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Individual agreements

– An opportunity to influence your employment conditions



THE SACO-S UNIONS COVER THE WHOLE LABOUR MARKET. WE ARE EXPERTS ON YOUR EDUCATION AND PROFESSION.



AKAVIA



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Arkitekter





This is Saco-S

Saco-S is a collective bargaining organisation for state-employed academics. We negotiate centrally with the Swedish Agency for Government Employers (*Arbetsgivarverket*) and sign collective agreements on matters such as pensions, general terms of employment, annual holiday leave, sickness compensation and parental leave.

Saco-S is made up of 18 Saco trade unions. Together we represent around 90,000 employees. As a member of a Saco-S union, you are covered by our negotiation activities and agreements.

Find out more at www.saco-s.se

Why should you have an individual agreement?

We often talk about how to achieve a good work-life balance. What that means is unique to every individual. At different stages of your working life, your needs may change. It is therefore important that you can influence your employment conditions.

For example, you may want to save a little extra for your future pension, ensure you have enough time in your daily planning for your children and family life or ensure you can take time off at the same time as your family and friends. You may want to create space for a leisure activity that improves your quality of life or you may need to take care of a relative who needs help and support.

Individual agreements offer opportunities

Saco-S wants to create opportunities for people working in the state sector to influence their own work-life balance. We know that this results in a better working environment, less stress and a higher level of satisfaction in general. Collective agreements provide you with a basic level of security. As a rule, they contain uniform solutions adapted for everyone, but they may not always meet your individual needs.

Saco-S has agreed with the Swedish Agency for Government Employers (*Arbetsgivarverket*) to allow voluntary individual agreements between you and your employer. These agreements can cover the following:

- Certain matters regarding working hours
- Holiday/leave
- Period of notice
- Occupational pension provisions

More information

If you would like more information or have questions about individual agreements not covered by this brochure, you are welcome to contact the local Saco-S association at your workplace or your trade union. You will find contact details at www.saco-s.se.



Important matters to bear in mind

Before you sign an individual agreement with your employer, there are a few things you should bear in mind:

1. The agreement should always be in writing.
2. The agreement should apply until further notice and you should be able to terminate it if you wish. You and the employer can agree that this does not need to apply if, for example, the matter is of a one-off nature. However, an agreement to exchange your supplementary holiday pay for three days off applies for one year at a time.
3. The agreement should contain a mutual notice period.
4. The employer should inform the local employee organisation before an agreement is signed.
5. All individual agreements that mean that you exchange salary for other benefits, such as more annual holiday leave days/days off or higher pension provisions, can affect various allowances and benefits that are based on salary. These include compensation in the event of illness, parental leave and annual holiday leave, as well as contributions to the general state pension and in some cases the occupational pension. Whether and how much these benefits are affected depends on your salary level, i.e. if your salary according to the agreement is above or below the income ceiling that applies, for example, in the event of illness, parental leave or for the general state pension. You are welcome to contact your trade union or your Saco-S association for more information.
6. If your your working hours and holidays change as a result of the agreement, you should also consider how this impacts your work environment.

In addition to the areas for individual agreements described in this brochure, local collective agreements at your state agency may provide scope for individual agreements on other matters regulated by the Villkorsavtal-T collective agreement, (which covers most of the state sector), or the AVA-T collective agreement, (which applies to employees at the Civil Aviation Authority (LFV), the Maritime Administration, Svenska Kraftnät and the Swedish Transport Administration). If you are covered by the managers' agreement, you can agree more deviations from the terms of the Villkorsavtalet-T agreement than those covered in this brochure. The managers' agreement normally applies to managers who report directly to the head of the authority and to certain specialists. For more information, please contact your trade union.

Villkorsavtal-T agreement,
Chapter 2, Section 7
AVA-T agreement, Section 1a

Working time

Scheduling of working hours

Your normal weekly working time can be scheduled differently to the hours that otherwise apply at the authority where you are employed. If the normal working hours at an authority are between 8:00 and 16:40, an individual agreement can be made to move working hours to between 9:00 and 17:40, for example.

