

7. Unemployment

7.1 Layoff : the insured person shall receive unemployment benefit at 50 % of* wage, not exceeding 180 days per calendar year.

7.2 Resignation or termination of fixed-period employment contract : the insured person shall receive unemployment benefit at 30 % of* wage, not exceeding 90 days per calendar year.

• If the insured person is unemployed due to layoff or resignation or termination of fixed-period employment contract more than once in a calendar year, he/she shall be entitled to receive unemployment benefit not exceeding in a combined total of 180 days .

• If the insured person is unemployed due to resignation or termination of the fixed-period employment contract more than once in a calendar year shall be entitled to unemployment benefit in a combined total of 90 days.

7.3 Unemployment due to force majeure caused by fire, storm, or earthquake as well as other natural disasters : the insured person shall receive unemployment benefit at 50% of wage* throughout the cessation of business as usual, but not exceeding 180 days.

7.4 Unemployment due to force majeure caused by the Infectious Communicable Disease Outbreak (based on the Ministerial Regulation dated 30 December 2020) : the insured person shall receive unemployment benefit at 50 % of wage* throughout the cessation of business as usual, but not exceeding 90 days (effective from 19 December 2020).

**** To be entitled to the unemployment benefit due to layoff, resignation or termination of fixed-period employment contract, the insured person shall register as the unemployed through the Department of Employment website (www.e-service.doe.go.th) within 30 days from the date of unemployment. Then, the benefit shall be provided from the 8th day of unemployment. If the unemployment registration passes the due date, the benefit shall be paid from the registration date until the end of the full entitlement of 90 days or 180 days.**

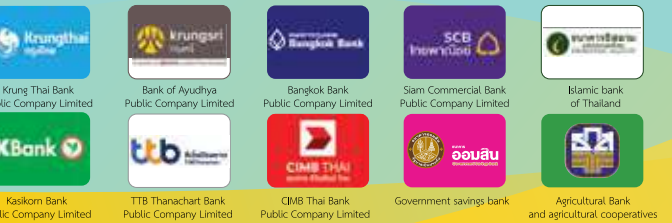
***Wage refers to contributory income with a base and ceiling for contribution calculation between 1,650 baht to 15,000 baht per month.**

Benefit Claim Submission under Section 33 and Section 39

The insured person/eligible person can submit a benefit claim within 2 years from the date of entitlement at Bangkok/ provincial/ branch Social Security Offices nationwide or submit via electronic system. (www.sso.go.th)

Benefit Payment Channels

- At Bangkok/ provincial/ branch Social Security Offices
- Through postal money order
- Through PromptPay service
- Through deposit accounts of the 10 banks



Voluntary insured person under Section 39

A voluntary insured person under Section 39 refers to a person who wishes to continue his/her insured status after the termination of an insured status under Section 33.

Qualifying condition

- Used to be an insured person under Section 33 with at least 12 months of contributions payment and leave employment for no more than 6 months.

Application channels

1. At Bangkok/ provincial/ branch Social Security Offices
2. Through the SSO website at www.sso.go.th

Required documents

- สปส.1-20
- Thai National ID Card
- A Registration Form of a Voluntary Insured Person under Section 39 Registration Form (SorPorSor. 1-20)
- An ID card or other government - issued cards with photo

- If the applicant requires to pay contributions by direct debit, required documents include a certified true copy of the first page of the savings account book containing a name and an account number; and a letter of consent for direct debit from the bank account.

Contributions

- **432 Baht per month**
- The calculation for the contribution base is 4,800 baht per month per person multiplied by 9% of the contribution rate (4,800x9%=432). The continuation of 6 types of benefit coverage after being insured under Section 33 includes sickness, maternity, invalidity, death, child allowance and old age.

