

EU citizens less than 365 days			
During working hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work, illness/accident
Employee	EHIC / Certificate from FK / FUB	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student employed at UU	EHIC / Certificate from FK / FUB	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student with Scholarship	EHIC / FUB	Personal injury insurance for students	Health and parent insurance for doctoral students with scholarships
PhD student after employment, registered in Ladok	EHIC / FUB	Personal injury insurance for students / FUB (only covers disability benefits) / SPS (requires social security number)	No protection
Not employed/not accepted (eg. Postdoc with scholarship and Erasmus intership)	EHIC / FUB	Private accident insurance / FUB (only covers disability benefits) / SPS (requires social security number)	No protection
Outside working hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work, illness/accident
Employee	EHIC / Certificate from FK / FUB	Private accident insurance / FUB (only covers disability benefits)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student employed at UU	EHIC / Certificate from FK / FUB	Private accident insurance / FUB (only covers disability benefits)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student with Scholarship	EHIC or FUB	Private accident insurance / FUB (only covers disability benefits)	Health and parent insurance for doctoral students with scholarships
PhD student after employment, registered in Ladok	EHIC or FUB	Private accident insurance / FUB (only covers disability benefits)	No protection
Not employed/not accepted (eg. Postdoc with scholarship and Erasmus intership)	EHIC or FUB	Private accident insurance / FUB (only covers disability benefits)	No protection.

EU citizens more than 365 days			
During working hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
Employee	Social security number / Certificate from FK / FUB	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student employed at UU	Social security number / Certificate from FK / FUB	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student with Scholarship	Social security number / FUB	Personal injury insurance for students	Health and parent insurance for doctoral students with scholarships
PhD student after employment, registered in Ladok	Social security number / FUB	Personal injury insurance for students / FUB (only covers disability benefits) / SPS (requires social security number)	No protection.
Not employed/not accepted (eg. Postdoc with scholarship and Erasmus intership)	Social security number / FUB	Private accident insurance / FUB (only covers disability benefits)	No protection.
Outside working hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
Employee	Social security number / Certificate from FK / FUB	Private accident insurance / FUB (only covers disability benefits)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student employed at UU	Social security number / Certificate from FK / FUB	Private accident insurance / FUB (only covers disability benefits)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student with Scholarship	Social security number / FUB	Private accident insurance / FUB (only covers disability benefits)	Health and parent insurance for doctoral students with scholarships
PhD student after employment, registered in Ladok	Social security number / FUB	Private accident insurance / FUB (only covers disability benefits)	No protection.
Not employed / not accepted (eg. Postdoc scholar and Erasmus intership)	Social security number / FUB	Private accident insurance / FUB (only covers disability benefits)	No protection.

Non-EU citizens less than 365 days			
During working hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
Employee	FUB	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student employed at UU	FUB	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student with Scholarship	FUB	Personal injury insurance for students	Health and parent insurance for doctoral students with scholarships
PhD student after employment, registered in Ladok	FUB	Personal injury insurance for students / FUB (only covers disability benefits) / SPS (requires social security number)	No protection.
Not employed / not accepted (eg Postdoc scholar and Erasmus)	FUB	Private accident insurance / FUB (only covers disability benefits)	No protection.
Outside working hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
Employee	FUB	Private accident insurance / FUB (only covers disability benefits)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student employed at UU	FUB	Private accident insurance / FUB (only covers disability benefits)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student with Scholarship	FUB	Private accident insurance / FUB (only covers disability benefits)	Health and parent insurance for doctoral students with scholarships
PhD student after employment, registered in Ladok	FUB	Private accident insurance / FUB (only covers disability benefits)	No protection.
Not employed / not accepted (eg Postdoc scholar and Erasmus)	FUB	Private accident insurance / FUB (only covers disability benefits)	No protection.

Non-EU citizens more than 365 days			
During working hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
Employee	Social security number	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student employed at UU	Social security number	Occupational injury insurance (FK) / Security insurance (PSA)	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student with Scholarship	Social security number	Personal injury insurance for students	Health and parent insurance for doctoral students with scholarships
PhD student after employment, registered in Ladok	Social security number	Personal injury insurance for students / FUB (only covers disability benefits) / SPS (requires social security number)	No protection.
Not employed / not accepted (including Erasmus intership)	Social security number	FUB	No protection.
Outside working hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
Employee	Social security number	Private accident insurance / FUB	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student employed at UU	Social security number	Private accident insurance / FUB	The sick pay via UU day 2-14, then sickness benefit via FK
PhD student with Scholarship	Social security number	Private accident insurance / FUB	Health and parent insurance for doctoral students with scholarships
PhD student after employment, registered in Ladok	Social security number	Private accident insurance / FUB (only covers disability benefits)	No protection.
Not employed / not accepted (including Erasmus intership)	Social security number	Private accident insurance / FUB	No protection.

Students at undergraduate and graduate level shorter than 365 days			
School hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
European exchange students through agreements	EHIC (Student IN if no longer entitled to insurance in the home country)	Personal injury insurance for students	No protection.
Non-European exchange students through agreements	Student IN	Personal injury insurance for students	No protection.
European students not via exchange agreements	EHIC	Personal injury insurance for students	No protection.
Non-paying bachelor/master's students	EHIC (Student IN if no longer entitled to insurance in the home country)	Personal injury insurance for students	No protection.
Paying bachelor/Master's students	FAS+	Personal injury insurance for students	No protection.
Outside school hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
European exchange students through agreements	EHIC (Student IN if no longer entitled to insurance in the home country)	Student IN	No protection.
Non-European exchange students through agreements	Student IN	Student IN	No protection.
European students not via exchange agreements	EHIC	Home insurance	No protection.
Non-paying bachelor/master's students	EHIC (Student IN if no longer entitled to insurance in the home country)	Home insurance	No protection.
Paying bachelor/Master's students	FAS+	FAS+	No protection.

Students at undergraduate and graduate level longer than 365 days			
School hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
European exchange students through agreements	Social security number or EHIC	Personal injury insurance for students	No protection.
Non-European exchange students through agreements	Social security number	Personal injury insurance for students	No protection.
European students not via exchange agreements	Social security number or EHIC	Personal injury insurance for students	No protection.
Non-paying bachelor/master's students	EHIC (Student IN if no longer entitled to insurance in the home)	Personal injury insurance for students	No protection.
Paying bachelor/Master's students	Social security number or FAS+	Personal injury insurance for students	No protection.
Outside school hours	Reduced healthcare costs	Compensation for accidents (disability compensation, burning and aches, blemishes and men)	Compensation for loss of income in the event of absence from work in connection with illness / accident
European exchange students through agreements	Social security number or EHIC	Home insurance in first hand (Student IN as backup)	No protection.
Non-European exchange students through agreements	Social security number	Home insurance in first hand (Student IN as backup)	No protection.
European students not via exchange agreements	Social security number or EHIC	Home insurance	No protection.
Non-paying bachelor/master's students	Social security number or EHIC	Home insurance	No protection.
Paying bachelor/Master's students	Social security number or FAS+	Home insurance in first hand (FAS+ as backup)	No protection.