Villkorsavtal-T agreement,
Chapter 4, Section 16
AVA-T agreement, Section 6

Non-regulated working hours

You can also sign an agreement on non-regulated or discretionary working hours, meaning you are given the freedom and authority to choose when to schedule your work and where, according to the requirements of the job and the organisation.

It is not the intention that employees with non-regulated working hours should work more than others, but that the weekly working time may vary between different periods during the year. As working hours are not regulated, the employees loses the right to compensation for "overtime work". The employee may therefore need to be compensated for this when the salary is set. If you are in a senior management role at your authority, you already have non-regulated working hours under the terms of the managers' agreement. For more information, please contact your trade union or local Saco-S association.

Supplementary overtime

In specific situations or for a certain period, you can agree with your employer to work additional overtime above the standard overtime limits. The overtime limits allow a maximum of 48 hours per four-week period or 50 hours per calendar month. A cap limits overtime to a maximum of 150 per calendar year. Under the AVA-T agreement, the ceiling is set at 200 hours.

Villkorsavtal-T agreement,
Chapter 4, Section 19
AVA-T agreement, Section 7

Alternative compensation for overtime work

If you work overtime, you receive overtime pay. You can also make an agreement with your employer that overtime work should be compensated for in another way. The agreement states that if you waive overtime pay, you will receive compensation in another form, for example through a higher salary or a fixed salary supplement.

It is important that you find out how much overtime is regarded as normal at your workplace so that you can get an idea of what level of salary increase would be reasonable as compensation.

You are welcome to contact the Saco-S association at your authority or your trade union for advice.

Villkorsavtal-T agreement,
Chapter 4, Section 23
AVA-T agreement, Section 7

Annual holiday leave

Number of holiday days

You can negotiate an individual agreement with your employer for more or less annual holiday leave than the number of days stipulated in the collective agreement. You are only permitted to waive annual holiday leave days above the 25 days minimum specified in the Annual Holidays Act. Therefore, an employee who is entitled to 31 holiday days can negotiate away six holiday days, while an employee who is entitled to 35 holiday days can negotiate about giving up ten days. The agreement does not specify an upper limit for how many extra annual holiday leave days you can agree on with your employer.

The value of an annual holiday leave day under the Villkorsavtal-T agreement is 5.09 per cent of your monthly salary including supplementary holiday pay, while the value under the AVA-T agreement is 5.3 per cent. For example, if you are covered by the Villkorsavtal-T agreement and have a monthly salary of SEK 40,000, then one holiday day corresponds to

SEK 2,036 per year, which is SEK 170 per month. The calculations are of course reversed if you want more days.

Exchange of supplementary holiday pay for three days off

From 2024, as a member of a union within Saco-S you can sign an individual agreement with your employer to exchange your supplementary holiday pay, which corresponds to 0.49 per cent of your monthly salary per holiday day, for three days off. Such an agreement is only applicable for one year at a time and must be signed no later than 1 December of the previous year.

This is designed to give you greater influence over your working time and to allow you to have more time off in addition to your annual holiday leave. In order to be able to have such an agreement, you must have no more than five days of saved annual holiday leave when the year begins and you may not already have a longer period of leave planned during the year in addition to your annual holiday leave.

The days off are to be taken after you have taken all your annual holiday leave for the year, and the extra days off cannot be saved for another year. If for any reason you are unable to take the days off during the year, e.g. because of illness, they will instead be replaced by a payment to you that corresponds to 4.6 per cent of your monthly salary per day. Employees who have fixed-term employment can also sign individual agreements for more days off if their period of employment covers the entire calendar year.

In addition to the supplementary holiday pay of 0.49 per cent of the monthly salary, you may also be entitled to holiday pay for variable salary supplements you received the previous year. This supplementary holiday compensation will always be paid in money, even if you have an agreement for more days off.

Villkorsavtal-T agreement,
Chapter 5, Section 17
AVA-T agreement, Section 11

You can also use the value of a number of vacation days for extra payments towards your future pension. You can read more about this under "Exchange of annual holiday leave for pension" on page 11 of this brochure.