9%

Channels for payment of contributions to the insured under Section 39



Termination of the insured status under Section 39

- Death
- Reinsured under section 33
- Resignation
- Failure to pay contributions for 3 consecutive months (shall result in termination of the insured status from the first month of default)
- Within a period of 12 months, having made contributions for less than 9 months (shall result in the termination in the month in which contributions are made for less than 9 months)

Voluntary Insured Person under Section 40

The voluntary insured person is a self-employed person who is not insured under Section 33 and Section 39 and is not a government official or a state enterprise employee.

Eligible applicants

1. Having Thai nationality or
2. Holding a non-Thai identification card of which the first digit is 0 or 6 or 7.
3. Eligible age shall be above 15 years old but not more than 65 years old.
4. A person with physical disability who is aware of their rights.

Non-eligible applicants

1. Holding a non-Thai identification card of which the first and second digits are 0 .
2. The insured person under Section 33 or Section 39.
3. Government officials or state enterprise employees.
4. A person with intellectual disability or a person with limitation of his/her right awareness.

Required document Application Channel



Regulations

- After registration under Section 40, contributions should be paid immediately.
- Monthly contribution payment is required.
- Contributions can be paid 12 months in advance, but cannot be paid retroactively.
- If the insured person has no heir, please identify the eligible person to the SSO's staff.

Apply for Section 40, Scan now

Channels for payment of contributions to the insured under Section 40



Channels for receiving compensation benefits Section 40



Coverage for the insured person under Section 40

1. Injury or sickness (loss of income compensation)		Qualifying Conditions	70 Baht/Month	100 Baht/Month	300 Baht/Month
- Being hospitalised for a day or more (inpatient)	- Paying contributions at least 3 months in the 4 months prior to the month of injury or sickness.		300 baht per day	300 baht per day	300 baht per day
- Not being hospitalised, but taking 3 days of sick leave or more as specified in the medical certificate.			200 baht per day	200 baht per day	200 baht per day
- Within 1 year, being hospitalised and not being hospitalised.			Not more than 30 days/year	Not more than 30 days/year	Not more than 90 days/year
- Being an outpatient and having a medical certificate.			50 baht per time (3 times/year)	50 baht per time (3 times/year)	Not covered
2. Invalidity (loss of income compensation)					
- Monthly compensation.	Depending on the period of contributions	500-1,000 Baht	500-1,000 Baht	500-1,000 Baht	
- Compensation payment period.	-Paying contributions at least 6 months in the 10 months prior to the month of invalidity, shall receive 500 baht/month. -Paying contributions at least 12 months in the 20 months prior to the month of invalidity, shall receive 650 baht/month. -Paying contributions at least 24 months in the 40 months prior to the month of invalidity, shall receive 800 baht/month. - Paying contributions at least 36 months in the 60 months prior to the month of invalidity, shall receive 1,000 baht/month.	for 15 years	for 15 years	Lifetime	
- Funeral grant is provided if the insured person passes away while receiving the compensation.		25,000 Baht	25,000 Baht	50,000 Baht	
3. Death : funeral grant					
- Funeral grant is provided to the funeral manager	- Paying contributions at least 6 months in the 12 months prior to the month of death (except for accidents which require 1 month payment in the 6 months), shall receive a death grant.	25,000 Baht	25,000 Baht	50,000 Baht	
- Death allowance is granted when contributions have been paid for 60 months before the month of death		Additional allowance for 8,000 Baht more	Additional allowance for 8,000 Baht more	not covered	
4. Old Age Lump Sum plus interest					
- Old-age lump sum is granted based on the number of installment in which contributions are paid plus interest.	- Reaching the age of 60 and the insured status is terminated.	not covered	50 Baht/Month	150 Baht/Month	
- Additional amount of old age lump sum is granted when paying contributions from 180 months or more.		not covered	not covered	Additional 10,000 baht	
- Additional savings can be deposited, but not more than 1,000 baht per month.		not covered	Additional savings are up to 1,000 baht	Additional savings are up to 1,000 baht	
5. Monthly Child allowance					
- Monthly child allowance for each child is granted from birth up to 6 years old (2 children at a time).	- Paying contributions at least 24 months in the 36 months prior to the month of benefit entitlement. - Monthly contributions are required while receiving child allowance.	not covered	not covered	200 Baht/person/Month	

Note: Benefit payment is in accordance with the criteria and the qualifying conditions.

