

ภาษาอังกฤษ



Social Security Fund



www.sso.go.th



Social Security Office Brochure

Social Security Office
Ministry of Labour

Hotline **1506** Service **24** hour

www.sso.go.th

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What is the Social Security Fund?

A social insurance fund that collects money from the members using the mechanism of risk-sharing and risk-pooling in order to create protection for the members against economic risks during life events, namely sickness, childbirth, disability, death, child allowance, old age and unemployment.



When to register?

An employer who has one employee and over (aged not less than 15 years and not over than 60 years on their starting day) must file an employer or employee application within 30 days. The 30 days also applies when hiring new employees.



Where to register?

Registration filing shall be made where business is located

Bangkok

Bangkok SSO offices
1-12

Provincial areas

Provincial SSO offices
and branch offices

What are the documents required for employer registration?

Juristic Person

1. Map and photographs of place of business.
2. Employer's proof of identity.
 - ID card of authorised director/ managing partner of Thai nationality.
 - Passport/work permit/visa/certificate of identity/certificate of residence/proof of non-immigrant permit for authorised director/ managing partner or authorised juristic person.
3. Power of Attorney (only in the case of assignment with stamp duty as prescribed by Revenue Code) with photocopy of ID card of the principal.



Single or sole proprietorship and joint venture

1. Map and photographs of place of business.
2. Employer's proof of identity.
 - 2.1 For single owner: ID card.
 - 2.2 For Joint Venture:
 - ID card of authorised director/managing partner of Thai nationality.
 - Passport/work permit/visa/certificate of identity/certificate of residence/proof of non-immigrant permit for authorised director/ managing partner or authorised juristic person.
3. Lease contract or consent to use the premise.
4. Power of Attorney (only in the case of assignment with stamp duty as prescribed by Revenue Code) with photocopy of ID card of the principal.

Apart from the abovementioned documents, for ordinary partnership/condominium juristic person/village/foundation/ association/co-operatives, the following documents are required: article of association and minutes of meeting to appoint manager, incorporation certification or meeting certificate.



Note

- Documents required depend on the particular type of business
- Employer who is a sub-contractor or outsourced service provider shall provide a copy of contract

For employees

1. An employee must register as an insured person within 30 days commencing from the first day of employment.
2. **Both the new applicant and existing member** must fill in the Social Security Application Form (SSO 1-03).
3. Copy of work permit and visa or copy of work permit and copy of certificate of identity or copy of Non-Thai National ID card (pink card) or ID card for a person without personal state **for alien applicants.**



****Single or sole proprietorship by its nature has only one individual involved which is the employer and therefore cannot enroll as employee****

How to insured persons report changes to employment situation?

Termination of insured person status

Where an employee resigns or has his or her employment terminated, the employer must inform the office by the 15th day of the following month using the Insured Status Termination Report Form (SSO 6-09)

Changes to insured person's information

For modifications such as name-surname or family status and number of children, an employer must inform the office by the 15th day of the following month using Insured Person's Information Change Form (SSO 6-10)

Note: Employer shall submit SSO 1-03, SSO 6-09 and SSO 6-10 through sso.go.th Registration can be done on the website.

What is the social security contributions?

Social security contributions is paid by employers and employees in the amount determined by the employee's monthly wages. Currently it is 5% with the minimum base for calculation of 1,650 Baht (83 baht contributions) per month and maximum base is 15,000 Baht (750 baht contributions) per month. The state also contributes to the Social Security Fund.



What are conditions required before being claiming benefits?

- 1. Sickness** Qualifies after paying contribution for at least 3 months within the period of 15 months before receiving medical service.
- 2. Childbirth** Qualifies after paying contribution for at least 5 months within the period of 15 months before giving birth.
- 3. Disability** Qualifies after paying contribution for at least 3 months before becoming disabled from non-work-related cause.
- 4. Death** Qualifies after paying contribution for at least 1 month within the period of 6 months before death.
- 5. Child Allowance** Qualifies after paying contribution for at least 12 months within the period of 36 months before the month entitled to compensating benefits.

