen visa is not the same as being a citizen in a Schengen country. Those that obtain a Schengen visa are citizens in countries where you have to get a specific Schengen visa in order to travel from your home country to Sweden. If you have a Schengen visa you will have a specific stamp of it in your passport where it is stated how long you may stay in the Schengen area. A copy of this page in the passport must be submitted when filing a claim for accidents outside Sweden) If additional insurance coverage for travel outside the Schengen area (or perhaps also outside Sweden) is needed for personal matters, the student must issue it in their home country.

In order to make a health insurance claim, bring the original receipts and a completed claim form and contact your supervisor at the department within Lund University. Your claim will be sent to the insurance agency Kammarkollegiet by your department. Please make a copy of the claim form and receipts to keep for your own records.

It is important that you read through the terms and conditions so you know what you are covered for:

<https://www.kammarkollegiet.se/sites/default/files/Insurance%20for%20Foreign%20Visitors%2C%20Terms%20and%20Conditions%202018.pdf>

Claim form:

<https://www.kammarkollegiet.se/sites/default/files/Claim%20form%20-%20Insurance%20for%20foreign%20visitors.pdf>

Dental care

Please note that regulations for medical care do not apply to dental care in Sweden in general. In most cases incoming students, interns, guests and staff are not entitled to subsidized dental treatments, no matter if they are registered as residents or not, and will generally have to pay the total cost of a treatment. Dental care is quite expensive in Sweden. One regular checkup costs about 800-1000 SEK, fixing one cavity can cost about 2000 SEK. The insurance covers you for emergency dental care up to a maximum of SEK 3000 per year. Emergency dental care is defined in the terms and conditions as: the insured becomes free of pain and infection, that any visible gaps are temporarily filled and that there is one (1) functioning chewing surface. Visible gap means the complete or partial loss of any of the ten front teeth in the lower or upper jaw.

European Health Insurance Card (EHIC)

If you are an EU citizen you should bring your EHIC from your home EU country. With this card you will pay the same price for health care as Swedish citizens. If you are unsure of if you have an EHIC or not, please contact your national health insurance provider:

<http://ec.europa.eu/social/main.jsp?catId=653&langId=en>

<http://ec.europa.eu/social/main.jsp?catId=858&langId=en>

Home/rental insurance

The insurance has a property cover as well as a liability cover. The property and liability cover in this insurance can be equated to a home insurance policy issued by a private insurance company.

Incoming interns and others that are covered through Kammarkollegiet that have a housing contract with LU Accommodation do not therefore need to obtain a separate home insurance through a private insurance company in Sweden. Please note that some other landlords or housing agencies may have different rules about this. Please ask them and if they require a specific home or rental insurance. Normally the "Insurance for foreign visitors" will be enough unless a private landlord have some very specific requirements.

Swedish personal number (Tax Office)

If you have documents to proof that you will work/study in Sweden during a period that is longer than 12 months, you can apply for a so called Swedish personal number at the Tax Office in the city where you live in Sweden. If your

estimated time in Sweden stated in the documents is shorter than 12 months you can not apply for this number.

Useful links

Please read the Student Guide on our web page. It contains a lot of useful information. On page 29 onwards you can find information about the health care system in Sweden and whom to contact if something happens:

<https://www.lunduniversity.lu.se/sites/www.lunduniversity.lu.se/files/studentguide1819-webb.pdf>

Försäkringskassan, the Swedish Social Insurance Agency, is a Swedish government agency responsible for large parts of the public social security systems. You can find useful information about health care and dental care for international students/interns on their website.

Please note, most of the information from Försäkringskassan is aimed to Swedish citizens or people registered in the Swedish Population Register with a Swedish social security number. General website:

<https://www.forsakringskassan.se/>

Please note that some non EU/EEA countries have specific agreements with Försäkringskassan. For example citizens from Australia and Québec in Canada.

More information in general from the Swedish Institute about Medical insurance and care in Sweden: www.studyinsweden.se/Living-in-Sweden/Medical-insurance/

What about studentlife in Lund for interns?

Last but not least, we would like to inform you but a frequently asked question from incoming interns to Lund University. The student life in Lund is called Studentlund. You can read more about it here www.studentlund.se Studentlund consists in short words of three parts; student nations, student unions and the Academic Society. Studentlund is exclusively a society for students at Lund University. According to our experience, interns would also like to join and take part of all that Studentlund has to offer; lunches for student prizes at nations, different parties and sport events etc. As an incoming intern to Lund University, you can in general not become a regular member in Studentlund. This is due to the fact that incoming interns usually do not receive any credits at Lund University and therefore in theory are not students at Lund University. However, if you have a valid student card from your home university you may buy a guest card for the student nations. The guest card cost 60 sek and is valid for one

week. You need to contact a student nation of your choice to buy the guest card and get more info.

Once again, welcome to Lund university, we are looking forward to seeing you.

Kind regards,
Faculty of Medicine