

Vietnam

Exchange rate: US\$1.00 = 21,100 dong.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961 (public-sector employees).

Current laws: 2006 (social insurance), 2010 (decree on social assistance), 2014 (social insurance) not yet implemented.

Type of program: Social insurance and social assistance system.

Note: A new social insurance law passed in 2014 is scheduled to be implemented beginning in 2016. Provisions of the new law are included below.

Coverage

Social insurance: Private- and public-sector employees with at least a three-month contract (one month as of January 1, 2018), including household workers; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police and military personnel; as of January 1, 2018, part-time workers in communes, wards and townships, and foreign citizens legally working in Vietnam.

Voluntary coverage for self-employed persons and other persons without compulsory coverage.

Social assistance: Needy persons.

Source of Funds

Insured person

Social insurance: 8% of gross monthly earnings.

The minimum earnings used to calculate contributions are the minimum wage for civil servants.

The maximum earnings used to calculate contributions are 20 times the minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Social assistance: None.

Self-employed person

Social insurance: 22% of declared earnings.

The minimum earnings used to calculate contributions are the minimum wage for civil servants (the rural poverty line as of January 1, 2016).

The maximum earnings used to calculate contributions are 20 times the minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

The rural poverty line is 400,000 dong a month.

Social assistance: None.

Employer

Social insurance: 14% of monthly payroll.

The minimum earnings used to calculate contributions are the minimum wage for civil servants.

The maximum earnings used to calculate contributions are 20 times the minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Social assistance: None.

Government

Social insurance: Subsidies as needed; the total cost of old-age pensions for workers who retired before 1995; contributions for those employed in the public sector before January 1995.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 (men) or age 55 (women) with at least 20 years of contributions (at least 15 years of contributions for women civil servants living in communes, wards, or townships as of 2016).

Age 55 (men; age 50 for coal miners as of 2016) or age 50 (women) with at least 20 years of contributions, including at least 15 years of employment in hazardous or arduous working conditions or in certain geographic regions. Age 50 (men, rising by one year each year from January 1, 2016, until reaching age 55 in 2020) or age 45 (women, rising by one year each year from January 1, 2016, until reaching age 50 in 2020) with at least 20 years of contributions and an assessed degree of disability of at least 61%.

From January 1, 2016: Age 50 (men) and 45 (women) with at least 20 years of contributions and an assessed degree of disability of at least 81%. At any age with at least 20 years of contributions, including 15 years in extremely hazardous or arduous working conditions, and an assessed degree of disability of at least 61%. At any age with at least 20 years of contributions if the insured contracted HIV/AIDS in the workplace.

For military and police personnel, age 55 (men) or age 50 (women) with at least 20 years of contributions; age 50 (men) or age 45 (women) with at least 20 years of contributions, including at least 15 years of employment in hazardous or arduous working conditions or in certain regions; age 50 (men) or age 45 (women) with at least 20 years of

contributions and an assessed degree of disability of at least 61%.

Employment must cease.

Old-age grant (social insurance): Age 60 (men) or age 55 (women) with less than 20 years of contributions and ineligible for the old-age pension (less than 15 years for women civil servants living in communes, wards, or townships from 2016). At any age with less than 15 years of contributions and an assessed degree of disability of at least 61%.

From 2016, at any age if diagnosed with certain specified diseases or for demobilized army or police personnel who are ineligible for the old-age pension. If emigrating permanently, with less than 20 years of contributions after 12 months of leave with no paid contributions during the leave period.

Old-age social pension (social assistance): Aged 60 to 79, needy, and living alone without family support; or aged 80 or older and not receiving any contributory pension.

Disability pension (social insurance): See social insurance old-age benefits.

Disability allowance (social assistance): Aged 60 or older, assessed as seriously disabled and with no capacity for work or self-support; at any age if diagnosed with a mental disorder and has not recovered; at any age if disabled and without working capacity.

Survivor pension (social insurance): The deceased had at least 15 years of contributions; was receiving or entitled to receive an old-age pension; or was a disability pensioner with an assessed degree of disability of at least 61%. The benefit is paid to up to four dependent survivors.

