

## Vietnam

Exchange rate: US\$1.00 = 22,281 dong.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1961 (public-sector employees).

**Current laws:** 2009 (elderly), 2012 (disabled persons), 2013 (social assistance), and 2014 (social insurance).

**Type of program:** Social insurance and social assistance system.

*Note:* The 2014 social insurance law is being gradually implemented. Provisions of the law are included below.

#### Coverage

**Social insurance:** Private- and public-sector employees with at least a one-month contract, including household workers; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police and military personnel; 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 monthly earnings used to calculate contributions are the legal monthly minimum wage for civil servants.

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

**Social assistance:** None.

##### Self-employed person

**Social insurance:** 22% of declared earnings.

The minimum monthly earnings used to calculate contributions are the rural poverty line.

The rural poverty line is 700,000 dong a month.

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

**Social assistance:** None.

##### Employer

**Social insurance:** 18% of monthly payroll.

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

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

The employer's contributions also finance cash sickness and maternity benefits.

**Social assistance:** None.

##### Government

**Social insurance:** Subsidies as needed; the total cost of old-age pensions for workers who retired before 1995; contributes as an employer.

**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).

Age 55 (men; age 50 for coal miners) or age 50 (women) with at least 20 years of contributions, including at least 15 years of employment in coal mining or other hazardous or arduous working conditions, or in certain geographic regions. 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%.

Age 51 (men, rising by one year each year until reaching age 55 in 2020) or age 46 (women, rising by one year each year until reaching age 50 in 2020) with at least 20 years of contributions and an assessed reduced working capacity of at least 61%.

Age 50 (men) or age 45 (women) with at least 20 years of contributions and an assessed reduced working capacity of at least 81%.

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 reduced working capacity of at least 61%.

Employment must cease.

Pension supplement: Paid if the insured had sufficient contributions to finance at least a 75% replacement rate.

**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). At any age with less than 15 years of contributions and an assessed degree of disability of at least 61%.

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 old-age pension (social insurance).

**Disability allowance (social assistance):** Assessed with at least a 61% reduced working capacity and does not qualify for a contributory pension.

**Caregiver's support (social assistance):** Paid to caregivers of persons with an assessed reduced working capacity of at least an 81%.

**Survivor pension (social insurance):** The deceased had at least 15 years of contributions, received or was entitled to receive an old-age pension, or was a disability pensioner with an assessed reduced working capacity 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 legal monthly minimum wage for civil servants (no age limit with an assessed reduced working capacity of at least 81%), children younger than age 18 (no limit with an assessed reduced working capacity of at least 81%), a father (aged 60 or older) or a mother (aged 55 or older) with an income less than the legal monthly minimum wage for civil servants; or a father-in-law (aged 60 or older) or a mother-in-law (aged 55 or older) with income less than the legal monthly minimum wage for civil servants (no limit with an assessed reduced working capacity of at least 81%).

The legal monthly minimum wage for civil servants is 1,210,000 dong.

Survivor lump-sum allowance: Paid to survivors who do not meet the eligibility requirements for a survivor pension if the deceased received or was entitled to receive an old-age or disability pension.

**Survivor grant (social insurance):** Paid if the deceased had less than 15 years of contributions.

**Funeral grant (social insurance):** Paid to the person who pays for the funeral if the deceased received the old-age or disability pension or had at least 12 months of contributions.

**Funeral grant (social assistance):** Paid to cover the cost of the funeral if the deceased was aged 60 or older, needy, and living alone without family support; aged 80 or older and not receiving any contributory pension; with an assessed reduced working capacity of at least a 61% and not receiving any contributory pension; or receiving the orphan benefit, single parent benefit, HIV allowance, or disabled child allowance (see Family Allowances).

### Old-Age Benefits

**Old-age pension (social insurance):** 45% of the insured's covered average monthly 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.

The pension is reduced by 2% of the insured's covered average monthly earnings for each year the pension is taken before the insured's normal pensionable age due to reduced working capacity.

Covered average monthly earnings for private-sector employees are based on the whole contribution period. Covered average monthly earnings for civil servants are based on the last five, six, eight, or 10 years of contributions, depending on when the insured began contributing.

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

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

Pension supplement: A lump sum is paid of half the insured's covered average monthly earnings for each year of contributions exceeding the years of contributions required to achieve a 75% replacement rate.

**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 is paid of 1.5 times the insured's covered average monthly earnings in the last five years for years of contributions before 2014,

plus 2 times the insured's covered average monthly earnings in the last five years for contributions since 2014.

**Old-age social pension (social assistance):**

405,000 dong a month is paid if aged 60 to 79, needy, and living alone without family support; 540,000 dong a month if older than age 80; 675,000 dong if aged 60 or older with an assessed reduced working capacity of at least 81%; 1,080,000 dong a month if aged 60 or older, needy, and with an assessed reduced working capacity of at least 81%, or aged 60 or older and living in extremely difficult circumstances.

