

Thailand

Exchange rate: US\$1.00 = 33.08 baht.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1990 (social security), implemented in 1991; 2003 (older persons); and 2011 (national savings fund).

Type of program: Social insurance, provident fund, and social assistance system.

Coverage

Social insurance (formal sector): Employed persons in the formal sector.

Voluntary coverage for persons with at least 12 months of previous mandatory coverage who reenroll within six months after employment ceases.

Exclusions: Employees of foreign governments or international organizations; certain agricultural, forestry, and fishery employees; and temporary and seasonal workers.

Special systems for judges, civil servants, and employees of state enterprises.

Social insurance (informal sector): Voluntary coverage for self-employed persons in the informal sector.

Provident fund (National Savings Fund): Voluntary coverage for self-employed persons in the informal sector.

Social assistance: Citizens of Thailand.

Source of Funds

Insured person

Social insurance (formal sector): 3% of gross monthly covered earnings (old-age benefits); a monthly flat-rate contribution of 288 baht (old-age, disability, and survivor benefits) for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The insured person's contributions also finance family allowances. See source of funds under Sickness and Maternity for disability and survivors benefits.

Social insurance (informal sector): Not applicable.

Provident fund: Not applicable.

Social assistance: None.

Self-employed person

Social insurance (formal sector): A monthly flat-rate contribution of 288 baht (old-age, disability, and survivor benefits).

The self-employed person's contributions also finance family allowances.

Social insurance (informal sector): 70 baht a month (disability, survivor, and sickness benefits); 100 baht a month (old-age, disability, survivors, and sickness benefits); or 300 baht (old-age, disability, survivor, and sickness benefits, and family allowances). Additional contributions are possible for the old-age benefit.

Provident fund: At least 50 baht a month.

Social assistance: None.

Employer

Social insurance (formal sector): 3% of monthly covered payroll for employees with mandatory coverage (old-age benefits).

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The employer's contributions also finance family allowances. See source of funds under Sickness and Maternity for disability and survivors benefits.

Social insurance (informal sector): Not applicable.

Provident fund: Not applicable.

Social assistance: None.

Government

Social insurance (formal sector): 1% of gross monthly covered earnings for employees with mandatory coverage; 48 baht a month for the voluntarily insured (old-age benefits).

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The government's contributions also finance family allowances. See source of funds under Sickness and Maternity for disability and survivors benefits.

Social insurance (informal sector): 30 baht a month (disability, survivor, and sickness benefits); 50 baht a month (old-age, disability, survivor and sickness benefits); or 150 baht a month (old-age, disability, survivor, and sickness benefits, and family allowances).

Provident fund: The contribution depends on the insured's age: 50% of the insured's contributions if younger than age 30, 80% if aged 30 to 49, and 100% if aged 50 or older.

The maximum annual government contribution is 600 baht if the insured is younger than age 30, 960 baht if aged 30 to 49, and 1,200 baht if aged 50 or older.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (formal sector, social insurance):

Age 55 with at least 180 months of contributions.

Employment must cease. If a pensioner starts a new job, the pension is suspended until employment ceases.

Old-age settlement (formal sector, social insurance):

Age 55 with at least one but less than 180 months of contributions.

Employment must cease.

Old-age grant (informal sector, social insurance):

Age 60 and not insured under the formal-sector program.

Old-age pension (National Savings Fund, provident fund):

Age 60 and not insured under the formal-sector program.

Old-age pension (social assistance): Age 60 and not receiving any other pension.

Disability pension (formal sector, social insurance):

Must be incapable of work and have at least three months of contributions in the 15 months before the total physical or mental disability began.

Medical officers assigned by the Social Security Office assess the degree of disability annually. The medical committee of the Social Security Office may suspend the benefit if it determines that the disability pensioner is rehabilitated.

Disability pension (informal sector, social insurance):

Must be assessed with a disability and not insured under the formal-sector program. Must have at least six months of contributions in the 10 months before the disability began.

Medical officers assigned by the Social Security Office assess the degree of disability annually. The medical committee of the Social Security Office may suspend the benefit if it determines that the disability pensioner is rehabilitated.

Disability benefit (National Savings Fund, provident fund): Must be younger than age 60, assessed with a disability, and not insured under the formal-sector program.

Survivor benefit (formal sector, social insurance): Paid if the insured had at least one month of contributions in the six months before death. The death must be the result of a nonwork-related injury or illness.

Eligible survivors include the deceased's named beneficiaries; if there are no named beneficiaries, the widow(er), children, and parents.

Survivor benefit (informal sector, social insurance):

Paid if the insured had at least six months of contributions

in the 12 months before death (one month of contributions in the six months before death in the case of an accident).