6. Old Age

• Pensions

At 55 years of age and when the insured's status terminates, for those with at least 180 months of contributions

• Lump sum payment

At 55 years of age and when the insured's status terminates, for those with less than 180 months of contributions

- The insured is disabled, his/her insured status is terminated, or such insured is dead.

7. Unemployment After paying contribution for at least 6 months within the period of 15 months before being unemployed.

How to submit the contributions?

Employer must deduct the employee's portion from every wage payment and submit the employer's portion at the same amount as the employees' portion using SSO 10-1 Form, Part 10-1 and SSO 1 Form, Part 2 or preparing electronic data. This must be done within the 15th day of the following month.

1. Pay at SSO Bangkok offices, provincial offices and branch offices
2. Pay at Krung Thai Bank and Bank of Ayudhya (Krungsri),
3. Pay via e-payment of Krung Thai Bank and Bank of Ayudhya (Krungsri), Siam Commercial Bank, Kasikorn Bank, Bangkok Bank, Citibank, Mizuho Bank, Sumitomo Mitsui, TMB Thanachart, Government Savings Bank, Bank for Agriculture and Agricultural Cooperatives, JP Morgan Chase, Deutsche Bank, BNP Paribas (automatic debit payment from bank account) pay with debit, Master Card credit card or Counter Service

What are 7 benefits the insured employees are entitled to?

1 Sickness

1.1 Health promotion and illness prevention expenses

An insured employee is entitled to health promotion and illness prevention at a medical agency defined by SSO without charges



1.2 Expenses

- **Ordinary injury and sickness:** medical services are provided free of charge at the hospital with which the person has registered
- **Accident or emergency case:** where it is not possible to go the hospital with which the person has registered, reimbursement method applies

Public medical facilities

- OPD: actual expenses as required
- IPD: actual expenses as required for the period not exceeding 72 hours (not including national and official holidays) **except** for room and food expenses which can be reimbursed at 700 Baht per day as maximum.

Private medical facilities

- OPD: actual basis not exceeding 1,000 baht.
- IPD: on the basis of relevant Medical Committee regulations for the period not exceeding 72 hours (not including national and official holidays) **except** for room and food expenses which can be reimbursed at 700 Baht per day as maximum.

● **Accident or critical emergency case:** an insured person who has a critical emergency may get medical care at any convenient private medical agency not in SSO's list without advanced payment. SSO will be responsible for expenses arising from caring for the insured person while recovering from the critical emergency condition to the caring medical agency within 72 hours, including government and national holidays. Once the insured person has recovered from the critical emergency condition, he or she will be transferred to a government medical agency.

1.3 Prosthesis and equipment expenses In accordance with the relevant Medical Committee regulations

1.4 Organ transplant, heart surgery, lung surgery, liver surgery and pancreas surgery In accordance with the relevant Medical Committee regulations

1.5 Dental care

● **Tooth extraction, dental filling, plaque removal and tooth impaction removal,** an insured person is entitled to medical expenses on an actual and necessary basis at the rate not exceeding 900 Baht per year.

If the insured person receives medical services from the agency in SSO's list, he will pay only the exceeding amount from the quota to the medical agency.



Dental extraction



Dental filling



Dental plaque removal



Surgical removal of impacted tooth

● **Removable partial denture,** a person is entitled to medical expenses and denture on an actual and necessary basis as follows:

- 1) 1-5 teeth, a person is entitled to expenses on actual basis not exceeding 1,300 Baht.
- 2) More than 5 teeth, a person is entitled to expenses on an actual basis not exceeding 1,500 Baht.



● **Full denture,** a person is entitled to medical expenses and denture on an actual and necessary basis as follows:

- 1) Full denture for upper or lower teeth, a person is entitled to expenses on an actual basis but not exceeding 2,400 Baht.
- 2) Full denture for upper and lower teeth, a person is entitled to expenses on actual basis but not exceeding 4,400 Baht.

The period of entitlement is within 5 years starting from the day of wearing the denture.

1.6 Normal Case An insured worker can receive medical services free of charge at a medical agency defined by SSO, or at their networking agency. If they are prescribed to take a rest by the doctor, and their leave period exceeds paid sick leave quota given by the employer under Labor Protection Law, they are entitled to worker's compensation at the rate of 50% of their wage to the maximum amount of 15,000 Baht per 90 days, but not exceeding 180 days per year. This is except for patients with chronic diseases, who are entitled to compensation of not more than 365 days per year.