**Permanent Disability Benefits**

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

**Disability allowance (social assistance):** 405,000 dong a month is paid with an assessed reduced working capacity of 61% to 80%; 540,000 dong a month with an assessed reduced working capacity of at least 81%; 810,000 dong a month with an assessed reduced working capacity of at least 81% and living in extremely difficult circumstances; 405,000 dong a month with an assessed reduced working capacity of at least 61% and pregnant or raising a child younger than age 3; and 540,000 dong a month with an assessed reduced working capacity of at least 61%, pregnant, and raising one child younger than age 3, or with an assessed reduced working capacity of at least 61%, not pregnant, and raising at least two children younger than age 3.

Provinces with higher fiscal capacity may provide larger allowances.

**Caregiver support (social assistance):** 405,000 dong a month is paid if caring for one person; 810,000 dong a month if caring for at least two people.

**Survivor Benefits**

**Survivor pension (social insurance):** 50% of the legal monthly minimum wage for civil servants is paid for each eligible dependent survivor; 70% if the survivor has no guardian, up to four survivors.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

Survivor lump-sum allowance: If the deceased died within the first two months of receiving an old-age or disability pension, a lump sum of 48 times the deceased's old-age or disability pension is paid. The lump sum is reduced by 50% of the deceased's old-age or disability pension for each month the deceased received a pension after the second month.

The minimum survivor lump-sum allowance is three times the deceased's old-age or disability pension.

**Survivor grant (social insurance):** A lump sum is paid of 1.5 times the deceased's covered average monthly earnings

in the last five years for years of contributions before 2014, plus 2 times the deceased's covered average monthly earnings in the last five years for contributions since 2014.

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

**Funeral grant (social assistance):** A lump sum of 5,400,000 dong is paid.

**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); 2008 (health insurance), implemented in 2009; 2014 (health insurance), implemented in 2015; and 2014 (social insurance).

**Type of program:** Social insurance system.

Note: The 2014 social insurance law is being gradually implemented. Provisions of the law are included below.

**Coverage**

**Cash sickness and maternity benefits:** Public- and private-sector employees, including household workers, with at least a one-month contract; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police and military personnel; part-time workers in communes, wards and townships; and foreign citizens legally working in Vietnam.

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

**Medical benefits (health insurance):** Citizens of Vietnam.

**Source of Funds**

**Insured person**

*Cash sickness and maternity benefits:* None.

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

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

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

### Self-employed person

*Cash sickness and maternity benefits:* Not applicable.

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

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

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

### Employer

*Cash sickness and maternity benefits:* See source of funds under Old Age, Disability, and Survivors.

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

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

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

### Government

*Cash sickness and maternity benefits:* None.

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

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

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

The legal monthly minimum wage for civil servants is 1,210,000 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 age 6 months; for an abortion, miscarriage or stillbirth; or to a surrogate and an intended mother.

**Cash paternity benefits:** Paid to 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 age 6 months.

**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 paid for 180 days in a calendar year and a reduced benefit thereafter. The maximum duration of paid sick leave for specified illnesses is the total contribution period.

For convalescence and rehabilitation after a sickness, 30% of the legal monthly minimum wage for civil servants is paid for up to five, seven, or 10 days in a calendar year.

The legal monthly minimum wage for civil servants is 1,210,000 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 age 6 months. For multiple births, an extra month of leave is paid for each additional child. 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 after at least four months of leave 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, 30% of the legal monthly minimum wage for civil servants is paid for up to five, seven, or 10 days a year.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

**Paternity benefit:** 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. If the mother dies during childbirth, up to six months of unused maternity leave passes to the father.

**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 legal monthly minimum wage for civil servants is paid for each child born or for each adopted child younger than age 6 months. When only the father is covered by social insurance, the father is entitled to a lump-sum allowance of two times the legal monthly minimum wage for civil servants for each child in the month of the birth.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

### **Workers' Medical Benefits**

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

100%, 95%, or 80% of the cost of primary services is paid, depending on the level of medical services. 100%, 60%, or 40% of the cost of specialized services is paid, depending on the level of medical services. 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://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); 2012 (labor code), implemented in 2013; and 2014 (social insurance).

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

Note: The 2014 social insurance law is being gradually implemented. Provisions of the law are included below.

#### **Coverage**

Public- and private-sector employees, including household workers, with at least a one-month contract; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police and military personnel; part-time workers in communes, wards, and townships, and foreign citizens legally working in Vietnam.

Exclusions: Self-employed persons.