Eligible survivors include a widower (aged 60 or older) or a widow (aged 55 or older) with income less than the minimum wage for civil servants (no age limit if disabled with a reduced working capacity of at least 81%), children younger than age 15 (age 18 if a student; no limit if disabled with a reduced working capacity of at least 81%), and a father (aged 60 or older) or a mother (aged 55 or older) with an income less than the minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Survivor grant (social insurance): Paid if the deceased had less than 15 years of contributions or if there are any eligible survivors who were not legally dependent on the deceased.

Funeral grant (social insurance): Paid to the person who pays for the funeral.

Old-Age Benefits

Old-age pension (social insurance): 45% of the insured's average earnings is paid for the first 15 years of contributions (rising for men by one year each year from 2018 until

reaching 20 years of contributions in 2022) plus 2% (men) or 3% (women, falling to 2% in 2018) of the insured's covered average monthly earnings for each year of contributions exceeding 15 years.

Average earnings for private-sector employees are based on the whole contribution period. Average earnings for civil servants are based on the last five, six, eight, or 10 years of contributions, depending on when the insured began contributing. Starting in 2016, the reference period used to calculate average earnings is gradually rising to the whole contribution period by 2025.

The maximum pension is 75% of the insured's average earnings.

For insured persons with more than 30 years of contributions (with sufficient contributions to finance at least a 75% replacement rate as of January 1, 2016), a lump sum is paid of 50% of the insured's average monthly earnings in the last five years before the pension is first paid for each year of contributions exceeding 30 years.

Early pension: The pension is reduced by 1% (rising to 2% on January 1, 2016) of the insured's average earnings for each year the pension is taken before the insured's normal pensionable age.

The minimum benefit is the monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Benefit adjustment: Benefits are adjusted according to changes in the cost-of-living index and economic growth.

Old-age grant (social insurance): A lump sum based on the number of years of covered employment and average monthly earnings is paid.

Old-age social pension (social assistance): 180,000 dong a month is paid if aged 60 to 79, needy, and living alone without family support or older than age 80; 270,000 dong if aged 60 to 79, needy, disabled and living alone without family support or older than age 80, needy, and living alone without family support; 360,000 dong if older than age 80, needy, disabled and living alone without family support. Provinces with higher fiscal capacity may provide a larger pension.

Permanent Disability Benefits

Disability pension (social insurance): See social insurance old-age benefits.

Disability allowance (social assistance): 180,000 dong a month is paid to needy and seriously disabled persons without working capacity; 360,000 dong if unable to perform a core activity task or if diagnosed with a mental disorder.

360,000 dong a month is paid to families with two profoundly disabled members unable to perform a core activity

task or diagnosed with a mental disorder; 540,000 dong for three members; 720,000 dong for four or more members.

Provinces with higher fiscal capacity may provide larger allowances.

Survivor Benefits

Survivor pension (social insurance): 50% of the monthly minimum wage for civil servants is paid for each eligible dependent survivor; 70% if the survivor has no other means of support.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Survivor grant (social insurance): If the deceased was still working and had less than 15 years of contributions or if there are any eligible survivors who were not legally dependent on the deceased, a lump sum is paid based on the number of years of contributions multiplied by 1.5 times the deceased's average monthly earnings (from January 1, 2016, based on the number of years of contributions before 2014 multiplied by 1.5 and after 2014 multiplied by two). The minimum benefit is three months of the deceased's average monthly earnings. The maximum lump sum is 48 times the deceased's monthly pension.

Funeral grant (social insurance): A lump sum of 10 months of the minimum wage for civil servants is paid.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (<http://www.molisa.gov.vn>) provides general supervision.

Vietnam Social Security agency (<http://www.baohiemxahoi.gov.vn>) implements policy and administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1961 (public-sector employees).

Current laws: 2005 (medical benefits); 2006 (social insurance), implemented in 2007; 2008 (health insurance), implemented in 2009; and 2014 (social insurance) not yet implemented.

Type of program: Social insurance system.

Note: A new social insurance law passed in 2014 is scheduled to be implemented beginning in 2016. Provisions of the new law are included below.

Coverage

Cash sickness and maternity benefits: Private- and public-sector employees with contracts of at least three

months (at least one month as of January 1, 2018), including household workers; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police and military personnel; as of January 1, 2018 part-time workers in communes, wards and townships, and foreign citizens legally working in Vietnam.

Exclusions: Certain military personnel and Vietnamese citizens working abroad under a fixed-term contract.

