

## Thailand

Exchange rate: US\$1.00 = 35.13 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, social assistance, and national pension savings fund system.

#### Coverage

**Formal-sector system (social insurance):** Employed persons.

Voluntary coverage for self-employed persons and for persons with at least 12 months of compulsory coverage who cease to be covered.

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

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

**Informal-sector system (social insurance and national savings fund):** Voluntary coverage for self-employed persons in the informal sector.

**Social assistance:** Thai citizens.

#### Source of Funds

##### Insured person

**Formal-sector system (social insurance):** 3% of gross monthly earnings (old-age benefits). Voluntarily insured persons pay an annual flat-rate contribution of 5,184 baht (old-age, disability, and survivors benefits).

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

Voluntary contributions also finance sickness and maternity benefits and family allowances.

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

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

**Informal-sector system (social insurance and national savings fund):** Not applicable.

**Social assistance:** None.

##### Self-employed person

**Formal-sector system (social insurance):** An annual flat-rate contribution of 5,184 baht (old-age, disability, and survivors benefits).

The self-employed person's contributions also finance sickness and maternity benefits and family allowances.

**Informal-sector system (social insurance):** 70 baht a month (disability and survivors benefits) or 100 baht a month (old-age, disability, and survivors benefits). Additional contributions are possible for the old-age benefit.

The self-employed person's contributions also finance sickness benefits.

**Informal-sector system (national savings fund):** At least 50 baht a month.

**Social assistance:** None.

##### Employer

**Formal-sector system (social insurance):** 3% of monthly payroll (old-age benefits).

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

**Informal-sector system (social insurance and national savings fund):** Not applicable.

**Social assistance:** None.

##### Government

**Formal-sector system (social insurance):** 1% of gross monthly earnings (old-age benefits).

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

**Informal-sector system (social insurance):** 30 baht a month (disability, and survivor benefits) or 50 baht a month (old-age, disability, and survivor benefits).

The government's contributions also finance sickness benefits.

**Informal-sector system (national savings 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.

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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

*Old-age pension (social insurance, formal-sector system):* Age 55 with 180 months of contributions.

Employment must cease.

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

Old-age pension increment: Paid if the insured had more than 180 months of contributions at the pensionable age.

Deferred pension: The pension may be deferred.

*Old-age settlement (social insurance, formal-sector system):* Age 55 with at least one month, but less than 180 months of contributions.

Employment must cease.

*Old-age lump sum (social insurance, informal-sector system):* Age 60 and not insured under the formal-sector system.

*Old-age pension (national savings fund, informal-sector system):* Age 60 and not insured under the formal-sector system.

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

#### Disability pension

*Disability pension (social insurance, formal-sector system):* 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. The benefit is paid after entitlement to the cash sickness benefit ceases.

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 (social insurance, informal-sector system):* Assessed with a disability and not insured under the formal-sector system. Must have at least six months of contributions in the 10 months before the disability began.

*Disability benefit (national savings fund, informal-sector system):* Younger than age 60, assessed with a disability, and not insured under the formal-sector system.

#### Survivor benefit

*Survivor benefit (social insurance, formal-sector system):* Paid if the deceased died before becoming entitled to an old-age pension or within the first six months after becoming entitled to an old-age pension.

Eligible survivors include a widow(er), legitimate children, and a surviving parent. If there is no widow(er), legitimate child, or surviving parent, the pension may be paid to dependent siblings, grandparents, aunts, and uncles.

*Death benefit (social insurance, formal-sector system):* Paid if the deceased was a disability pensioner or 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 are eligible.

*Funeral grant (social insurance, formal-sector system):* Paid if the deceased received or was entitled to receive a disability pension or 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.

*Survivor benefit (social insurance, informal-sector system):* Paid when the insured dies.

Eligible survivors include a widow(er), children, and parents. If there are no other eligible survivors, the benefit is paid to persons named by the deceased.

*Funeral grant (social insurance, informal-sector system):* Paid if the deceased had at least six months of contributions in the 12 months before death.

*Survivor benefit (national savings fund, informal-sector system):* Paid when an insured person dies.

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

### Old-Age Benefits

**Old-age pension (social insurance, formal-sector system):** 20% of the insured's average monthly wage in the last 60 months before retirement is paid.

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 pension increment: The old-age pension is increased by 1.5% of the insured's average monthly wage in the last 60 months for each 12-month period of contributions exceeding 180 months.