Holiday leave for part of a day

The primary rule is that annual holiday leave taken for part of a day is counted as a full holiday day. However, you can make an agreement with your employer to count such days as half a holiday day instead. Local agreements regarding this may already exist at your workplace.

Period of notice

If there are special reasons, an individual agreement can be reached regarding a notice period other than that stated in the collective agreement. This applies both from the employee's side and the employer's side. One such special reason might be that it would be significantly damaging to the employer if the employee left their position after the notice period stated in the agreement. Bear in mind that the notice period in case of termination by the employer may not be shorter than that which is stipulated by law.

So far, this option has mostly been used in cases where the employer has been of the opinion that the notice period on the part of the employee specified in the agreement, either one or two months, was too short. Saco-S recommends that you do not accept a period of notice longer than three months from the employee's side.

Villkorsavtal-T agreement,
Chapter 14, Section 5
AVA-T agreement, Section 16

Pension

According to the PA 16 collective agreement on occupational pension, your employer can pay extra pension premiums towards your future occupational pension. It may be that you give up part of your gross salary (salary exchange), that you receive an extra payment without giving up any of your salary or that you exchange annual holiday leave days for higher premiums.

The PA 16 agreement has two sections. Section I applies to employees who were born in 1988 or later. For all other employees, apart from a small number of exceptions, Section II applies. Depending on which section of the agreement you are covered by, slightly different rules apply regarding pension provisions through individual agreements.

Switching from Section II to Section I of PA 16

The PA 16 pension agreement states that employees who are covered by the partially defined-benefit pension plan in Section II can agree with the employer to be covered instead by Section I, which is a completely defined-contribution pension plan. Any such change is voluntary and it is not a right, but a matter that you and your employer decide in a written individual agreement.

One condition is that you may not have previously earned defined-benefit retirement pension under state pension regulations. If you have earned a



maximum of five years defined-benefit pension, it may be possible in some exceptional cases to switch to Section I.

If you are considering changing, it is important that you understand the difference in how you earn occupational pension in each section of PA 16 and how a change may affect your pension. Keep in mind that:

- There is no guarantee that either section will provide a higher occupational pension than the other. Read the information you receive from the National Government Employee Pensions Board (SPV) carefully if you decide to change or talk to your union or employer about how an agreement may impact you.
- If you reach agreement with your employer to switch to Section I, you will not be permitted to switch back to Section II.
- The agreement will apply to all current and future state sector employment.

Salary exchange

The pension agreement states that you can give up part of your gross salary in exchange for an extra pension premium. This is known as salary exchange. Under certain conditions, this can be a good way to save more money for your retirement, because you do not pay tax on the extra premium. You can also agree to have an extra pension premium paid into your occupational pension without giving up any of your salary.

The extra provision can be paid continuously or as a lump sum. To minimise future problems, the pension premium should consist of a fixed amount per month.

The extra pension premium is paid to the pension fund manager you have chosen for the selectable part of your occupational pension. If you have not made a choice, the premiums are paid to Kåpan pensioner, which manages your occupational pension.

If you choose to exchange salary for pension contributions, there are some important things you should consider when negotiating your individual agreement.

1. *Exchange only parts of your salary that are above 8.07 income base amounts*
Salary exchange is beneficial for people who earn more than SEK 51 245 per month, (value in 2024). This amount corresponds to an annual income of 8.07 income base amounts and changes annually. If you have a gross income below that level and choose a salary exchange solution, your statutory pension will be affected negatively. We therefore advise against exchanging any part of your salary below this level.

2. *Certain collectively agreed benefits may be impacted if you exchange salary for pension*
Collectively agreed benefits such as sick pay, salary supplements in the event of illness, parental leave and compensation during holidays will be negatively affected by the reduction in your salary. To provide security, you can stipulate in the individual agreement that it will cease to apply in the event of longer absences due to illness or parental leave and that the salary exchange amount will be changed back to salary. As compensation, for example, for the lower holiday pay, you can agree on a higher pension contribution than the salary amount you forego. Your ordinary occupational pension contributions are not affected by your salary exchange, as they are based on your salary before gross deductions for salary exchange.

