



**IFMETALL**



**7** good reasons to join  
IF Metall





# Of course you should be with us!

Wondering why you should join the union? Whether it's worth the money? The answer is yes – you get back much more through everything that the collective agreement and membership gives you.

When many of us stand united, we can negotiate rights and benefits that we could otherwise lose, and which we often take for granted. There are many reasons for joining IF Metall. Here are some of the most important:



## Unemployment benefit and income insurance

You can get compensation from our unemployment fund if you lose your job. A supplementary income insurance is also included in the membership. You can read more about that below.

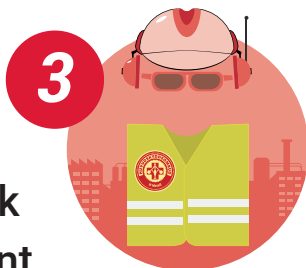
## Decent conditions and good pay

Thanks to our collective agreements, you get, among other things, a good and fair wage, regular pay increases, reasonable working hours, overtime pay, unsocial hours supplements and reduced working hours. When you stop working, you can enjoy the extra contract pension.



## A safe work environment

A good work environment is important for the prevention of accidents and illnesses. We make sure that the employer complies with the Work Environment Act and that there are health and safety officers working for your safety and wellbeing.



## Help and support when it's needed

We give you advice and support on dismissal, rehabilitation, wage negotiations and more. If needed, you can also get legal aid. We also help you to grow in your professional role so you also have skills that will be in demand in the future.



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## Insured both at work and during leisure time

You can get compensation for both work injuries and accidents in leisure time, as well as when you are ill, through our collective agreements and members' insurance. You can also get an extra allowance when you are on parental leave.





## **Influence at work**

There are many important issues where the employer must negotiate with us at IF Metall at the workplace before making any decision. Some examples are making changes to working hours or work tasks, or how wages are to be developed and distributed in the workplace. As a member, you can be involved and have an influence on this.

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## Together we are strong

It is difficult to demand rights on your own.  
But you are not on your own. We have 300,000  
members. Together we can improve conditions  
for all industrial workers and make society fairer.

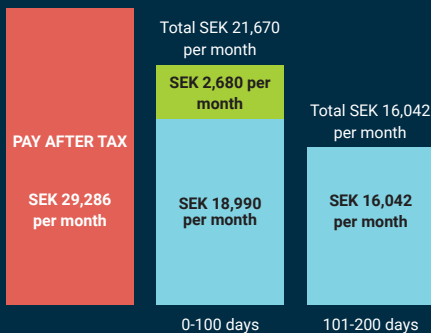
# How does income insurance work?

Anyone can lose their job. Our income insurance complements the unemployment fund, giving you more financial security while you are looking for a new job. In total, you can get up to 80 per cent of your qualifying income\* for up to 100 days if you should become unemployed.

Find out more at [ifmetall.se/inkomstforsakring](http://ifmetall.se/inkomstforsakring) or [folksam.se/ifmetall](http://folksam.se/ifmetall)

## Example 1

Pay before tax SEK 38,000 per month



Unemployment fund

Income insurance



# How much will the compensation be?

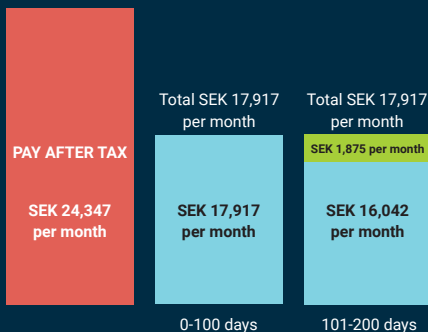
If you earn **more than** the unemployment fund ceiling, the income insurance will enable you to get up to 80 per cent of your qualifying income\* between SEK 33,000 and 50,000 – from day 1 to day 100.

If you earn **less than** the unemployment ceiling, you can get up to 80 per cent of your qualifying income between SEK 27,500 and 33,000 kronor – from day 101 to day 200 (when the compensation from the unemployment fund is reduced).

It is also possible to take supplementary insurance for a further 100 days' compensation and income over SEK 50,000.

## Example 2

Pay before tax SEK 31,000 per month



\* The compensation that the unemployment fund calculates based on your income for the last twelve months

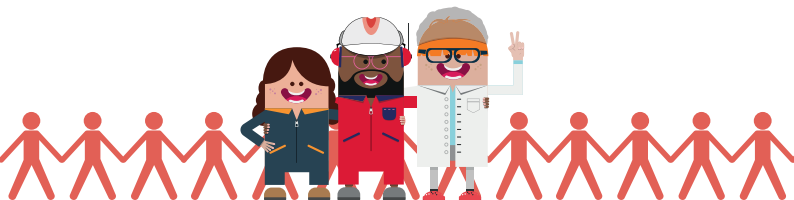
# The Swedish model

Since the late 1800s, Swedish trade unions have fought for workers to have good wages and fair working conditions. Compared with many other countries, Swedish trade unions have great influence, thanks to the fact that we are well organized with many members. This makes us strong – so strong that politicians do not have to be involved much in our working conditions.

Most things – everything from working hours and wages to pensions and insurance – we negotiate ourselves with the employers. That is what the collective agreement is.

Politicians can instead focus on our welfare systems and educational needs, that is, the foundation that gives us safe and competent workers. This is often called the Swedish model.

This model requires that many of us are members of the union. When we are well organized and many people support our demands, we can continue to be a strong voice and get strong collective agreements with fair conditions and good wages.





## What does it cost?

The membership fee depends on your income. The average fee for IF Metall is 1.5 per cent of the income, which is SEK 435 a month if you earn SEK 29,000. For the membership fee, you get unemployment benefit and income insurance if you lose your job, plus all the other important things stated in this brochure.

## How to join IF Metall

Becoming a member of IF Metall is easy.

If you have BankID you can apply for membership at **ifmetall.se**.



Please talk to a union representative at your workplace or contact your local IF Metall branch if you need help with the application.



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