

Private hospitals

- **Out-patients:** insured persons receive payments for medical service fees as incurred, but for not more than 2,000 baht per month.

- **In-patients:** insured persons receive payment for medical service fees as incurred, but for not more than 4,000 baht per month.

Crisis Emergency Sickness

Disabled persons who are injured or require urgent medical attention can receive services at private hospitals in the area without paying in advance. The Social Security Office will be responsible for incurred expenses for treatment of the disabled until the crisis stage is over or within 72-hours, and in the case they require medical services beyond the crisis stage, they will be transferred to a public hospital. Insured disabled person are:

- entitled to receive expenses for artificial organs and treatment devices as necessary according to regulations and rates announced by Ministry of Finance.
- entitled to receive expenses for ambulance or vehicle to pick up the disabled person in case of receiving medical services as a lump sum but not more than 500 baht per month.
- entitled to receive expenses of rehabilitation processes for the disabilities on physical, mental, and career according to the SSO announcement of rehabilitation rate criteria for the disabilities.
- Insured disabled persons will be entitled to receive a funeral grant and death grant upon death as with other death benefits.

4 Death Benefits

An insured person shall receive a funeral grant of 40,000 baht and compensation in the following cases of death:

- For cases in which contributions were made for more than 36 months but less than 120 months, the insured person will receive compensation at a rate of 50% of the average wage for 4 months.
- In the case of having made contributions for 120 months or more, the insured person will receive compensation at the rate of 50% of the average wage for 12 months.

5 Child Allowance Benefits

An insured person shall receive a monthly lump sum of 600 baht per legitimate child aged not more than six years, but for no more than three children.

6 Old Age Benefits

Old Age Pension

1. For cases in which the insured person has made contributions for up to 180 months (15 years), the insured person shall receive an old age pension at a rate of 20 percent of their average wage for the previous 60 months. This is used as a base for calculating of contributions made prior to the insurance being terminated.

2. In the case of the insured person having made contributions for more than 180 months (more than 15 years), the old age pension rate is calculated in accordance with Item 1. above and will be increased by 1.5 percent for a period of time of having submitted contributions **every** 12 months.



The Formula for Old Age Pension Calculation:
= **The insured persons average wage over the last 60 months multiplied by 20 percent% (plus 1.5 percent per year).**

Old Age Gratuity

1. In the case of having made contributions for **less than** 12 months, the insured persons shall receive an old age gratuity **equal** to the amount of contributions they have made for old age benefits.
2. In the case of having made contributions for **more than** 12 months, the insured persons shall receive an old age gratuity **equal** to the amount of contributions that both the insured person and the employer have made for old age benefits together with benefits stipulated by the SSO.
3. For the case which the insured person receiving an old age pension dies within 60 months of the month of becoming eligible to receive an old age pension, the insured person shall receive an old age gratuity equal to 10 times the monthly old age pension payment last received prior to death.

The Formula for Old Age Gratuity Calculation:

In the case of having made contributions from 1 to 11 months
= **only the contributions of the insured person.**
In the case of having made contributions from 12 to 179 months
= **the contributions of the insured + the contributions of the employer + benefits**

Old age pension : monthly payment for life

Old age gratuity : one-time payment

7 Unemployment Benefits

1. Termination
 - The insured person shall receive compensation during the period unemployed at a rate of 50 percent of the wage but for not more than 180 days each period.
2. Resignation or end of contract for a specified employment period.
 - The insured person shall receive compensation during a period unemployed at a rate of 30 percent of the wage but for not more than 90 days each period.

3. Unemployment due to force majeure

- The insured person shall receive compensation during the period unemployed at a rate of 50 percent of wages but for not more than 180 days each period.

"**Force majeure**" refers to fires, storms, or earthquakes as well as other disasters resulting from natural causes and which affect members of the general public such that the insured person cannot work, or the employer cannot carry on operations as normal.