2 Childbirth

2.1 Pregnancy care expenses up to 5 prenatal visits in the amount of up to 1,500 baht

- Up to 12 weeks 50 baht
- Weeks 12-20 300 baht
- Weeks 20-28 300 baht
- Weeks 28-32 200 baht
- Weeks 32 or beyond 200 baht



2.2 Childbirth allowance of 15,000 baht without limit to number of child at any hospital

2.3 Childbirth leave allowance at the rate of 50% of average wage for 90 days (child birth leave allowance can be acquired not over than twice).

Benefit	Female ip	Male ip
Prenatal visit and care	✓	✓
Childbirth	✓	✓
Childbirth Leave allowance	✓	✗

Claiming male insured person is granted benefits only when he is married to the person or are living together without other legally married partner. If both are insured person, rights can only be derived from one person.

3 Disability

3.1 Loss of income compensation

- **Disability of at least 50% of capacity loss**

A person is entitled to cash benefits at the rate of 50% of daily wage for whole life

- **Light disability of 35-49% of capacity loss** A person is entitled to cash benefits at the rate of 30% of daily wage up to 180 months in accordance with the Medical Committee regulations

3.2 Medical Service Fee

- **Ordinary injury and sickness**

Public medical facilities medical agency

- OPD to be reimbursed on an actual basis as required
- IPD free of charge

Private medical facilities

- OPD to be reimbursed on an actual basis but not exceeding 2,000 baht per month.
- IPD to be reimbursed on an actual basis but not exceeding 4,000 baht per month.

- **Emergency case in terms of accident or sickness**, may receive medical care at any convenient government and private medical agency without advanced payment. SSO will be responsible for any expenses arising from caring for the person with disability to recover from the critical emergency condition to the caring medical agency within 72 hours including government and national holidays. After the patient with disability has recovered from the critical emergency condition, he will be transferred to government medical agency.

- Organ transplant, hemodialysis and artificial organ are covered in accordance with the relevant Medical Committee regulations

- Expenses for the physical, mental and professional rehabilitation of a person with disability, as announced by the Social Security Office on the Rate of Rehabilitation for People with Disability.

- Ambulance or vehicle fee to transport a person with disability to a medical agency for medical service on a monthly lump sum basis not exceeding 500 Baht.

3.3 Death

a person with disability who passes away is entitled to funeral subsidy and death allowance



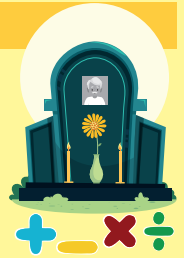
4 Death

4.1 An insured person is entitled to funeral subsidy of 50,000 Baht and death allowance as follows:

4.2 dependents allowance

- A person paying contribution for **36 months or more, but less than 120 months**, is entitled to an allowance at the rate of 50% of average of 4-months wage.

- A person paying contribution for **120 months or more** is entitled to an allowance at the rate of 50% of average of 12-months wage.



5 Child Allowance

An insured person is entitled to a lump sum child allowance of 800 Baht per month per child for legitimate child aged not more than 6 years. Maximum concurrent number of children is 3.

If both are insured person, rights can only be derived from one person.



6 Old Age

6.1 Old age pension

- Those with contributions of at least 180 month (15 years), a person is entitled to the old age pension at the rate of 20% of average of the last 60-month wages used as calculation base for contribution before insured status terminates.

- Those with contributions of **more than 180 months** (15 years and over), a person is entitled to the pension in No. 1 plus 1.5% per each 12-month period of paying contributions.

- Where a pensioner passes away within 60 months after receiving pensions, his or her dependents shall receive a 60-month pension guarantee in the form of a lump sum payment

6.2 Old age lump sum payment

- Those with contributions of **less than 12 months** are entitled to Old Age Gratuity equivalent to the employee's portion of contribution for the old age compensation benefit.

- Those with contributions of up to 12 months but less than 180 months are entitled to lump sum equivalent to the employee's portion of contribution plus employer's contribution plus interests





7.1 Termination of employment An employee is entitled to compensation during unemployment at the rate of 50% of wage for a period not exceeding 180 days each.

