2) What will employee be eligible in case of organ loss? Eligible to receive 70% of monthly wage for a period not exceeding 10 years. In evaluation of organ loss, employee must receive medical treatment until the end of treatment and organs remain unchanged or one year after employee was injured.

3) What will employee be eligible in case of disability? Eligible to receive 70% of monthly wage for a period not less than 15 years.

4) What will employee be eligible in case of death or lost? Eligible to receive 70% of monthly wage for a period of 10 years payable to legal persons and funeral allowance.

#### 3. How is funeral expenses paid?

Funeral allowance shall be payable in accordance with ministerial regulations.

#### 4. If employee needs to be rehabilitated, how does rehabilitation cost?

In the case of rehabilitation of worker after injury, the employee who is required to be rehabilitated shall receive the following

- Occupational rehabilitation expenses will be paid only for training course provided by agency's office, responsible by Social Security, in amount of not exceeding 24,000 baht.
- Costs of medical rehabilitation process including physical therapy cost of not over 200 baht per day, cost of therapy activities of not more than 100 baht per day, but in total must not more than 24,000 baht.
- Costs for treatment and surgical procedures for rehabilitation purposes shall be in accordance with ministerial regulations with approval from Medical Committee and Compensation Fund Committee.
- Cost of materials and equipment in rehabilitation medicine not exceed the rate set by Ministry of Finance, but not exceeding 160,000 baht.

If employee dies or is lost, who is eligible for compensation?

#### Those entitled to receive compensation include:

- 1. Mother
- 2. Lawful father
- 3. Lawful husband or wife
- 4. Children under age of 18
- 5. Children up to 18 years old studying in a degree not higher than the bachelor shall receive a share throughout study period. 6. Children 18 years of age and disabled or mental defect under employee's care before employee's death or disappearance.
- 7. Employee's child, born within 310 days after employee's death or the day of disappearance is entitled to receive compensation from the date of birth.
- 8. If there is none of the above individuals, employee's dependent before employee's death or disappearance shall be eligible but such dependent must be suffered because of lack of sponsorship from employee who died or lost.

How to get medical treatment?

1) Advance medical expenses. 2) In case of hospitalization under agreement, employer shall submit Kor Thor. 44 Form, employer and employee do need to pay for medical treatment in advance for hospital under Compensation Fund agreement, the amount will be charged from Compensation Fund in limits prescribed by

Employer arranges employee to receive medical treatment immediately in any public or private hospital in two cases.

How to report injury?



Employer or the authorized representative reports according to Kor Thor.16 Form, by submitting at Social Security Office, Bangkok Metropolis area/province/all branches nationwide. Documents can be directly submitted to Social Security Office or mailed or any other channels determined by Social Security Office within 15 days from the date of acknowledging employee's injury or

Notification of injury, employer and employee must show receipt, medical certificate, medical history, and evidence of work for consideration such as evidence of work time, as well as facts. will help staff quickly diagnose.



Employee or eligible person must apply for compensation within how many days?

Within 180 days of the date of injury, illness or loss. If illness or disease occurs after the end of employment period, submit a claim within 2 years since such illness is identified.

How much medical expenses can be withdrawn?

Employee can receive medical treatment in any clinic with first class physicians at every hospital. Employee shall pay for medical bill in advance and bring the receipt with medical certificate to refund medical expenses within 30 days commencing from payment date at the rate prescribed in Ministerial Regulations.

In case of admission to hospital under agreement with Compensation Fund, such hospital will charge directly from Compensation Fund and employer shall check the medical expenses from the hospital every time employee is sent to receive medical treatment. Medical expenses will be paid according to declared price of the hospital but not exceed the rate prescribed by Ministerial Regulation. Please check the list of hospitals in Compensation Fund agreement at www.sso.go.th Menu Download, Benets / Compensation Fund / How to transfer employees to medical treatment

How to obtain money and what evidences are needed?