(Information as of August 2023)

Social Security Fund

www.sso.go.th

Social Security Office
Ministry of Labour

Hotline 1506 service 24 hours

@ssothai Social Security Fund Brochure

What is Social Security?

Social Security is the protection provided to members through the risk-sharing programme to ensure their livelihood with medical care and income security in unexpected circumstances that may arise from sickness, maternity, invalidity, death, childrearing, old age and unemployment.

When to register?

An employer with one or more employees shall submit both employer's and employee's application forms within 30 days from hiring date (the employee must be at least 15 years old when employed).

Where to register?

Registration application shall be submitted to the SSO where the enterprise is located.

Bangkok	Bangkok Social Security Offices 1-12
Province	Provincial or Branch Social Security Offices
Website	https://bizportal.go.th only for registered juristic person [company/public company/limited partnership]

Required documents for employer registration

Juristic person

1. Map and photos of the enterprise.
2. Employer's proof of identity.
 - Thai ID card of authorised director/managing partner.
 - For foreign authorised director/managing partner, one of the following documents is required : passport, work permit, visa, alien ID card, certificate of residence, non-immigrant visa.
3. Power of attorney letter (only for authorised person) with revenue stamps and a photocopy of the attorney's ID card.

Sole proprietor/joint venture

1. Map and photos of the enterprise.
2. Employer's proof of identity.
 - 2.1 For sole proprietor : ID card
 - 2.2 For joint venture :
 - Thai ID card of authorised director/managing partner.
 - For foreign authorised director/managing partner director, one of the following documents is required : passport, work permit, visa, alien ID card, certificate of residence, non-immigrant visa.
3. Lease agreement or location permission letter
4. Power of attorney letter (only for authorised person) with revenue stamps and a photocopy of the attorney's ID card.

In addition to the case above, ordinary partnership/ condominium juristic persons/ village/ foundation/ association/ cooperatives shall submit the following documents: regulations and meeting minutes on the appointment of manager or company establishment letter, or confirmation letter of meeting minutes.

**Change of employer's information

An employer shall submit the Change of Employer's Information Form (SorPorSor. 6-15) by the 15th day of the following month.

Note
- Required documents depend on the types of business and employer.
- An employer who is a contractor or a sub-contractor shall submit an employment contract.

For employee

1. Employee registration for insured status is required within 30 days from the hiring date.
2. Both the new applicant and existing member shall complete the Employee Registration Form (SorPorSor. 1-03).
3. Foreign workers require the following documents : a copy of work permit and passport or other travel document; or a copy of Non-Thai National ID card (pink card); or a copy of ID card for an unregistered person.

** Sole proprietor is a business owner and is considered as an employer who cannot register as an insured person**

How to report the change of insured persons' information ?

Termination of insured person's status

In the case that an employee resigns or his/her employment is terminated , the employer shall submit the Termination of Insured Status Form (SorPorSor. 6-09) by the 15th day of the following month.

Change of insured person's information

In the case that the insured person changes information regarding name - surname, family status and number of children, the employer shall submit the Change of Employee Information Form (SorPorSor. 6-10) within the 15th day of the following month.

The Employer shall submit SorPorSor. 1-03, SorPorSor. 6-09 and SorPorSor. 6-10 through the SSO's website at www.sso.go.th, and selects SSO E-SERVICE menu

What is the "contribution"?

The contribution refers to the mandatory monthly payment collected from both employer and employee for the social security fund. Both parties contribute equally at 5% of the insured person's wage. The calculation base ranges from a minimum of 1,650 baht per month (1,650 x 5%=83 baht) to a maximum of 15,000 baht per month (15,000 x 5%=750 baht). The government also contributes to the fund.