****If in the calendar cycle, unemployment compensation is filed as in cases 1 and 2, count the period for receiving unemployment compensation as for not more than 180 days.****

****If in the calendar cycle, unemployment compensation is filed as in case 2 on more than one occasion, count the period for receiving unemployment compensation as for not more than 90 days.****

Remarks : In cases 1 and 2, the insured person must register as being unemployed and file a report on the internet (www.empui.doe.go.th) within 30 days of the day of termination or resignation, or end of contract in order not to lose their right to compensation.

Submitting request for benefits

The insured person may file a form to receive benefits at the Social Security Bangkok Office in various areas or provincial branches of the Social Security Office throughout the country.

Methods of receiving benefit payments

- Personally or through a power of attorney
- Money orders
- Through the following 11 banks:



Voluntarily Insured Persons (Section 39)

A voluntarily insured person is an employee who has worked and been an insured person under Section 33, and retired from work, but wishes to remain covered for social security benefits.

To qualify the applicant must:

1. have previously been insured under Section 33 by having made contributions for not less than 12 months and having left the job for not more than 6 months **from the date of resignation.**
2. must not be a recipient of disability benefits from the Social Security Fund.

Application Documents

1. Voluntary Insured Person Registration as per Section 39 (Form SSO 1-20).
2. An identification (ID) card or other card with photo issued by a government agency.
3. In the case that the applicant wishes to make insurance contributions by deductions from a bank account, attach a copy of the first page of the savings account bank book with the name and account number of the person applying to be an insured person under Section 39 with signature affixed to a verified copy.

The amount of contribution to be made

1. 432 baht monthly.
2. The amount used for the calculation of contributions is 4,800 baht per month for everyone. The calculation is based on a contribution rate of 9% (9% x 4,800 baht). The insured person shall receive coverage under one of six categories (sickness, delivery, disability, death, child allowance, and old age) in a continuous manner on the basis of being insured in accordance with Section 33.

Methods for Paying Contributions

1. At the Social Security Bangkok Office in various areas or provincial branches of the Social Security Office throughout the country by submitting a Payment of Contributions form (Form SSO 1-11).
2. Deductions from bank accounts at Bank of Ayudhya, Krung Thai Bang, Thanachart Bank, Kasikornbank, Siam Commercial Bank, Thai Military Bank, and Bangkok Bank.
3. Pay in cash at Bank of Ayudhya, Krung Thai Bank, and Thanachart Bank.
4. Pay via Pay at Post at post offices providing Pay at Post services.
5. Pay at 7- Eleven Counter Service.
6. Pay via CenPay Counter (**Central Department Store**).

Causes of Cessation of Being an Insured Person as Specified under Section 39

1. Death
2. Being an insured person under Section 33
3. Resignation
4. Non-payment of contributions for three consecutive months (cessation would be from the first month of not making contributions).
5. Over a time period of 12 months, contributions have not been made for 9 months (the cessation is effective in the month after determination that contributions have not been made for 9 months).

The Voluntarily Insured Person (Section 40)

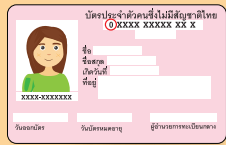
A voluntarily insured person is a self-employed person who is not an insured person under Section 33 or Section 39.

Qualified Applicants

- ✓ Thai nationality



- ✓ Minority group person with identification card (ID) not having Thai nationality, and with the first digit of such ID card beginning with **0, 6 or 7**



- ✓ Aged not less than 15 years and not over 60 years



- ✓ Not being an insured person under Section 33 or Section 39



- ✓ Not being a governmental official or person exempted under social security laws



- ✓ A disabled person who knows his/her rights to social security benefits



Application Documents

Identification card



Application to become an insured person under Section 40 by scanning this QR Code