There is no minimum pension.

Deferred pension: The old-age pension is increased by 1.5% of the insured's average monthly wage in the last 60 months for each 12-month period of contributions exceeding 180 months.

**Old-age settlement (social insurance, formal-sector system):** A benefit is paid.

**Old-age lump sum (social insurance, informal-sector system):** A lump sum plus the balance of any additional contributions is paid.

**Old-age pension (national savings fund, informal-sector system):** A pension is paid based on the insured's 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 (social insurance, formal-sector system):** 50% of the insured's average daily wage in the highest paid three months of the nine months before the disability began is paid until death.

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 pension.

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

**Disability pension (social insurance, informal-sector system):** 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 1000 baht a month with at least 36 months in the last 60 months. The pension is paid for up to 15 years.

**Disability benefit (national savings fund, informal-sector system):** A lump sum of all or part of the account balance is paid.

### **Survivor Benefits**

**Survivor benefit (social insurance, formal-sector system):** A lump sum of 10 times the monthly old-age pension the deceased received or was entitled to receive is paid.

The amount is split among eligible survivors, according to the number and category of survivors.

**Death benefit (social insurance, formal-sector system):** With 36 months to 10 years of contributions, a lump sum of five times 50% of the deceased's average monthly wage multiplied by four is paid. With at least 10 years of contributions, a lump sum of 10 times 50% of the deceased's average monthly wage multiplied by 12 is paid.

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

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

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

**Funeral grant (social insurance, informal-sector system):** 20,000 baht is paid to the person who paid for the funeral.

**Survivor benefit (national savings fund, informal-sector system):** A benefit is paid based on the deceased's account balance at the time of death.

## **Administrative Organization**

### **Social insurance**

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

Social Security Office (<http://www.sso.go.th/>) administers the social insurance schemes for formal- and informal-sector workers.

### **Social assistance**

Ministry of the Interior (<http://www.moi.go.th/>) oversees the administration of the social assistance old-age pension scheme.

### **National savings fund**

Ministry of Finance (<http://www2.mof.go.th/>) provides general supervision.

National Savings Fund (<http://www.nsf.or.th/>) administers benefits.

## **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:** Social insurance and universal (medical benefits only) system.

### **Coverage**

**Formal-sector system:** Employed persons.

Voluntary coverage for self-employed persons and for persons with at least 12 months of compulsory coverage who cease to be covered.

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

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

**Informal-sector system:** Voluntary coverage for self-employed persons in the informal sector.

**Universal coverage scheme (medical benefits):** Thai citizens not covered under any other government health insurance scheme.

### Source of Funds

#### Insured person

*Formal-sector system:* 1.06% of gross monthly earnings (sickness and maternity benefits); 0.44% (disability and survivor benefits). For voluntarily insured persons, see source of funds under Old Age, Disability, and Survivors.

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

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

*Informal-sector system:* See source of funds under Old Age, Disability, and Survivors.

*Universal coverage scheme (medical benefits):* None.

#### Self-employed person

*Formal-sector system:* See source of funds under Old Age, Disability, and Survivors.

*Informal-sector system:* See source of funds under Old Age, Disability, and Survivors.

*Universal coverage scheme (medical benefits):* None.

#### Employer

*Formal-sector system:* 1.06% of monthly payroll (sickness and maternity benefits); 0.44% (disability and survivor 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.

*Informal-sector system:* None.

*Universal coverage scheme (medical benefits):* None.

#### Government

*Formal-sector system:* 1.06% of gross monthly earnings (sickness and maternity benefits); 0.44% (disability and survivor 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.

*Informal-sector system:* See source of funds under Old Age, Disability, and Survivors.

*Universal coverage scheme (medical benefits):* The total cost.

### Qualifying Conditions

**Cash sickness and medical benefits (formal-sector system):** Must have at least three months of contributions in the 15 months before the incapacity or treatment began.

The insured must provide medical certification of the incapacity.

**Cash sickness benefits (informal-sector system):** Must have at least three months of contributions in the four months before the illness or injury began. The insured must be hospitalized for at least one day.

**Cash maternity, childbirth grant, and medical benefits (formal-sector system):** 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.

**Universal coverage scheme (medical benefits):** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit (formal-sector system):** 50% of the insured's average daily wage in the highest paid three months of the nine 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 benefit.