Eligible survivors include the deceased's named beneficiaries, widow(er), children, and parents.

Survivor benefit (National Savings Fund, provident fund): Paid when an insured person dies.

Eligible survivors include a widow(er), children, and parents.

Funeral grant (formal sector, social insurance): Paid if the deceased had at least one month of contributions in the six months before death. The death must be the result of a nonwork-related injury or illness.

Funeral grant (informal sector, social insurance): Paid if the deceased was receiving a informal-sector disability pension or had at least six months of contributions in the 12 months before death.

Old-Age Benefits

Old-age pension (formal sector, social insurance): 20% of the insured's average monthly covered earnings in the last 60 months before retirement is paid plus 1.5% for each 12-month period of contributions exceeding 180 months.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

The maximum monthly earnings used to calculate benefits are 15,000 baht.

Old-age settlement (formal sector, social insurance): A lump sum of the insured's total contributions is paid.

Old-age grant (informal sector, social insurance): A lump sum of the insured's total contributions plus accrued interest is paid (if covered for old-age benefits).

Old-age pension (National Savings Fund, provident fund): A pension is paid based on the account balance at retirement.

The minimum monthly pension is 600 baht.

Old-age pension (social assistance): 600 baht is paid to persons aged 60 to 69; 700 baht if aged 70 to 79; 800 baht if aged 80 to 89; and 1,000 baht if aged 90 or older.

Permanent Disability Benefits

Disability pension (formal sector, social insurance): 50% of the insured's average daily covered earnings in the highest paid three months in the nine months before the disability began is paid until death for a severe disability; up to 30% for up to 180 months for a non-severe disability.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

The maximum monthly earnings used to calculate are 15,000 baht.

There is no minimum disability pension.

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Benefit adjustment: Benefits are adjusted on an ad hoc basis based on changes in the cost of living.

Disability pension (informal sector, social insurance): 500 baht a month is paid with at least six months of contributions in the last 10 months before the disability began; 650 baht a month with at least 12 months in the last 20 months; 800 baht a month with at least 24 months in the last 40 months; and 1,000 baht a month with at least 36 months in the last 60 months. The pension is paid for up to 15 years (until death if the insured opted for the highest level of coverage; see source of funds for the self-employed person).

Disability benefit (National Savings Fund, provident fund): A lump sum of all or part of the account balance is paid.

Survivor Benefits

Survivor benefit (formal sector, social insurance): With at least 36 months but less than 10 years of contributions, a lump sum of four times 50% of the deceased's average monthly covered earnings is paid. With at least 10 years of contributions, a lump sum of 12 times 50% of the deceased's average monthly covered earnings is paid.

If there is no named beneficiary, the amount is split equally among the eligible survivors.

Survivor benefit (informal sector, social insurance): A lump sum of the old-age grant plus the balance of the insured's additional contributions is paid to eligible survivors.

Survivor benefit (National Savings Fund, provident fund): A benefit is paid based on the deceased's account balance at the time of death.

Funeral grant (formal sector, social insurance): 40,000 baht is paid to the person who paid for the funeral.

Funeral grant (informal sector, social insurance): 20,000 baht is paid to the person who paid for the funeral; 40,000 baht if the deceased had opted for the most generous insurance plan, see source of funds for the self-employed person.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th/>) provides general supervision for the social insurance programs.

Social Security Office (<https://www.sso.go.th/>) administers the social insurance programs.

Ministry of the Interior (<http://www.moi.go.th/>) oversees the administration of the social assistance program.

National Savings Fund (<http://www.nsf.or.th/>), supervised by the Ministry of Finance (<http://www2.mof.go.th/>), administers the national pension savings fund program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1990 (social security), implemented in 1991, 1998, and 2011; 1990 (sickness and medical benefits); and 2002 (universal health coverage).

Type of program: Universal and social insurance system.

Coverage

Universal: Citizens of Thailand not covered under any other government health insurance program.

Social insurance (formal sector): Employed persons in the formal sector.

Voluntary coverage for persons with at least 12 months of previous mandatory coverage who reenroll within six months after employment ceases.

Exclusions: Employees of foreign governments or international organizations; certain agricultural, forestry, and fishery employees; and temporary and seasonal workers.

Special systems for judges, civil servants, and employees of state enterprises.

Social insurance (informal sector): Voluntary coverage for self-employed persons in the informal sector.

Source of Funds

Insured person

Universal: None.

Social insurance (formal sector): 1.5% of gross monthly covered earnings; a monthly contribution of 144 baht for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The insured person's contributions also finance disability and survivor benefits.

Social insurance (informal sector): Not applicable.