7.2 Resigning or end of employment contract with specific period of employment An employee is entitled to compensation during unemployment at the rate of 30% of their wage for a period not exceeding 90 days each.

7.3 Covid-19 relief interventions (effective 1 March 2020 – 28 February 2022)

Employment termination An employee receives cash benefits equivalent to 70% of wage for a period up to 200 days per a calendar year

Resining or end of contract An employee receives cash benefits equivalent to 45% of wage for a period up to 90 daysper calendar year

7.4 Unemployment due to force majeure A person is entitled to workmen's compensation at the rate of 50% of wages for not more than 180 days for each period.

7.5 Unemployment due to force majeure of a pandemic (Ministerial Regulation dated 17 April 2020): The unemployment benefits shall be granted for loss of income at the rate of 50% of *wage for up to 90 days per time (effective from 1 March to 31 August 2020)

7.6 Unemployment due to force majeure caused by infectious disease outbreaks (Ministerial Regulation dated 30 December 2020): The unemployment benefits shall be granted for loss of income at the rate of 50% of *wage for up to 90 days per time (effective from 19 December 2020)

***wage refers to insurable monthly income with the minimum base for calculation of 1,650 baht per month and maximum base is 15,000 baht per month.**

Apply for benefits

Insured person can apply for benefits at SSO Bangkok/provincial/branch offices nationwide.

Payment method

- in person or through authorised person
- postal order
- PromptPay
- 10 Banks



Krung Thai Bank



Bank of Ayudhya
(Krungsri)



Bangkok Bank



Siam Commercial Bank



Kasikorn Bank



TMB Thanachart
Bank



Islamic Bank
of Thailand



CIMB THAI Bank



Government Savings
Bank



Bank for Agriculture and
Agricultural Cooperatives

Voluntary Insured Person (Section 39)

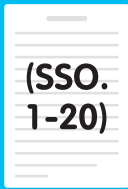
Section 39 voluntary insured person is a person who used to work and insured as Section 33 insured person but later quitted employment but wished to remain protected under the Social Security Fund

Eligibility

- Person must have previously been an insured person under Section 33 with paid contributions of at least 12 months and left employment for less than 6 months



Required document

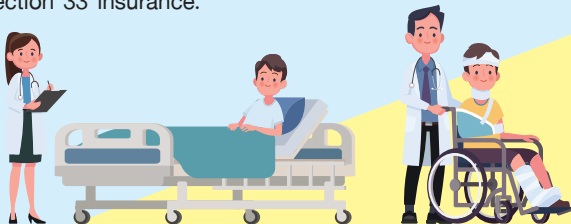


- Section 39 Social Security Application Form (SSO 1-20).
- If they wish to pay contributions by direct debit, a copy of their savings account book must be enclosed showing the first page containing the name and account number of the applicant under Section 39 with their signature to certify their true identity.

- ID card or other photo cards issued by government agency.

Contributions

- 432 baht per month.
- The base for calculating the contribution is 4,800 Baht per month for everyone, multiplied by a contribution of 9% (9% x 4,800). The insured person will be covered under 6 classifications (sickness, childbirth, disability, death, child allowance and old age.) which are the continuation of Section 33 insurance.



Contribution Payment



Pay at SSO Bangkok/Provincial/Branch offices

Direct debit from saving account



Krung Thai Bank



Bank of Ayudhya
(Krungsri)



TMB Thanachart
Bank



Siam Commercial
Bank



Kasikorn Bank



Bangkok Bank



Government Savings
Bank

Bank Counters/Counters Services



Krung Thai Bank



Bank of Ayudhya
(Krungsri)



Lotus's



the Thailand Post



Counter Services
at 7-11



CenPay

Causes for termination of Section 39 insured person status

- Death.
- Reactivate Section 33
- Leave the scheme
- Failing to pay contribution for 3 consecutive months (insurance status ends at the first month of non-payment).
- Paying contribution for less than 9 months in 12-month period (the status ends at the first month of non-payment).



Voluntary Insured Person (Section 40)

Section 40 voluntary insured person is a self-employed person working in the informal employment, is not insured as either Section 33 or Section 39 insured person and is not a civil servant or state enterprise employee.