**Sickness benefit (informal-sector system):** 200 baht a day is paid for up to 30 days a year.

**Maternity benefit (formal-sector system):** 50% of the insured's average daily wage in the highest paid three months of the nine 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 benefit.

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

## Workers' Medical Benefits

### Medical benefits

*Formal-sector scheme:* 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 healthcare system to receive benefits from the hospital. Costs for care provided in another hospital are reimbursed according to fixed rates for emergencies and accidents only.

There are no provisions for cost sharing.

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

**Universal coverage scheme:** 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

*Formal-sector system:* Necessary medical care related to childbirth for the wife of, or a woman who cohabits with, an insured man.

*Universal coverage scheme:* Medical benefits for dependents are the same as those for the insured.

### Administrative Organization

#### Formal- and informal-sector systems

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

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

Hospitals under contract to the Social Security Office provide medical benefits.

#### Universal coverage scheme

National Health Security Office (<http://www.nhso.go.th/>), managed by the National Health Security Board and the Health Service Standard and Quality Control Board, administers the program 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: Agricultural, forestry, and fishery employees; 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 payroll, according to the 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

There is no minimum qualifying period.

### Temporary Disability Benefits

60% of the insured's monthly wage before the disability began is paid, according to a schedule in law. The benefit is paid after a three-day waiting period for up to one year; the benefit is paid retroactively if the incapacity lasts more than three days. The insured must be unable to work.

There are no minimum earnings used to calculate benefits.

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

The minimum monthly benefit is 60% of the minimum daily wage multiplied by 26 and must not exceed 60% of the insured's average monthly wage.

The minimum daily wage varies by province.

The maximum monthly benefit is 12,000 baht.

### Permanent Disability Benefits

For a total (100%) disability, 60% of the insured's average monthly wage before the disability began is paid for up to 15 years, according to a schedule in law.

The minimum monthly benefit is 60% of the minimum daily wage multiplied by 26 and must not exceed 60% of the insured's average monthly wage.

The minimum daily wage varies by province.

The maximum monthly benefit is 12,000 baht.

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Permanent partial disability benefit: 60% of the insured's average monthly wage before the disability began is paid from two months to 10 years, according to a schedule in law. In certain cases, the benefit may be paid as a lump sum.

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 45,000 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 20,000 baht is paid for rehabilitation services.

### **Survivor Benefits**

**Survivor benefit:** 60% of the deceased's last monthly wage is paid for up to eight years. (A reduced benefit may be paid as a lump sum.)

Eligible survivors include a widow(er), children younger than age 18 (no limit if a student or disabled), and parents. The pension is split equally among all eligible survivors. If there are no eligible survivors, any other dependent persons may qualify.

The minimum monthly benefit is 60% of the minimum daily wage multiplied by 26 and must not exceed 60% of the deceased's average monthly wage.

The minimum daily wage varies by province.

The maximum monthly benefit is 12,000 baht.

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

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

The minimum daily wage varies by province.

### **Administrative Organization**

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

Social Security Office (<http://www.sso.go.th/>) administers the program through the Office of Workmen's Compensation Fund, which 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**

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### **Regulatory Framework**

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

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

### **Coverage**

Employed persons.

Voluntary coverage is not possible.

Exclusions: Judges; employees of foreign governments or international organizations; employees of state enterprises; agricultural, forestry, and fishery employees; temporary and seasonal workers; Thai citizens working abroad; and self-employed persons.

### **Source of Funds**

**Insured person:** 0.5% of gross monthly 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 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 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.

### **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.

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.

The Social Security Office may suspend benefit payments if the insured no longer meets the qualifying conditions.

## Unemployment Benefits

If involuntarily unemployed, 50% of the insured's average daily wage in the highest paid three months in the nine months before unemployment is paid for up to 180 days in any calendar year; if voluntarily unemployed, 30% of the insured's average daily wage is paid for up to 90 days in any calendar year.

The benefit is paid from the eighth day of unemployment.

The maximum daily benefit is 250 baht.

## Administrative Organization

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

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

Department of Employment (<http://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 self-employed persons and for persons with 12 months of compulsory coverage who cease to be covered.

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

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

### Source of Funds

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

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

**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:** Must have at least 12 months of contributions in the 36 months before the month of entitlement.

The benefit is paid for legitimate children younger than 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:** A monthly allowance of 400 baht is paid for each child.

### Administrative Organization

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

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