Self-employed person

Universal: None.

Social insurance (formal sector): Pays a monthly contribution of 144 baht.

The self-employed person's contributions also finance disability and survivor benefits.

Social insurance (informal sector): See source of funds under Old Age, Disability, and Survivors.

Employer

Universal: None.

Social insurance (formal sector): 1.5% of monthly covered payroll; none for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The employer's contributions also finance disability and survivor benefits.

Social insurance (informal sector): None.

Government

Universal: The total cost.

Social insurance (formal sector): 1.5% of gross monthly covered earnings; a monthly contribution of 72 baht for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The government's contributions also finance disability and survivor benefits.

Social insurance (informal sector): See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness and medical benefits (formal sector, social insurance): Must be receiving medical treatment and have at least three months of contributions in the 15 months before treatment began and provide a medical certificate.

Cash sickness benefit (informal sector, social insurance): Must have at least three months of contributions in the four months before the incapacity began.

Cash maternity, childbirth grant, and medical benefits (formal sector, social insurance): Must have at least five months of contributions in the 15 months before childbirth.

The childbirth grant is paid to an insured woman or to the wife of (or a woman who cohabits with) an insured man.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (formal sector, social insurance): 50% of the insured's average daily covered earnings in the highest paid three months of the 15 months before the incapacity began is paid. The benefit is paid from the first day of certified absence from work (after the end of entitlement

to statutory sick pay, usually 30 days, under the labor law) for up to 90 days for each illness and up to 180 days in any calendar year; may be extended up to 365 days for a chronic condition.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

The maximum monthly earnings used to calculate benefits are 15,000 baht.

There is no minimum sickness benefit.

Sickness benefit (informal sector, social insurance): 300 baht a day is paid for up to 30 days a year (in-patient care), 200 baht a day for up to 30 days a year if the sickness lasts for at least three days (for up to 90 days if the insured is opted for the highest level of coverage, see source of funds under Old Age, Disability, and Survivors), and 50 baht a day for up to three times a year if the sickness lasts for less than three days (not applicable for insured persons covered under the most generous insurance plan) (out-patient care).

Maternity benefit (formal sector, social insurance): 50% of the insured's average daily covered earnings in the highest paid three months of the 15 months before maternity leave is paid for up to 90 days for each childbirth, up to two.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

The maximum monthly earnings used to calculate benefits are 15,000 baht.

There is no minimum maternity benefit.

Childbirth grant (formal sector, social insurance): A lump sum of 13,000 baht is paid for each birth.

Workers' Medical Benefits

Medical benefits (formal sector, social insurance): Benefits include medical examination and treatment, hospitalization, medicine, ambulance fees, rehabilitation, health promotion, nursing care, and other necessary expenses.

The insured must register with a hospital under contract with the formal-sector healthcare system to receive medical treatment from the hospital. Costs for care provided in another hospital may be reimbursed.

There are no provisions for cost sharing.

Disability pensioners are entitled to receive subsidized medical care and rehabilitation.

Medical benefits (universal): Benefits include health promotion services, preventive and curative care, maternity care, hospitalization, transportation, rehabilitation, basic dental care, prescription drugs (according to an approved list), and traditional or alternative medical services.

Dependents' Medical Benefits

Medical benefits (formal sector, social insurance): Necessary medical care related to childbirth for the wife of, or a woman who cohabits with, an insured man.

Medical benefits (universal): Medical benefits for dependents are the same as those for the worker.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th/>) provides general supervision for the social insurance program.

Social Security Office (<https://www.sso.go.th/>) collects contributions and pays cash benefits.

Hospitals under contract to the Social Security Office provide medical benefits for the social insurance program.

National Health Security Office (<https://www.nhso.go.th/>), managed by the National Health Security Board and the Health Service Standard and Quality Control Board, administers universal medical benefits through approved government health care units and networks.

Work Injury

Regulatory Framework

First law: 1972 (announcement of the revolutionary party), implemented in 1974.

Current law: 1994 (workmen's compensation).

Type of program: Employer-liability system through a public carrier.

Coverage

Employees of industrial and commercial firms.

Exclusions: Certain agricultural, forestry, and fishery employees; vendors, and self-employed persons.

Special systems for government employees, employees of state enterprises, and private-school employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.2% to 1% of annual covered payroll, depending on the assessed degree of risk.

The contribution is made annually. Beginning with the fifth year of contributions, the company's accident rate is taken into account when assessing the degree of risk.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 240,000 baht.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's monthly earnings before the disability began is paid from the first day of disability for up to one year. The insured must be unable to work. (December 2018.)

There are no minimum earnings used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 20,000 baht.