Benefits for the Insured Persons Under Section 40

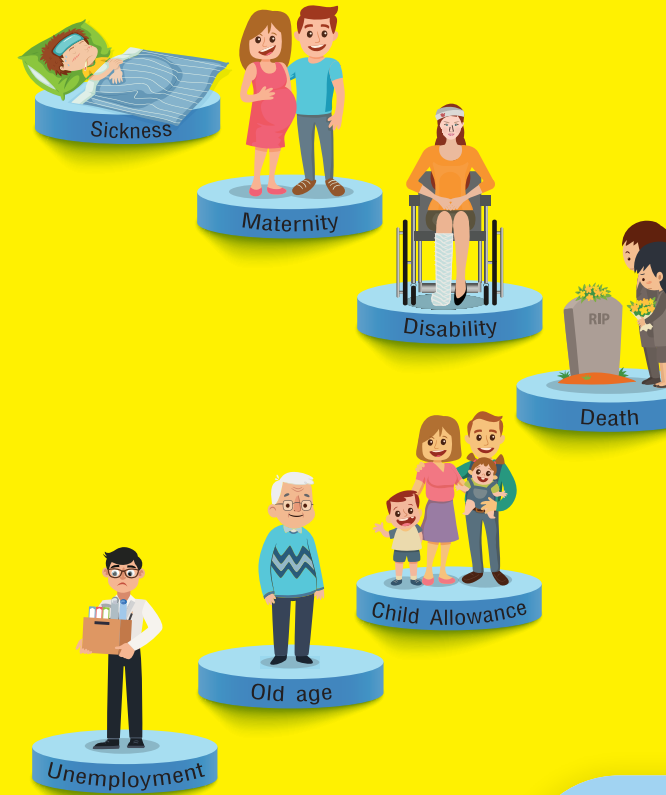


Eligibility conditions		Submitting contributions of 70 baht/month	Submitting contributions of 100 baht/month	Submitting contributions of 300 baht/month
1. In case of injury or sickness, the insured person will receive cash benefits.	- In-patient being admitted to the hospital for more than 1 day.	300 baht per day	300 baht per day	300 baht per day
	- Not being admitted to the hospital but with the doctor's certificate to rest for more than 3 days.	200 baht per day	200 baht per day	200 baht per day
	- Within one year; staying and not staying in hospital.	Not more than 30 days/year	Not more than 30 days/year	Not more than 90 days/year
	- Visiting doctor (out-patient) and with doctor's certificate to rest not more than 2 days (not exceed 3 times a year and with a doctor's certificate).	50 baht each time	50 baht each time	Not covered
2. In case of disability, the insured person will receive cash benefits.		Depending on the length of time having submitted contributions.	Depending on the length of time having submitted contributions.	Depending on the length of time having submitted contributions.
- Receive monthly cash benefits.	- Submitting contributions for 6 of 10 months prior to disability, will receive 500 baht/month.	500-1,000 baht	500-1,000 baht	500-1,000 baht
- Receive periodical cash benefits.	- Submitting contributions for 12 of 20 months prior to disability, will receive 650 baht/month.	15 years	15 years	Lifelong
- If death occurs while receiving cash benefits, the insured person shall receive a funeral grant.	- Submitting contributions for 24 of 40 months prior to disability, will receive 800 baht/month.	20,000 baht	20,000 baht	40,000 baht
- Submitting contributions for 36 of 60 months prior to disability, will receive 1,000 baht/month.				
3. In case of death, the insured person receives a funeral grant.				
- The person taking care of the body will receive a funeral grant.	- Having submitted contributions for 6 of 12 months prior to the month of death.	20,000 baht	20,000 baht	40,000 baht
- If having submitted contributions for 60 months prior to the month of death, the insured person receives death benefits.	- Except in cases of accidents if not submitting contributions for 6 of 12 months prior to the month of death, but submitting contributions for 1 of 6 months prior to the month of death.	Receive an additional 3,000 baht	Receive an additional 3,000 baht	Not covered
4. In case of old age, the insured person will receive lump sum with interests.				
- Receive old age gratuity from contributions per month (based on period of time of submitting contributions together with all compensations).	- Aged 60 years and cessation of being the insured person	Not covered	50 baht	150 baht
- Having submitted contributions more than 180 months, the insured person will receive an additional amount.		Not covered	Not covered	Receive an additional 10,000 baht
- Being able to pay supplementary contributions (supplementary savings) for not more than 1,000 baht per month.		Not covered	Submitting supplementary savings for 1,000 baht	Submitting supplementary savings for 1,000 baht
5. In case of child allowance, the insured person receives a monthly payment.				
- Receive monthly child allowance per new-born child but for not more than six years and for no more than two children at a time.	- Having submitted contributions for 24 of 36 months.	Not covered	Not covered	200 baht per new-born
- Whilst receiving child allowance, contributions must be submitted each month.				