Medical benefits (health insurance): Salaried employees, civil servants, pensioners, persons with disabilities, unemployed persons, war veterans, social welfare recipients, poor households, children younger than age 6, students, and other groups of persons according to government regulation.

As of January 1, 2015, all Vietnamese citizens.

Source of Funds

Insured person

Cash sickness and maternity benefits: None.

Medical benefits (health insurance): 1.5% of gross monthly earnings.

The minimum earnings used to calculate contributions are the minimum wage for civil servants.

The maximum earnings used to calculate contributions are 20 times the minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Self-employed person

Cash sickness and maternity benefits: Not applicable.

Medical benefit (health insurance): 4.5% of the minimum wage for civil servants. (From January 1, 2015, 3.15% for the second member of the household, 2.7% for the third, 2.25% for the fourth and 1.8% for the fifth member); near-poor families pay 1.35% of the minimum wage for civil servants and students pay 2.1%.

The minimum earnings used to calculate contributions are the minimum wage for civil servants.

The maximum earnings used to calculate contributions are 20 times the minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Employer

Cash sickness and maternity benefits: 3% of monthly payroll.

Medical benefits (health insurance): 3% of monthly payroll.

The minimum earnings used to calculate contributions are the minimum wage for civil servants.

The maximum earnings used to calculate contributions are 20 times the minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Government

Cash sickness and maternity benefits: None.

Medical benefits (health insurance): Provides subsidies; pays full contributions for certain groups of insured persons, such as children younger than age 6, needy persons and persons with disabilities; and pays partial contributions for the near-poor (3.15% of the minimum wage for civil servants) and students (0.9%).

The legal monthly minimum wage for civil servants is 1,150,000 dong.

The minimum earnings used to calculate contributions are the minimum wage for civil servants.

The maximum earnings used to calculate contributions are 20 times the minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Qualifying Conditions

Cash sickness benefits: There is no minimum qualifying period. The incapacity must not be work-related, self-inflicted, or related to drug or alcohol abuse.

The sickness benefit is also paid to an insured parent caring for a sick child under age 7.

Cash maternity benefits: Must have at least six months of contributions in the last 12 months before childbirth. Also paid for the adoption of a child younger than 4 months old (rising to six months old on January 1, 2016), for an abortion, miscarriage or stillbirth; or to a surrogate and an intended mother (from January 1, 2016).

Cash paternity benefits: From January 1, 2016, an insured father who is paying contributions.

Birth grant: Must have at least six months of contributions in the last 12 months before childbirth. Also paid for the adoption of a child younger than 4 months (rising to 6 months on January 1, 2016).

Medical benefits: Provided for a non-occupational injury or illness. The insured must have at least 30 days of contributions for normal medical services; for specialized medical services the required contribution period varies according to membership groups and type of services.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's earnings in the month preceding sick leave is paid for up to 30 days in a calendar year with less than 15 years of contributions; 40 days with 15 to 30 years; 60 days with more than 30 years. If the insured is engaged in hazardous or arduous work or working in certain regions, the benefit is paid for up to 40 days in a calendar year with less than 15 years

of contributions; 50 days with 15 to 30 years; 70 days with more than 30 years. For specific illnesses requiring long-term treatment the sickness benefit is provided for 180 days in a calendar year and a reduced benefit thereafter. The maximum duration of paid sick leave for specified illnesses will be the total contribution period as of January 1, 2016.

For convalescence and rehabilitation after a sickness, 25% (at home) or 40% (in a nursing home) of the monthly minimum wage for civil servants (30% at home or in a nursing home as of January 1, 2016) is paid for up to five, seven or 10 days in a calendar year.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

75% of the insured's earnings is paid to insured workers for up to 20 days in a calendar year to care for a sick child.

Benefit adjustment: Benefits are adjusted according to changes in the cost-of-living index and economic growth.

Maternity benefit: 100% of the insured's average monthly earnings in the last six months is paid for five one-day leave periods (or two-day leave periods in special cases) for prenatal care; for six months during maternity leave or to mothers for adopting a baby younger than 4 months old (rising to 6 months on January 1, 2016). For multiple births, an extra month of leave is paid for each additional child. From January 1, 2016, the benefit is paid to a surrogate mother until she gives the newborn to the intended mother; for the intended mother, from the time she receives the child until the child is six months old.