Permanent Disability Benefits

For a total (100%) disability, 70% of the insured's monthly earnings before the disability began is paid for at least 15 years. (December 2018.)

Partial disability: 70% of the insured's monthly earnings before the disability began is paid for up to 10 years. (December 2018.)

There are no minimum earnings used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 20,000 baht.

Medical officers assigned by the Social Security Office assess the degree of disability annually.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Workers' Medical Benefits

Benefits include all necessary medical, surgical, and hospital services.

Up to 50,000 baht is paid for each incident of work injury or occupational disease; up to 300,000 baht in certain specified cases, determined by the medical committee of the Office of Workmen's Compensation Fund.

Up to 40,000 baht is paid for rehabilitation services; up to 150,000 baht in exceptional cases (determined by a medical committee under the Office of Workmen's Compensation Fund and approved by the Workmen's Compensation Committee). (December 2018.)

Survivor Benefits

Survivor benefit: 70% of the deceased's last monthly earnings is paid for 10 years. (A reduced benefit may be paid as a lump sum.) (December 2018.)

Eligible survivors include a widow(er), children younger than age 18 (no limit if a student or disabled), and parents. The benefit is split equally among all eligible survivors. In the absence of eligible survivors, the benefit may be paid to other dependents.

There are no minimum earnings used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 20,000 baht.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Funeral grant: A lump sum of 100 times the legal daily minimum wage is paid to the person who paid for the funeral.

The legal daily minimum wage varies by province.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th/>) provides general supervision.

Office of Workmen's Compensation Fund, under the Social Security Office (<https://www.sso.go.th/>), administers the program, collects contributions, and pays cash benefits.

Hospitals under contract with the Social Security Office that meet the standards of the Office of Workmen's Compensation Fund provide medical benefits.

Unemployment

Regulatory Framework

First and current law: 1990 (social security), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons; judges; employees of foreign governments or international organizations; employees of state enterprises; certain agricultural, forestry, and fishery employees; and temporary and seasonal workers.

Source of Funds

Insured person: 0.5% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Self-employed person: Not applicable.

Employer: 0.5% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Government: 0.25% of gross monthly covered earnings; contributes as an employer.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Qualifying Conditions

Must have at least six months of contributions in the 15 months before unemployment, be registered with the Government Employment Service Office, and be ready and able to accept any suitable job offer. The insured must report at least once a month to the Government Employment Service Office.

Unemployment must not be due to performing duties dishonestly; intentionally committing a criminal offense against the employer; seriously violating work regulations, rules, or lawful order of the employer; neglecting duty for seven consecutive days without reasonable cause; or causing serious damage to the workplace as a result of personal negligence.

Unemployment Benefits

If involuntarily unemployed, 50% of the insured's average daily earnings in the highest paid three months in the 15 months before unemployment is paid for up to 180 days in any calendar year; if voluntarily unemployed, 30% of the insured's average daily earnings in the highest paid three months in the 15 months before unemployment is paid for up to 90 days in any calendar year. The unemployment benefit is paid after a seven-day waiting period.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th/>) provides general supervision.

Social Security Office (<https://www.sso.go.th/>) collects contributions and pays benefits.

Department of Employment (<https://www.doe.go.th/>), under the Ministry of Labor (<http://www.mol.go.th/>), registers the unemployed insured persons for job placement and training through the Government Employment Service Office.

Department of Skill Development (<http://www.dsd.go.th/>), under the Ministry of Labor, trains unemployed insured persons for new jobs.

Family Allowances

Regulatory Framework

First and current law: 1990 (social security), implemented in 1998.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for persons with 12 months of previous mandatory coverage who reenroll for the formal-sector program within six months after employment ceases and for self-employed persons (informal-sector program). See Old Age, Disability, and Survivors.

Exclusions: Employees of foreign governments or international organizations; certain agricultural, forestry, and fishery employees; and temporary and seasonal workers.

Special systems for judges, civil servants, and employees of state enterprises.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Child allowance (formal and informal sectors): Must have at least 12 months of contributions in the 36 months before the month the claim is made if insured through the

formal-sector program; 24 months of contributions in the 36 months before the claim is made if insured through the informal-sector program.

The benefit is paid for legitimate children up to age 6, up to three children at a time. If the insured becomes disabled or dies while the child is younger than age 6, the allowance is paid until the child is age 6.

Family Allowance Benefits

Child allowance (formal and informal sectors): 400 baht a month is paid for each eligible child if insured through the formal-sector program; 200 baht a month if insured through the informal-sector program.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th/>) provides general supervision.

Social Security Office (<https://www.sso.go.th/>) collects contributions and pays benefits.