Social Security Fund

กองทุนประกันสังคม (ภาษาอังกฤษ)



Social Security Office, Ministry of Labour

Hallline 1506 with 24-hour staff available
www.sso.go.th



What is social security?

Social security is a means whereby life-chances security is obtained by virtue of the insured sharing the risks of adverse conditions stemming from sickness, childbirth, disability, death, child support, old age, and unemployment. Under such conditions, the insured can receive medical treatment and continuous income.

When should registration take place?

An employer with more than one employee (aged not less than 15 years and not exceeding 60 years at the commencement of the first working day) must register as an employer and for the employee within 30 days of the commencement of employment. When there are new employees, both employer and employee registration must be filed within 30 days as well.

Where to register?

- An employer with headquarters located in Bangkok can file a registration form at a Social Security Bangkok Office in the area in which said establishment is located.
- An employer with headquarters located in provincial regions can file a registration form at the Social Security Office in the province in which the establishment is located.

*** The employer can carry out pertinent transactions via the internet by accessing the electronic services menu at www.sso.go.th. ***

What documents are required to file on employer registration form?

- In case of juristic persons:**
- Map of business location and photographs of establishment
 - Employer identification evidence
 - For board of authorized directors/managing partners who hold Thai nationality, use Thai ID card.
 - For cases in which the board of authorized directors/managing partners are foreigners, passports, work permits, visas, or alien certificate or residence certificate or temporary document showing permission to stay in the Kingdom of the authorized signatory of the corporate body according to immigration law must be submitted.

- Power of attorney (only appertaining to cases in which another person or persons are authorized to act on the employer's behalf and to affix stamps signifying payment of duty as stipulated by The Thailand Revenue Code.) In such cases, a copy of the identification (ID) card of the person holding authorized power of attorney must also be submitted.

In the case of sole proprietorship/joint venture:

- Map of location and photograph of the establishment
- Employer identification evidence
 - Sole proprietorships use only ID card.
 - Joint venture
 - In cases in which members of the board of directors/managing partners have Thai nationality, use ID card.
 - In case in which members of the board of authorized directors/managing are foreigner, passports, work permits, visas, or certificate of residence or temporary document showing a permission to stay in the Kingdom of the authorized signatory of the corporate body according to immigration law are required.
- A letter certifying the location of establishment rented, or a letter of consent issued for renting such establishment.
- Power of attorney (only appertaining to cases in which another person or persons are authorized to act on the employer's behalf and to affix stamps signifying payment of duty as stipulated by The Thailand Revenue Code.) In such cases, a copy of the identification (ID) card of the person with authorizing power of attorney must also be submitted.

In addition to the aforementioned, in cases appertaining to ordinary partnership, juristic persons, condominiums, housing estates, foundations, associations, and cooperatives, the following supplementary documents must also be submitted:

Regulations and minutes for appointment of a manager or letter of establishing business or a letter certifying the contents of organizational meetings.

Note

- Each document must reflect the type of business and characteristics of employers.
- For cases in which the employer is a subcontractor, attach the employment contract.

For Employee

- Register employee as the insured within 30 days from the first day of commencement of work.
- Fill out the employee registration form (SSO 1-03) for cases in which the employee has not participated in the social security system and also for employees who have registered as participants in the social security system.
- A copy of the work permit and a copy of the passport, or a copy of the work permit and a copy of the alien certificate or Non-Thai ID card (pink card) for cases in which the insured is an alien must be submitted.

** For cases in which the business is a sole proprietorship, the business owner who is the employer cannot register as an insured person. **

How to notify of cessation of being an insured person and changes of employee information?