#### **Source of Funds**

##### **Insured person**

*Temporary disability benefits (employer liability):* None.

*Social insurance:* None.

##### **Self-employed person**

*Temporary disability benefits (employer liability):* Not applicable.

*Social insurance:* Not applicable.

##### **Employer**

*Temporary disability benefits (employer liability):* The total cost.

*Social insurance:* 1% of monthly payroll.

## Government

*Temporary disability benefits (employer liability):* None.

*Social insurance:* 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 an 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 a work injury resulting in rachioplegia (facial paralysis), total blindness, paraplegia, amputation of two legs, or a mental illness, 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 loss of working capacity.

## Permanent Disability Benefits

**Permanent disability benefit:** 30% of the legal monthly minimum wage for civil servants is paid for an assessed loss of working capacity of 31%; an additional 2% of the legal monthly 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 for the first year of contributions, plus 0.3% of earnings for each additional year of contributions.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

**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 1,210,000 dong.

A Ministry of Health medical board assesses the degree of loss of working capacity.

## 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 legal monthly minimum wage for civil servants is paid for each eligible dependent survivor, up to four survivors; 70% if the survivor has no guardian.

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 legal monthly 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%); 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 or father-in-law (aged 60 or older) or a mother or mother-in-law (aged 55 or older) with an income less than the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

**Survivor lump-sum allowance:** If the deceased died within the first two months of receiving an old-age or disability pension, a lump sum of 48 times the deceased's monthly old-age or disability pension is paid to survivors who do not meet the eligibility requirements for a survivor pension. The lump sum is reduced by 50% of the deceased's monthly old-age or disability pension for each month the deceased received a pension after the second month.

**Death allowance:** 36 times the legal 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.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

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

The legal monthly minimum wage for civil servants is 1,210,000 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 seasonal, job-specific, fixed-term, or permanent contracts; 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 monthly earnings used to calculate contributions are the legal monthly minimum wage for civil servants.

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,500,000 dong, Region II is 3,100,000 dong, Region III is 2,700,000 dong, and Region IV is 2,400,000 dong.

**Self-employed person:** Not applicable.

**Employer:** 1% of monthly payroll.

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

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,500,000 dong, Region II is 3,100,000 dong, Region III is 2,700,000 dong, and Region IV is 2,400,000 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, be registered as unemployed, and not have found a job within 15 days of registration. 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 insured's 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 legal regional monthly minimum wage.

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

The legal monthly minimum wage for civil servants is 1,210,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,500,000 dong, Region II is 3,100,000 dong, Region III is 2,700,000 dong, and Region IV is 2,400,000 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) and 2010 (decree on education).

**Current laws:** 2010 (social assistance), 2013 (education), and 2013 (social assistance).

**Type of program:** Social assistance system.

### Coverage

Citizens of Vietnam.

### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### Qualifying Conditions

**Orphan benefit:** Paid to a child younger than age 16 (age 22 if a full-time student) who has been abandoned, if both parents are deceased, if one parent is deceased and the other is missing or imprisoned, or if both parents are imprisoned.

**Single parent benefit:** Paid to a single and needy main care provider of a child younger than age 16 (age 22 if a full-time student).

**HIV allowance:** At any age if needy, diagnosed with HIV/AIDS, with no working capacity, and not receiving any other monthly pension or benefit.

**Disabled child allowance:** Paid for a child assessed with at least a 61% disability.

**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, if one parent is deceased and the other is in prison, or if 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 persons receiving the orphan benefit, single parent benefit, HIV allowance, or disabled child allowance.

### Family Allowance Benefits

**Orphan benefit:** 675,000 dong a month is paid for a child younger than age 4; 405,000 dong a month for a child aged 4 or older. If the child does not have a legal guardian and is living in extremely difficult circumstances, 1,350,000 dong a month is paid for a child younger than age 4; 1,080,000 for a child aged 4 to 16; and 405,000 dong a month for a child aged 17 to 22 who is a full-time student.

Provinces with higher fiscal capacity may provide a larger allowance.

**Single parent benefit:** 270,000 dong a month is paid for one child; 540,000 a month for at least two children.

**HIV allowance:** 675,000 dong a month is paid for a child younger than age 4; 540,000 dong a month if aged 4 to 16; and 405,000 dong a month if aged 17 or older.

**Disabled child allowance:** 540,000 dong a month is paid if the child is assessed with a disability of 61% to 80%; 675,000 dong a month if assessed with at least an 81% disability; 1,080,000 dong a month if aged 4 to 16, assessed with at least a 61% degree of disability, and living in extremely difficult circumstances; and 1,350,000 dong a month if younger than age 4, assessed with at least a 61% degree of disability, and living in extremely difficult circumstances.

**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 provides general supervision and administers education allowances.

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

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