A female employee can return to work before the end of the maternity leave and receive wages and maternity care if she returns to work at least 60 days after giving birth (rising to four months from January 1, 2016), is cleared by a health professional to return to work (until January 1, 2016), and has an advance agreement with her employer.

For convalescence and rehabilitation after maternity leave, within the first 30 working days after the maternity leave period, 25% (at home) or 40% (in a nursing home) of the monthly minimum wage for civil servants (30% for either from January 1, 2016) is paid for up to five, seven or 10 days a year.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Paternity benefit: From January 1, 2016, 100% of the insured's average monthly earnings in the last six months is paid for five days (up to 14 days in certain circumstances) after his wife gives birth.

Benefit adjustment: Benefits are adjusted according to changes in the cost-of-living index and economic growth.

Birth grant: A lump sum of two times the minimum wage for civil servants is paid for each child born or for each adopted child younger than 4 months (rising to six months on January 1, 2016). When only the father is covered by social insurance, the father is entitled to a lump-sum

allowance of two times the monthly minimum wage for civil servants for each child in the month of the birth.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Workers' Medical Benefits

Medical benefits include medical exams and care, preventive care, rehabilitation, maternity care (including a surrogate mother from January 1, 2016), and transfers between certain hospitals for certain insured persons.

100%, 95%, or 80% of the cost of primary services is paid, depending on the type of insured person and service. 100%, 95%, or 80% of the cost of specialized services is paid, up to 40 times the monthly minimum salary for each use. 70%, 50%, or 30% of the cost of other services is paid, depending on the level of medical services, up to 40 times the monthly minimum salary for each use. Medical benefits for ethnic minorities and poor households are free.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Medical benefits for children younger than age 6, poor households, and students are free. Near-poor households pay a reduced rate. Dependents of other insured persons pay a premium depending on the number of insured persons in the household.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (<http://www.molisa.gov.vn>) provides general supervision for sickness and maternity benefits.

Ministry of Health (<http://www.moh.gov.vn>) provides general supervision for health insurance.

Vietnam Social Security agency (<http://www.baohiemxahoi.gov.vn>) collects contributions, pays cash benefits, implements health insurance policy, and manages the health insurance fund.

Work Injury

Regulatory Framework

First laws: 1947 and 1950.

Current laws: 2006 (social insurance), implemented in 2007 and 2014 (social insurance) not yet implemented; 2012 (Labour Code), implemented in May 2013.

Type of program: Social insurance system and employer-liability (temporary disability) system.

Note: A new social insurance law passed in 2014 is scheduled to be implemented beginning in 2016. Provisions of the new law are included below.

Coverage

Private- and public-sector employees with at least a three-month contract (one month as of January 1, 2018), including household workers; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police and military personnel; as of January 1, 2018: part-time workers in communes, wards and townships, and foreign citizens legally working in Vietnam.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of monthly payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Must have a loss of earning capacity of at least 5% due to a work injury that took place at work, while on assignment for work, during the commute to and from work, or as a result of an occupational disease according to a schedule in law.

Attendance supplement: There is no minimum qualifying period. Must have a loss of earning capacity of at least 81% due to rachioplegia (facial paralysis), total blindness, paraplegia, amputation of two legs or a mental illness; as a result of an occupational disease according to a schedule in law.

Temporary Disability Benefits

Temporary disability benefit (employer liability): The employer pays 100% of the insured's earnings from the first day of treatment until the insured is recovered, discharged from the hospital, or assessed with a permanent disability.

A Ministry of Health medical board determines if the insured is recovered or has a permanent disability; and assesses the degree of disability.

Permanent Disability Benefits

Permanent disability benefit (social insurance): 30% of the minimum wage for civil servants is paid for an assessed loss of working capacity of 31%; an additional 2% of the minimum wage for civil servants is paid for each additional 1% loss of working capacity, plus 0.5% of earnings in the month before the disability began is paid for the first year of contributions, plus 0.3% of earnings for each additional year of contributions.

Attendance supplement: A benefit equal to the minimum wage for civil servants is paid in addition to the permanent disability benefit.

Disability grant: Five times the minimum wage for civil servants is paid for an assessed loss of working capacity of 5%; an additional 50% of the minimum wage for civil servants paid for each additional 1% loss of working capacity; and 50% of the insured's last monthly earnings for the first year of contributions plus 30% for each additional year of contributions.