Eligibility

- A person must have Thai nationality or of minority holding non-Thai ID card having 0 or 6 or 7 as the first digit of ID code.
- A person must be 15 -65 years of age.
- A physically-disabled person recognizing the corresponding rights



Ineligible person



1. A person holding non-Thai ID card having the first and second digits as 0.



2. Being an insured person under Section 33 and Section 39.



3. Civil servant and state enterprise employee



4. Mentally handicapped person or being a person with a disability that cannot understand and undertake his rights

Required Documents



ID card

Registration



SSO offices nationwide



Counter Services at 7-11



Bank for Agriculture and Agricultural Cooperatives



www.sso.go.th



SSO network



1506 Hotline

Contribution Payment

Direct debit from saving account



Krung Thai Bank



Bank of Ayudhya (Krungsri)



TMB Thanachart Bank



Siam Commercial Bank



Kasikorn Bank



Bangkok Bank



Government Savings Bank



Bank for Agriculture and Agricultural Cooperatives

Bank Counters/Counters Services



Krung Thai Bank



Bank of Ayudhya (Krungsri)



Bank for Agriculture and Agricultural Cooperatives



Lotus's



Boonterm Top-up Machine



CenPay



Counter Services at 7-11

Via Mobile Application



Shopee



Coverage for Section 40 Insured Person



		Plan 1 Pay 70 Baht/Month	Plan 2 Pay 100 Baht/Month	Plan 3 Pay 300 Baht/Month
1. Accident or sickness: Compensation				
Condition for Coverage				
- Being hospitalized for a day or more.	- Paid contribution for 3 out of 4 months before the month of accident or sickness.	300 Baht per day	300 Baht per day	300 Baht per day
- Not being hospitalized but have been prescribed to take a rest for 3 days and over.		200 Baht per day	200 Baht per day	200 Baht per day
- Within 1 year both being hospitalized and not.		Not exceeding 30 days/year	Not exceeding 30 days/year	Not exceeding 90 days/year
- Being an Outpatient - The medical certificate is presented to the SSO		50 Baht per time	50 Baht per time	Not Covered
2. Disability: Compensation				
- Monthly compensation.	Depending on contribution payment period - Paid contribution for 6 in 10 months before being disabled, entitled to 500 Baht/month. - Paid contribution for 12 in 20 months before being disabled, entitled to 650 Baht/ month. - Paid contribution for 24 in 40 months before being disabled, entitled to 800 Baht/ month. - Paid contribution for 36 in 60 months before being disabled, entitled to 1,000 Baht/month.	500-1,000 Baht	500-1,000 Baht	500-1,000 Baht
- Compensation for (period).		For 15 years	For 15 years	Entire Life
- Passing away while receiving compensation, funeral subsidy is granted.		25,000 Baht	25,000 Baht	50,000 Baht
3. Death: Funeral Subsidy				
- Body handler receives funeral subsidy.	- Paid contribution for 6 in 12 months before death. - Exception: for accident, if contribution is paid for less than 6 in 12 months but is paid 1 in 6 months before month of death.	25,000 Baht	25,000 Baht	50,000 Baht
- Paid contribution for 60 months before the date of death, death allowance is granted.		Additional 8,000 Baht	Additional 8,000 Baht	Not Covered
4. Old Age with interests				
- Old Age Allowance based on contribution per month (depending on period of contribution payment with interest).	- When being 60 years and insured status ends	Not Covered	50 Baht	150 Baht
- Paid for 180 months or more, additional amount is granted.		Not Covered	Not Covered	Additional 10,000 Baht
- Option to pay additional amount (savings) not more than 1,000 Baht per month.		Not Covered	Option for 1,000 Baht saving	Option for 1,000 Baht saving
5. Child Allowance on monthly basis				
- Child Allowance is given on a monthly basis from birth to 6 years; 2 children at a time.	- Paid contribution for 24 in 36 months and when receiving the allowance, contribution must be paid every month.	Not Covered	Not Covered	200 Baht per person

Note : The payment of benefits shall be in accord with the corresponding terms and conditions.

(as of September 2022)