- Notification of cessation of being an insured person**
For cases in which an employee resigns or has had his/her contract terminated, the employer must notify the said employee that they are no longer employed within the fifteenth day of the following month using the Notification Form for the Cessation of Being an Insured Person (SSO 6-09).
- Notification of changes of employee information**
For cases in which an insured employee changes his/her given name and/or his/her family name, or any other information appertaining to family status, or the number of children in said employee's family, the employer must notify of these changes within the fifteenth day of the following month using the form for making notifying of Changes of Employee Information (SSO 6-10).

What are social security contributions?

Social security contributions are paid by the employer and the employee and must be submitted to the Social Security Fund every month. The amount contributed is computed on the basis of 5% of the employee's wages. The computation is based on the minimum wage base, 1,650 baht monthly (83 baht) and the maximum is no more than 15,000 baht (750 baht). The government will also make a partial contribution.



How does one submit social security contributions?

The employer is legally obligated to deduct social security contributions for the employee for each pay period. The employer must also submit the social security contributions deducted at the same wage rate for all employees. Documents to be used are SSO 1-10 Part 1 and SSO 1-10 Part 2, or the information can be electrically sent and recorded. Instructions are as follows:

- Submit at the Social Security Office Bangkok areas/provincial branches in person or through the postal service in cash or cheque on or before the fifteenth of the following month, or:
- Make payment through Krungthai Bank Public Co., Ltd., Bank of Ayudhya Public Co., Ltd., or Thanachart Bank Public Co., Ltd., at the branch nearest the location of the employer's establishment.
- Pay through the e-payment system of Citibank Ltd., Mizuho Bank Ltd., Bank of Ayudhya Public Co., Ltd., Sumitomo Mitsui Banking Corporation, Siam Commercial Bank Public Co., Ltd., Krungthai Bank Public Co., Ltd., Kasikornbank Public Co., Ltd., Bangkok Bank Public Co., Ltd., and TMB Bank Public Co., Ltd.

Insured persons under Section 33:

Insured persons under Section 33 are those employees who work for employers whose enterprise employs more than one person, and they are covered for the following seven types of social security benefits:

1 Sickness Benefits

Health promotion and disease prevention payment

The insured person receives health promotion and disease prevention services at hospitals at which one can use one's social security card or within a network to which the original hospital belongs. The principles and rates announced by the Medical Committee include a yearly vaccination program in epidemic situations.

Normal Sickness

The insured person receives medical treatment without having to pay costs when treated at registered medical centres or medical centre networks stipulated by the SSO and in cases of sick leave when medical treatment is provided by a participating physician. If not entitled to receive wages from the employer on sick days in accordance with worker protection laws, the insured person will receive a cash benefit of 50 percent of his/her wages for the period of sick leave not exceeding 90 days and not exceeding 180 days of sick leave per year. **Except** in case of chronic diseases, the cash benefit shall be no more than for 365 days.

****In case of chronic disease leading to death of the insured person, he/she will receive funeral grant and death compensation****

Injury or Emergency Illness

How can an insured person be reimbursed for medical fees when he/she is admitted to an unregistered medical center or medical center network?

The insured person needs to pay for the medical fees in advance, which will be reimbursed by the SSO at the following rates:

Treatment at Public Hospitals

In case of injury or emergency illness, the insured person can be reimbursed for medical fees on unlimited occasions as follows:

- Out-patients** can be reimbursed medical fees for actually incurred costs as necessary.

- In-patients** can be reimbursed medical fees for actually incurred costs as necessary within a time period of not more than 72 hours, **except** for room and meal costs for which no more than 700 baht can be reimbursed.

Treatment at Private Hospitals

In case of injury or emergency illness, the insured person can request reimbursement as follows:

- Out-patient**
 - Can be reimbursed for actually incurred medical fees and costs as necessary but not over 1,000 baht.
 - Can be reimbursed for costs of medical fees for actually incurred medical fees and costs as necessary over 1,000 baht if treated according to the following Medical Committee list: blood and blood components transfusion, tetanus immunoglobulin injection, rabies vaccination (only for the first injection), ultra-sound examination in case of critical medical conditions involving abdominal cavity, CT-SCAN or MRI examination costs under specified conditions, dilatation and curettage in case of bleeding of postpartum or miscarriage, resuscitation, and in case of close monitoring in a hospital observation room for three hours onwards.