How to qualify for benefits?

1. **Injury or sickness** Paying contributions at least 3 months in the 15 months before receiving medical services.
2. **Maternity** Paying contributions at least 5 months in the 15 months before the maternity month.
3. **Invalidity** Paying contributions at least 3 months in the 15 months before the month of invalidity.
4. **Death** Paying contributions at least 1 month in the 15 months before the month of death.
5. **Child allowance** Paying contributions at least 12 months in the 36 months before the month of benefit entitlement.

6. Old age

- 6.1 Pension (lifetime monthly payment)
 - At least 180 months of contributions are paid, and the insured person reaches 55 years of age with termination of the insured status.
- 6.2 Lump sum
 - The contributions are less than 180 months and the insured person reaches 55 years of age with termination of the insured status.
 - In case of invalidity with termination of the insured status or in case of death.

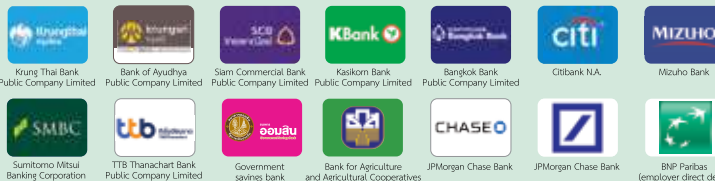
7. **Unemployment** Paying contributions at least 6 months in the 15 months before unemployment.

How to pay contributions?

Every payment of wages, the employer shall deduct both employee and employer portions from wages for contributions by submitting Application for Contribution Payment (SorPorSor. 1-10 Part 1 and 2) or by using electronic submission. Contributions should be submitted by the 15th day of the following month.

Contribution payment channels for Section 33

1. At any Bangkok, provincial, or branch Social Security Offices.
2. At Krung Thai Bank and Bank of Ayudhya.
3. Through e-Payment of the following financial institutions or debit/credit cards through the Counters Service.



4. Through QR Code.

What are the 7 benefits the insured person is entitled to?

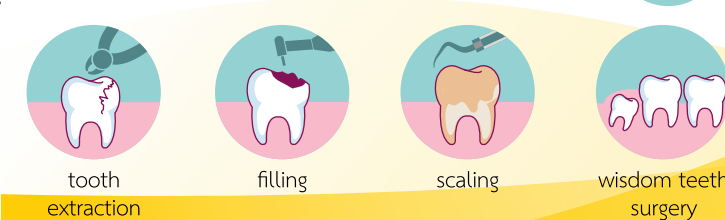
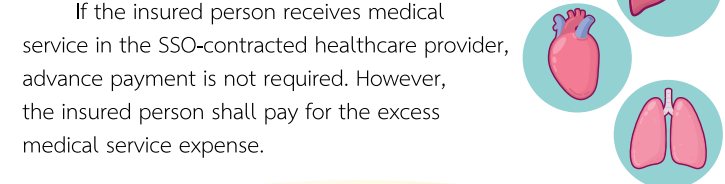
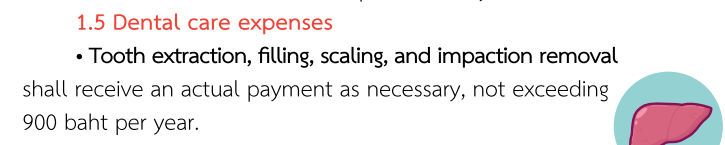
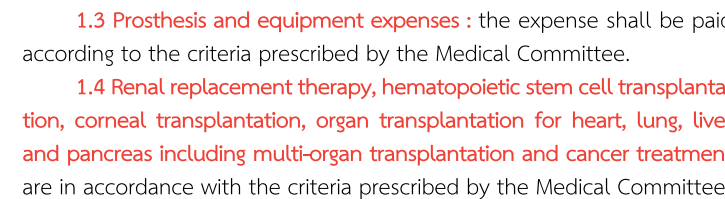
1. Non-work related injury or sickness

1.1 **Health promotion and prevention.** The insured person is entitled for health check-up as necessary and appropriate as prescribed in the Announcement of the Medical Committee by receiving medical services at the designated hospital or other hospital as specified by the SSO.