3. *Salary review*
During the annual salary review process, your new salary must be calculated on salary before gross deductions for salary exchange. You can sign an individual agreement on extra contributions for your pension up to and including the month before the month of your 69th birthday. The age limit will be raised from 67 to 69 on 1 January 2024, and only members of a Saco-S union can have individual agreements that apply after the age of 67. For a transition period, employees who already have such an agreement and have passed their 67th birthday will need to sign a new individual agreement with their employer after 1 January 2024.

Withdrawal of the pension you set aside in this way is paid according to the conditions that apply to the selectable part of your pension according to Section I and Section II respectively of the PA 16 agreement.

Exchange of annual holiday leave for pension

One option is to use the value of a number of annual holiday leave days as extra savings for your retirement. This may be of interest regardless of your salary level. An exchange of holiday days for pension contributions does not affect your monthly salary, and that means that other benefits linked to salary are not affected. Please note that points 1–3 on the previous page are not relevant with regard to this kind of exchange. You can give up holiday days for extra pension contributions as they are acquired or exchange saved holiday days for pension premiums.

The value of an annual holiday leave day is 5.09 per cent of your monthly salary, including supplementary holiday pay, (or 5.3 per cent if you are covered by the AVA-T agreement). If you have a monthly salary of SEK 40,000, one day of annual holiday leave corresponds to approximately SEK 2,035 per year or SEK 170 per month.



Saco unions for state-employed academics



Akademikerförbundet SSR

The Union for Professionals

Organizes professionals within behavioural sciences, economics and finance, HR sciences, social sciences and social work. www.akademssr.se



Akavia

Organizes graduates in business administration, economics, law, social sciences, computer and systems science, HR management and PR/communications. www.akavia.se



The DIK Association

Organizes graduates in the culture and PR/communications fields. www.dik.se



The Swedish Association of Physiotherapists

Organizes physiotherapists. www.fysioterapeuterna.se



The Church's Graduate Association

Organizes priests, deacons, parish educationalists and all graduates employed within the Church of Sweden. www.kyrka.se



The Swedish Association of Professional Scientists

Organizes science graduates working in e.g. life sciences, soil, forestry and environment, the physical sciences, maths and data. www.naturvetarna.se



PSYKOLOGFÖRBUNDET

Swedish Psychological Association

Organizes psychologists, students on psychology programmes and PhDs in psychology and education. www.psykologforbundet.se



Maritime Officers' Association

Organizes catering, engineering and nautical officers within the Swedish merchant fleet and on foreign-registered ships with Swedish officers serving on board. www.sjobefalsforeningen.se



SRAT

Organizes specialists, qualified executives and managers within the health, communications and management sectors. www.srat.se



The Swedish Association of Occupational Therapists

Organizes occupational therapists. www.arbetsterapeuterna.se



The Swedish Association of Architects

The professional and business organisation for all Sweden's architects. www.arkitekt.se



Swedish Pharmacists' Association

Organizes pharmacists, dispensing pharmacists and pharmacy graduates. www.sverigesfarmaceuter.se



The Swedish Association of Graduate Engineers

Organizes engineering graduates within all professional categories. www.sverigesingenjorer.se



The Swedish Medical Association

Organizes doctors. www.lakarforbundet.se



The Swedish Association of School Principals and Directors of Education

Organizes school principals and directors of education. www.sverigesskolledare.se



The Swedish Association of University Teachers and Researchers - SULF

The professional association for university teachers, researchers and doctoral candidates. www.sulf.se



The Swedish Veterinary Association - SVF

Organizes veterinarians and veterinary students. www.svf.se



Tjänstetandläkarna

The Swedish Association of Public Dental Officers

Organizes dentists. www.tjanstetandlakarna.se



Join a Saco-S union and get collective agreements, income insurance, personal advisory services and salary statistics. **saco-s.se**