

CHECKLIST: HOW TO FINANCE YOUR TREATMENT TAX-FREE VIA YOUR EMPLOYER

Has your wellness allowance (friskvårdsbidrag) run out, or does it not cover the cost of your back or neck complaints? This checklist is for you as an employee. It shows step-by-step how you can initiate a dialogue about tax-free rehabilitation and clinical chiropractic treatments or medical massage financed tax-free and completely cost-neutrally for your employer.

1. YOUR ARGUMENTS (WHAT YOU NEED TO KNOW)

- **Purpose determines tax exemption:** As long as the treatment is performed for a preventive or rehabilitative purpose for you to be and remain pain-free or regain your capacity to work, it counts as tax-free healthcare — not as regular exercise/wellness.
- **No maximum limit:** Tax-free rehabilitation has no annual cap of SEK 5,000 like the wellness allowance does. It is guided entirely by your real clinical need.
- **Completely cost-neutral via gross salary deduction:** If your employer has not budgeted for rehabilitation, they can make a deduction directly from your untaxed gross salary. The employer saves on social security contributions, meaning it costs the company nothing, while you save 30–50% of the cost compared to paying privately.

2. CHECKLIST: STEP-BY-STEP

Step 1: Talk to your manager or HR representative

Present the proposal for tax-free rehabilitative care. It is important to know that the employer has the right to deny rehabilitation on an individual level. However, since the solution can be made completely cost-neutral (via gross salary deduction), it remains a very strong argument. Should the employer still choose to deny the measure, you can of course always choose to go ahead and pay for your visits entirely privately.

Step 2: Consult with your therapist at Kroppia

During your visit, a clinical assessment is performed and a treatment plan is established. Tell your therapist how your employer reacted to the proposal. If the employer has approved the measure, we will ensure you receive a proper receipt explicitly stating "rehabilitation" to prove the treatment has a medical and rehabilitative purpose for your work capacity.

Step 3: Choose a financing model together with HR

If your employer has approved the financing, suggest one of the following three tracks depending on what suits your company best:

- **Option A — Reallocation:** If you have money left in your wellness pot, HR can transfer these funds and register it as tax-free rehabilitation in the payroll system instead.
- **Option B — Gross salary deduction:** If your wellness pot is exhausted, the employer pays your expense and deducts the corresponding net amount from your gross salary before tax is calculated.
- **Option C — Direct accounting:** The employer covers the entire cost directly as a staff welfare measure to prevent sick leave.

3. SCRIPT: WHAT YOU CAN SAY TO YOUR EMPLOYER

"Hello! I've been having some trouble with my back/neck lately, which is affecting my ergonomics and ability to work in front of the computer. I am undergoing clinical treatment at Kroppia to get rid of my complaints and regain full function.

Since my regular wellness allowance (friskvårdsbidrag) isn't enough, I would like to explore if we can finance the remaining visits as tax-free rehabilitation instead. It is completely tax-free for me because the purpose is to maintain my work capacity.

If we do it via gross salary deduction (salary sacrifice), the process becomes completely cost-neutral because you save on social security contributions on the deduction. Kroppia has a ready-made guide with the exact BAS accounting accounts (7620/7621) on their website that our finance department can look at to see how easily it is booked. It does not burden our ordinary wellness allowance or need to constitute a cost for the company."

Refer to the website

Ask your manager or HR representative to visit www.kroppia.se/skattefri-rehabilitering-arbetsgivare. The page functions as a complete knowledge hub with specific information directed to both employees and employers. The information covers everything from tax conditions, practical advice and tips, to the full accounting guide for accounts 7620 and 7621.

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