For convalescence and rehabilitation after a work injury or an occupational disease, 25% (at home) or 40% (in a nursing home) of the monthly minimum wage for civil servants is paid for five to 10 days a year.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

A Ministry of Health medical board assesses the degree of disability.

Workers' Medical Benefits

Medical benefits include inpatient and outpatient treatment, surgery, medicine, and rehabilitation, until recovery. The employer pays the medical costs for an insured employee who receives treatment as an inpatient in the hospital from the day the work injury occurred or the occupational disease began to the day the insured is discharged from the hospital.

Survivor Benefits

Survivor pension: 50% of the minimum wage for civil servants is paid for each eligible dependent survivor up to four; 70% if the survivor has no other means of support.

The benefit is paid if the death was caused by a work injury or an occupational disease; or if the deceased was a work injury beneficiary with at least a 61% loss of working capacity at the time of death.

Eligible survivors include a widower (aged 60 or older) or a widow (aged 55 or older) with no income or with an income less than the minimum wage for civil servants (no age limit if disabled with a reduced working capacity of at least 81%), children younger than age 15 (age 18 if a student; no limit if disabled with a reduced working capacity of at least 81%; from January 1, 2016, children younger than age 18, including those conceived before the time of death; no limit if disabled with a reduced working capacity of at least 81%), and a father (aged 60 or older) or a mother (aged 55 or older) with an income less than the minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Survivor grant: If there are no eligible dependent survivors, a lump sum is paid to survivors who were not legally dependent on the deceased, based on the deceased's number of years of contributions multiplied by 1.5 times the deceased's average monthly earnings at the time of death (from January 1, 2016, the number of years of contributions

before 2014 multiplied by 1.5 and the number of years of contribution after 2014 multiplied by two).

The minimum benefit is three times the deceased's average monthly earnings at the time of death.

The maximum benefit is 48 times the deceased's average monthly earnings at the time of death.

If the deceased was a pensioner at the time of death, a benefit is paid under old-age, disability, and survivors benefits.

Death allowance: 36 times the monthly minimum wage for civil servants is paid for an insured who died as a result of work accident or an occupational disease or died during the first medical treatment after a work accident or an occupational disease.

Funeral grant: A lump sum of 10 times the minimum wage for civil servants is paid to the person who pays for the funeral.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (<http://www.molisa.gov.vn>) provides general supervision.

Vietnam Social Security agency (<http://www.baohiemxahoi.gov.vn/>) implements policy and manages the work injury and occupational disease fund.

Unemployment

Regulatory Framework

First law: 2006 (social insurance), implemented in 2009.

Current law: 2013 (employment), implemented in 2015.

Type of program: Social insurance system.

Coverage

Vietnamese citizens who are public- and private-sector employees with a seasonal, job-specific, fixed-term or permanent contract; certain military personnel; employees of cooperatives; and household businesses.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 1% of gross monthly earnings.

The minimum earnings used to calculate contributions are the minimum wage for civil servants.

The maximum earnings used to calculate contributions are 20 times the regional minimum wage.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,100,000 dong; Region II

is 2,750,000 dong; Region III is 2,400,000 dong; and Region IV is 2,150,000 dong.

Self-employed person: Not applicable.

Employer: 1% of monthly payroll.

The minimum earnings used to calculate contributions are the minimum wage for civil servants.

The maximum earnings used to calculate contributions are 20 times the regional minimum wage.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,100,000 dong; Region II is 2,750,000 dong; Region III is 2,400,000 dong; and Region IV is 2,150,000 dong.

Government: 1% of the insured person's gross monthly earnings and administrative costs.

Qualifying Conditions

Must have at least 12 months of contributions during the last 24 months; must be registered as unemployed; must not have found a job within 15 days of registration. From January 1, 2015, seasonal workers must have at least 12 months of contributions during the last 36 months.

The benefit is suspended if the insured refuses two suitable job placements for no plausible reason.

Unemployment Benefits

60% of the average monthly earnings in the six months before unemployment is paid for three months with 12 to 36 months of contributions, plus one month for each additional 12 months of contributions, up to 12 months. The benefit is paid after a 15-day waiting period.

The maximum monthly benefit for private-sector employees is five times the regional minimum wage.

The maximum monthly benefit for civil servants is five times the minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,150,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,100,000 dong; Region II is 2,750,000 dong; Region III is 2,400,000 dong; and Region IV is 2,150,000 dong.

