

# Benefit taxation of Healthcare Insurance

## How much of the premium will be taxed?

60 percent of the premium for our healthcare insurance is subject to benefit tax.

The benefit taxation is based on the parts of the healthcare insurance that relate to healthcare. The parts of the insurance that relate to preventive care and rehabilitation are tax-free.

For the employee, the benefit taxation depends on the insurance premium, salary and tax level. See two calculation examples below:

With a monthly premium of 550 SEK, 60 percent, that is to say 330 SEK, will be taxed. If the person insured pays 35 percent in tax, the tax on the benefit will be 115.50 SEK per month.

With a monthly premium of 800 SEK, 60 percent, that is to say 480 SEK, will be taxed. If the person insured pays 35 percent in tax, the tax on the benefit will be 168 SEK per month.

If the employer pays the premium for any co-insured persons, it is the insured person, i.e. the company's employee, who is liable for taxation at 100 percent for the co-insured person's premium. The entire premium is at the same time deductible for the company and employer contributions are paid on the entire premium.

## How much of the premium is tax-deductible for the company?

The premium for the healthcare insurance is 100 percent deductible for the employer.

The company must also pay employer contributions /payroll tax on the benefit-paying part of the premium.

## Do you have any questions?

Contact the Swedish Tax Agency (Skatteverket) on 0771-567 567 if you have questions about taxes and employer contributions, [www.skatteverket.se](http://www.skatteverket.se).

If you have any questions about our healthcare insurance – please contact DKV's customer service on 08-619 62 00 or through your insurance adviser.