- In-patient**
 - Medical fees in cases not treated in an ICU can be reimbursed but not over 2,000 baht per day.
 - Rooms and meals can be reimbursed but not over 700 baht per day.
 - Rooms, meals, and medical fees in case of treatment in an ICU can be reimbursed but not over 4,500 baht per day.
 - In case of major surgery, reimbursement can be made for not over 8,000-16,000 baht per operation in accordance with the duration of the operation.
 - Resuscitation including the cost of medicine and equipment can be reimbursed but not over 4,000 baht.
 - Laboratory tests and /or X-rays can be reimbursed but not over 1,000 baht per case.
 - In case of special diagnostic testing: electrocardiogram (EKG), echocardiography, electroencephalography (EEG) and ultrasound under certain conditions.
 - Coronary bypass surgery and X-rays, endoscopy, contrast-dye injections, CT-Scan or MRI under certain conditions.

Injury or Emergency Illness

- In case the insured person gets injured or their sickness requires emergency treatment, they can receive medical services at any nearby private hospitals without having to pay in advance. The SSO will be responsible for treatment expenses until the insured person gets beyond the critical stage within a 72-hour duration including official holidays, and in case the insured person requires medical services beyond the critical stage, they will be transferred to a registered hospital.
- The insured person is covered for expenses of artificial organs and treatment devices in case of partial disability as necessary according to regulations and rates announced by the Medical Committee.

What is covered in the case of dental treatment?

- For tooth extraction, tooth filling, teeth cleaning, and wisdom tooth removal**, the insured person can be reimbursed for actually incurred costs as necessary at a rate not exceeding 900 baht per year.

For cases in which the insured person receives dental services at a hospital which has entered into agreement with the SSO, the insured person pays medical service fees to the hospital only for costs exceeding the amount for which they are insured.

- For cases involving the fitting or removal of partial dentures**, the actual dental fees and costs incurred for the dentures are reimbursed as necessary but not over 1,500 baht within a period of five years from the day of fitting of the dentures in accordance with the following criteria:
 - 1-5 teeth:** costs actually incurred, but not over 1,300 baht.
 - more than 5 teeth:** costs actually incurred, but not over 1,500 baht.
- For a full set of dentures**, the insured person can be reimbursed for the costs actually incurred but not over 4,400 baht within a period of 5 years for the day of fitting of the full set of dentures in accordance with the following criteria:
 - Full set of upper or lower dentures: the cost actually incurred reimbursed, but not over 2,400 baht.
 - Full set of upper or lower full dentures: the costs actually incurred, but not over 4,400 baht.

2 Maternity Benefits

Insured persons receive unlimited coverage for child delivery expenses as follows:

- An insured female** may deliver her child at any hospital and will receive a lump sum for child delivery of 13,000 baht and compensation benefits for maternity leave at a rate of 50 percent of the average wage for 90 days (compensation for child delivery can be reimbursed not more than twice).
- An insured male** having a wife whose marriage is certified by a marriage license, or partner without marriage license with whom he is living as husband and wife will receive a lump sum for child delivery of 13,000 baht
- Pregnancy test and antenatal care expenses** will be paid according to the SSO criteria.

3 Disability Benefits

3.1 Income Replacement

- For a case in which the disability is not severe**, compensation is as follows:
 - Unable to work as normal or to do other work: an insured person is entitled to receive income replacement at the rate of 30 percent of daily wages in accordance with Section 57, but for not more than 180 months.
 - Unable to work as normal with income decreasing: an insured person is entitled to receive income replacement at a rate not more than 30 %of the daily wage in accordance with Section 57, but for not more than 180 months.

- In case of severe disability**, the insured person will receive income replacement for life at the rate of 50 % of the daily wage in accordance with Section 57.

3.2 Medical Service Fees

Normal Sickness

Public hospitals

- Out-patients:** Receive payment for medical service fees actually incurred as necessary.
- In-patients:** Receive free medical services because hospitals will be directly reimbursed for the fees incurred by the SSO.