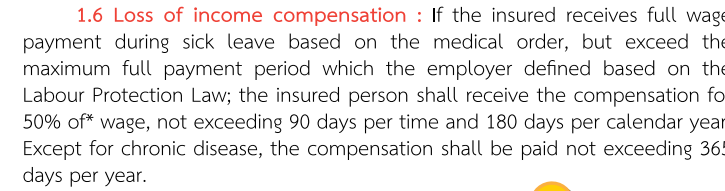
1.2 Medical service expense

- **Injury or sickness** : medical services are provided free of charge at the designated hospital.
- **Accident or emergency case** : if the insured cannot receive medical services in the designated hospital, the SSO shall pay medical expenses to the insured person or the healthcare provider as follows:
 - * **Public hospital**
 - **Outpatient** : actual medical service expense is provided as necessary.
 - **Inpatient** : actual medical service expense is provided as necessary within a period of 72 hours (excluding public holidays). Room and board expenses can be reimbursed not more than 700 baht per day.
 - * **Private hospital**
 - **Outpatient** : actual medical service expense is provided not exceeding 1,000 baht. For the excess expense, it shall be paid in accordance with the criteria prescribed by the Medical Committee.
 - **Inpatient** : actual medical service expense is provided only within a period of 72 hours (excluding public holidays) in accordance with the criteria prescribed by the Medical Committee.
- **Accident or emergency case (UCEP)** : if the insured person is unable to receive medical services at the designated hospital, medical treatment at the nearest hospital is allowed and the SSO shall pay medical service fees to the hospital in accordance with the criteria prescribed by the Medical Committee.

- 1.3 **Prosthesis and equipment expenses** : the expense shall be paid according to the criteria prescribed by the Medical Committee.
- 1.4 **Renal replacement therapy, hematopoietic stem cell transplantation, corneal transplantation, organ transplantation for heart, lung, liver and pancreas including multi-organ transplantation and cancer treatment** are in accordance with the criteria prescribed by the Medical Committee.
- 1.5 **Dental care expenses**
 - **Tooth extraction, filling, scaling, and impaction removal** shall receive an actual payment as necessary, not exceeding 900 baht per year.
 - If the insured person receives medical service in the SSO-contracted healthcare provider, advance payment is not required. However, the insured person shall pay for the excess medical service expense.



- **Removable partial dentures** : actual payment is provided based on the following criteria,
 - 1) 1-5 teeth, the payment shall not exceed 1,300 baht
 - 2) More than 5 teeth, the payment shall not exceed 1,500 baht.
- **Removable full dentures** : actual payment is provided based on the following criteria,
 - 1) For upper or lower teeth, the payment shall not exceed 2,400 baht.
 - 2) For both upper and lower teeth, the payment shall not exceed 4,400 baht. The new denture expense can be claimed after 5 years from the date of the former dentures.
- 1.6 **Loss of income compensation** : If the insured receives full wage payment during sick leave based on the medical order, but exceed the maximum full payment period which the employer defined based on the Labour Protection Law; the insured person shall receive the compensation for 50% of* wage, not exceeding 90 days per time and 180 days per calendar year. Except for chronic disease, the compensation shall be paid not exceeding 365 days per year.



2. Maternity

2.1 **Examination and antenatal care fees** are up to 5 times but not exceeding 1,500 baht based on the gestational age conditions as follows,

Gestational age	Fees (baht)
≤ 12 weeks	500
> 12 ≤ 20 weeks	300
> 20 ≤ 28 weeks	300
> 28 ≤ 32 weeks	200
> 32 weeks or more	200

2.2 **Maternity allowance** : reimburse at 15,000 baht for each delivery without limit to number of claim and for service at any hospital.