#### Compensation can be obtained as follows.

- 1. Obtain at responsible Social Security Office, employee may obtain manually or by delegate authority. Evidence includes identity card or other official card issued by the government. If not pick up by yourself, power of attorney with copies of identification card of the granter and authorized person are required.
- 2. Money Order
- 3. Obtain via savings accounts of 4 banks including Krung Thai Bank Public Company Limited and Bank of Ayudhya Public Company Limited, Government Savings Bank and Bank for Agriculture and Agricultural Cooperatives.

What is Occupational Health Clinic?



Ministry of Labor and the Ministry of Public Health recognize labor groups, which are valuable and important resources of the country, by making cooperation agreement to establish "Occupational Health Clinic" on July 6<sup>th</sup>, 2005.

- Provide health care system and diagnosis of employee's occupational illness.
- Care, treatment after illness and accident.
- Develop occupational medicine and network clinics as we as standardized diagnostic approaches.
- Develop system to protect and promote health fairly.

#### 2) Getting treatment at Occupational Health Clinic

Employee who suspects illness from work can get diagnostic services at Occupational Health Clinic without any cost. Procedures for admission to service are as follows:

- 1. Submit notice of accident under Kor Thor. 16 Form to Social Security Office in Bangkok / Province / Branch where employee is working or where employer is domiciled in order to request transfer letter to hospital with Occupational Health Clinic or contact Occupational Health Clinic directly.
- 2. In case of holding right certificate from hospital providing Occupational Health Clinic, employee can start the treatment by contacting Social Security Clinic for initial screening. If screening nurse or diagnosis physician suspects illness from work, employee will be transferred to Occupational Health Clinic.
- 3. In case employee receives diagnosis without notice of accident, if diagnosis shows that employee is ill from work, employer will be notified to submit notice of accident from (Kor Thor. 16) to Social Security Office within 15 days, so that hospital charges medical expenses under Compensation Fund directly from Social Security Office.
- 4. If employee does not have illness from work, employee does not have to pay for diagnosis due to Compensation Fund support hospital costs.

### 3) Where are Occupational Health Clinics?

Published in....2019

Check Occupational Health Clinic list at www.sso.go.th Benets / Compensation Fund / Occupational Health Clinic







Social Security Office, Ministry of Labour

www.sso.go.th

Compensation







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#### What is Compensation Fund?



Compensation Fund (due to work) is fund that pays compensation to an employee instead of an employer when an employee is injured, sick, died or lost, disability, dismemberment or loss of physical ability due to employment to an employer regardless date, time, and location, but causes of harm or illness.

#### What is Contribution Fund?

**Contribution Fund is** the amount that employer unilaterally pays to Compensation Fund, charged to the employer annually estimated from salary paid by employer to employee for a whole year (not more than 240,000 baht per person per year) multiplied by Contribution rate of certain business type between 0.2-1.0%. Employer of each business type shall pay different main contribution rate according to Notification of Ministry depending on risk classified by business code of such employer.

# What is Contribution Fund based on experience?

In order for employer to pay attention to setting up safe workplace, when employer pays Contribution Fund according to Contribution rate for 4 consecutive years, loss ratio will be calculated and compared to Contribution rate increment-decrement table in order to define Contribution Fund by increasing or reducing contribution rate of the past year, which Contribution Fund with contribution rate based on experience will be paid from year 5 onwards.

## Which businesses are exempt from paying Contribution Fund?

- Central government, regional government and local government only government officials or permanent employees.
- State enterprise according to state enterprise labor relations law.
- Foreign governments or international organizations for employees who are not employed in the country.
- Other employers as prescribed according to the ministerial regulations.



#### Registration deadline?

Employer is obligated to file Compensation Fund registration within 30 days from the date of hiring one employee.

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#### Registration Place?

Employer must submit registration form at Social Security Office at locality where the establishment is located.



# Required documents on registration date?

- Location map and photos of the establishment.
- Evidence showing the employer's identity.
- Power of Attorney (attach a copy of the proxy's ID card).
- Rental contract or consent letter to use place (only for individual).



If the employer has multiple offices, where can he/she submit registration?