Benefits also include health insurance coverage, vocational training, and job placement support.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (<http://www.molisa.gov.vn>) provides general supervision.

Vietnam Social Security agency (<http://www.baohiemxahoi.gov.vn>) collects contributions and pays benefits.

Family Allowances

Regulatory Framework

First laws: 2007 (decree on social assistance), 2010 (decree on education).

Current laws: 2010 (decree on social assistance), 2013 (decree on education).

Type of program: Social assistance system.

Coverage

All Vietnamese citizens.

Source of Funds

Insured person: None.

Self-employed person: None. See sickness and maternity for medical benefits.

Employer: None.

Government: The total cost is financed from general revenue. See also sickness and maternity for medical benefits.

Qualifying Conditions

Orphan benefit: Paid to a child younger than age 16 who has been abandoned or if both parents are deceased (or one parent is deceased and the other is missing or imprisoned or both parents are imprisoned) and without a legal custodian who cares for the child(ren). Paid to a needy child younger than age 16 and diagnosed with HIV/AIDS.

Adoption benefit: Paid to a family or an individual adopting an orphan or an abandoned child.

Parenting benefit: Paid to a single and needy main care provider of a child younger than age 16 (age 18 if in vocational training).

HIV/AIDS allowance: At any age if needy, diagnosed with HIV/AIDS and with no working capacity.

Education allowance (full tuition exemption): Paid to a needy family with a child in kindergarten, primary or secondary school; aged 16 to 18 if enrolled in a vocational training center and both parents are deceased (or one parent is deceased and the other is in prison or both parents are in prison). Paid to an ethnic minority family with a child in kindergarten, primary or secondary school if living in a remote area or with a child enrolled in a vocational training center or a university and classified as needy.

Education allowance (partial tuition exemption): Paid to a near poor family with a child in kindergarten, primary or secondary school; a family with a child enrolled in a vocational training center; a family of a civil servant with a child in kindergarten, primary or secondary school and with one family member who has an assessed loss of work

capacity of at least 31% that is the result of a work injury or an occupational disease.

Health care card: Provided to a family with a child younger than age 6; an ethnic minority family; a family with a student; and a family classified as needy or near poor.

Family Allowance Benefits

Orphan benefit: 180,000 dong a month is paid for a child older than 18 months; 270,000 dong if younger than 18 months or older than 18 months and seriously disabled or diagnosed with HIV/AIDS; 360,000 dong if younger than 18 months with a serious disability or diagnosed with HIV/AIDS. Provinces with higher fiscal capacity may provide a larger allowance.

Adoption benefit: 360,000 dong a month is paid for an adopted child older than 18 months; 450,000 dong for an adopted child younger than 18 months or older than 18 months and seriously disabled or diagnosed with HIV/AIDS; 540,000 dong for an adopted child younger than 18 months with a serious disability or diagnosed with HIV/AIDS. Provinces with higher fiscal capacity may provide a larger allowance.

Parenting benefit: 180,000 dong is paid every month for a child aged older than 18 months; 270,000 dong if younger than 18 months or older than 18 months with a serious disability or diagnosed with HIV/AIDS; 360,000 dong if younger than 18 months with a serious disability or diagnosed with HIV/AIDS. Provinces with higher fiscal capacity may provide a larger allowance.

HIV/AIDS allowance: 270,000 dong is paid every month to a needy person diagnosed with HIV/AIDS with no work capacity. Provinces with higher fiscal capacity may provide a larger allowance.

Education allowance (full tuition exemption): 100% of tuition fees is paid.

Education allowance (partial tuition exemption): 50% of tuition fees is paid.

Health care card: Free access to ambulatory and basic hospital care as well as advanced diagnostic and therapeutic services. In addition, certain transportation costs are covered for needy persons and persons receiving allowances.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (<http://www.molisa.gov.vn>) provides general supervision and administers social pensions, orphans, adoption, disability and HIV allowances.

Ministry of Education and Training (<http://www.moet.gov.vn/>) provides general supervision and administers education allowances.

Ministry of Health (<http://www.moh.gov.vn/>) provides general supervision of health insurance policies.

Vietnam Social Security agency (<http://www.baohiemxahoi.gov.vn/>) collects contributions and pays benefits.