2.3 **Maternity leave allowance** can be claimed at 50% of *wage for 90 days (up to two times.)

Benefits	Female IP	Male IP
Examination and antenatal care fees	✓	✓
Maternity allowance	✓	✓
Maternity leave allowance	✓	✗

Male insured person is entitled to the benefit if his spouse is officially registered for marriage or if they openly live as a married couple.

If both parents are insured, either one may claim for the benefits of a delivery and only the mother may claim for the Maternity leave allowance.

3. Invalidity

3.1 Loss of income compensation

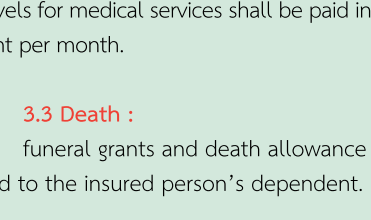
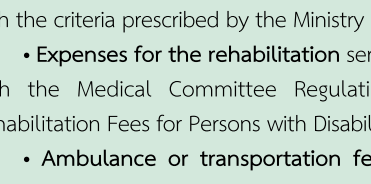
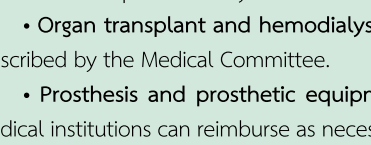
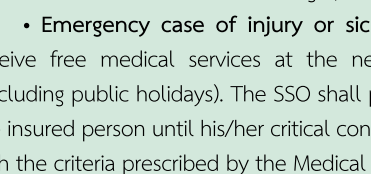
- Severe invalidity of at least 50% of capacity, the monthly compensation is granted for life at 50% of *wage.
- Light invalidity of 35-49% of capacity, the compensation is granted at 30% of *wage, up to 180 months in accordance with the Medical Committee regulations.

3.2 Medical service expense

- **Injury or sickness**
 - Public hospital**
 - **Outpatient** : reimbursement can be provided on an actual basis as necessary.
 - **Inpatient** : free of charge (the hospital will directly reimburse from the SSO based on DRGs) .
 - Private hospital**
 - **Outpatient** : reimbursement can be provided on an actual basis but not exceeding 2,000 baht per month.
 - **Inpatient** : reimbursement can be provided on an actual basis but not exceeding 4,000 baht per month.
- **Emergency case of injury or sickness** : the insured person can receive free medical services at the nearest hospital within 72 hours (excluding public holidays). The SSO shall pay medical service expenses for the insured person until his/her critical condition is recovered in accordance with the criteria prescribed by the Medical Committee.

- **Organ transplant and hemodialysis** in accordance with the criteria prescribed by the Medical Committee.
- **Prosthesis and prosthetic equipment** persons with disabilities or medical institutions can reimburse as necessary from the SSO in accordance with the criteria prescribed by the Ministry of Finance.
- **Expenses for the rehabilitation** services shall be paid in accordance with the Medical Committee Regulation on Criteria and Rates of Rehabilitation Fees for Persons with Disabilities.
- **Ambulance or transportation fees** people with disabilities who travels for medical services shall be paid in lump sum at the amount of 500 baht per month.

3.3 **Death** : funeral grants and death allowance shall be paid to the insured person's dependent.



4. Death

- 4.1 **Funeral grant** : the funeral manager shall receive a funeral grant of 50,000 baht.
- 4.2 **Death grant** : the grant shall be paid to the person specified in the death grant nomination letter. Without the mentioned letter, the grant shall be paid equally to parents or husband or wife or children. The payment amount is based on the following conditions :
 - **Paying contributions for 36 months** or more but less than 120 months, shall receive 50% of* wage x 4
 - **Paying contributions for 120 months** or more, shall receive 50% of *wage x 12