Employer with branch offices or employees working in many provinces must submit registration and pay a whole Contribution Fund only at local registration office where the head office is located. Details, location and number of employees of each branch must be stipulated.



What will employer receive after registration?

- **1. Account number**, which will be the same as Social Security Fund, for reference.
- Contribution Fund evaluation form to inform employer of Contribution Fund amount to be paid into the Compensation Fund and payment due date.
- 3. Certificate of Registration

## When shall employer pay annual Contribution Fund?

Compensation Fund will be collected from employer annually (once a year). In the first year, employer must pay Contribution Fund within 30 days from the date of hiring one employee.

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For subsequent years, Contribution Fund will be paid within January of each year. Contribution

Fund charged at the beginning of the year is calculated based on estimated wage, which may not be equal to actual wage since employer may increase or decrease number of employees, adjust wage rate, etc., during the year. Therefore, in February of every year, employer must report total number of yearly wages to Social Security Office once again for comparison with Contribution Fund collected at the beginning of the year. If actual amount of last year's wage is higher than estimated wage, making amount of Contribution Fund collected at the beginning of the year less than last year, additional amount be charged by 31 March. If total annual wage is lower, making amount of collected Contribution Fund higher than actual amount, after auditing employer's account, if the wage is lower than estimated, overpaid Contribution Fund will be returned or saved for next Contribution Fund payment.

#### Wage reporting

Employer must report actual wage payment of the previous year by February of every year. Failure to report wage payment within specified time may result in employer being required to pay additional fees as required by laws, in case calculated Contribution Fund is higher than Contribution Fund paid in January of previous year. However, any employer who fails to pay Contribution Fund within specified period or unable to pay Contribution Fund in full amount, must pay additional amount as required by laws at the rate of 2 percent of eligible Contribution Fund per month.

### When is employee entitled to be protected?

Immediately from the first date of employment by employer.

#### What does work injury mean?

An employee is harmed physically or mentally or deceased due to work or benefits protection for employer or follow employer's instructions.



What does illness due to work mean?



An employee is sick or fatal with a disease that occurs according to nature or condition of work or due to work.

#### What does loss mean?

Employee missing during work or on employer's order, which is reasonable to believe that such employee died due to hazardous situation during work or employer's order including employee lost during travel by land, air or water vehicles, to work for the employer, which is reasonable to believe that such vehicle encountered accident and employee is deceased for a period of not less than 120 days from the date of accident.

### What will employee receive in case of suffering from job-related injury or illness?

Compensation includes medical expenses, monthly compensation, funeral expenses and rehabilitation fees.

#### 1. How much medical expenses are paid?

Entitled to receive medical expenses up to a maximum of 50,000 Baht per one injury or illness. If there are serious or chronic injuries in accordance with the rules prescribed in Ministerial Regulations on medical expenses paid by employer, additional 100,000 baht, not more than 150,000 baht, shall be paid, if not enough, additional amount in total of not exceeding 300,000 baht shall be paid or if not enough, additional amount in total of not exceeding 500,000 baht shall be paid according to Medical Board's opinion and if not enough, additional medical expenses in total of not exceeding 1,000,000 baht shall be paid in consideration of Medical Board with approval from Compensation Fund Committee. Unless employee is admitted to a public hospital from the beginning until the end of treatment or in case of necessity or reasonable cause of being unable to get medical treatment in the state health care facility from the beginning, but later receiving medical treatment in the state health care facility, actual medical expenses as needed until the end of treatment shall be paid.

#### 2. How to get monthly compensation?

Employee who suffers from injury or illness due to employer's work leading to strike, loss of physical ability, disability, death or loss is entitled to compensation in amount of not less than 70% of monthly wage and not less than daily minimum wage according to labor protection law applicable in the area where employee is working and not exceeding 14,000 baht per month.

### 1) What will employee be eligible when the doctor stops treatment?

Eligible to receive 70% of monthly wage in case employee cannot work from the first day, but not more than 1 year. Employee must provide medical certificate stating that medical treatment has been stopped and employee has stopped working to undergo treatment according to the medical certificate.