

Thailand

Exchange rate: U.S.\$1.00 equals 43.32 baht.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1990, revised in 1994 and 1999; disability and death benefits, implemented in 1991; old-age benefits, implemented in 1998.

Type of program: Social insurance system.

Coverage

Employees of firms with one or more workers.

Voluntary coverage for the self-employed.

Special programs for civil servants and private-school teachers.

Exclusions: Employees of foreign governments or international organizations and Thais working abroad.

Source of Funds

Insured person: 1% of wages.

Employer: 1% of payroll.

Government: 1% of wages.

All of the above contributions finance old-age benefits and child allowance only.

For the contributions for disability and survivor benefits, see Sickness and Maternity, below.

Note: The contribution rates for the insured person and the employer have been temporarily reduced to 1% in response to economic recession. The contribution rates were 3%.

Qualifying Conditions

Old-age pension: Age 55 with 180 months of contributions.

Disability benefit: Three months of contributions in the 15 months before the onset of disability. The benefit is payable after any entitlement to sickness benefit ceases.

Survivor benefit: The benefit is payable if an old-age pensioner dies within 60 months of entitlement to the old-age pension.

Funeral grant: One month of contributions in the 6 months prior to death. The death must have resulted from a nonoccupational injury or illness (for a death that resulted from an occupational injury or illness, see Work Injury, below).

Old-Age Benefits

Old-age pension: 15% of the average wage of the last 60 months. If the insured person has paid contributions for over

180 months, the rate of the average wage will increase by 1% for each 12-month period of contributions over 180 months.

Old-age lump sum: A refund of the employee's contribution is paid in a lump sum if the insured person has less than 12 months of contributions. If the insured person has more than 12 months but less than 180 months of contributions, a lump-sum refund consisting of the employer's and the employee's contributions plus interest is paid.

Permanent Disability Benefits

50% of the wage prior to the onset of disability is payable until death. The maximum daily benefit is 250 baht.

Survivor Benefits

A lump sum equal to 10 times the deceased's monthly old-age pension.

Funeral grant: 30,000 baht.

Administrative Organization

Ministry of Labor and Social Welfare provides general supervision.

Social Security Office administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1990, revised in 1994 and 1999.

Type of program: Social insurance system.

Coverage

Employees of firms with one or more workers.

Voluntary coverage for the self-employed.

Special programs for civil servants and private-school teachers.

Exclusions: Employees of foreign governments or international organizations and Thais working abroad.

Source of Funds

Insured person: 1% of wages.

Employer: 1% of payroll.

Government: 1% of wages.

Minimum earnings for contribution purposes are 1,650 baht a month; maximum earnings, 15,000 baht a month.

All of the above contributions also finance disability and survivor benefits.

Qualifying Conditions

Cash sickness and medical benefits: Three months of contributions in the 15 months before the date of treatment.

Cash maternity and medical benefits: Seven months of contributions in the 15 months before the date of treatment. Benefits are limited to two childbirths.

Sickness and Maternity Benefits

Sickness benefit: 50% of wages, up to a maximum of 250 baht a day. The benefit is payable for up to 90 days for each illness but for not more than 180 days in any calendar year; benefit for each incidence of chronic disease is payable for not more than a total of 365 days.

Maternity benefit: 50% of wages is payable for up to 90 days for each childbirth.

Childbirth grant: A lump sum of 4,000 baht to cover the cost of medical treatment during childbirth.

Workers' Medical Benefits

Medical examination and treatment, hospitalization, medicines, ambulance fees, rehabilitation, and other necessary expenses under the capitation system.

Dependents' Medical Benefits

A lump sum of 4,000 baht to cover the cost of medical treatment during childbirth.

Administrative Organization

Ministry of Labor and Social Welfare provides general supervision.

Social Security Office administers the program.

Work Injury

Regulatory Framework

First law: 1972.

Current law: 1994.

Type of program: Compulsory insurance with a public carrier.

Coverage

Employees of industrial and commercial firms with one or more workers.

Exclusions: Employees working in agriculture, forestry, and fishing; employees of state enterprises; employees of private schools; and government employees.

Source of Funds

Insured person: None.

Employer: 0.2% to 1.0% of payroll, according to the risk classification of the employer.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

60% of wages. The benefit is payable after a 3-day waiting period; it is paid retroactively if the incapacity lasts more than 3 days. The minimum monthly benefit is 2,000 baht; the maximum is 9,000 baht.

Permanent Disability Benefits

For total disability, 60% of the average monthly wage is payable for a maximum of 15 years.

Permanent partial disability benefit: 60% of the average monthly wage. The benefit is payable for up to 10 years according to the assessed degree of incapacity or as a lump sum.

Workers' Medical Benefits

All necessary medical, surgical, and hospital services. A maximum limit on the cost of medical benefits is set at 35,000 baht; up to 50,000 baht in certain specified cases, depending on the determination of a medical committee.

Survivor Benefits

Survivor pension: 60% of the average monthly wage. The benefit is payable for up to 8 years or as a lump sum.

Eligible survivors: The spouse, parents, and children under age 18 (no age limit if a student or if disabled). Each survivor receives an equal amount.

Funeral grant: 100 times the minimum daily wage (165 baht).

Administrative Organization

Ministry of Labor and Social Welfare provides general supervision.

Social Security Office administers the program through the Office of Workmen's Compensation Fund.

Unemployment

Regulatory Framework

First law: 1990 (social security act), not yet implemented.

Family Allowances

Regulatory Framework

First and current law: 1990, revised in 1994 and 1999; implemented in 1998.

Type of program: Social insurance system.

Coverage

Employees of firms with one or more workers.

Voluntary coverage for the self-employed.

Special programs for civil servants and private-school teachers.

Exclusions: Employees of foreign governments or international organizations and Thais working abroad.

Source of Funds

Insured person: See Old Age, Disability, and Survivors, above.

Employer: See Old Age, Disability, and Survivors, above.

Government: See Old Age, Disability, and Survivors, above.

Qualifying Conditions

Child allowance: Twelve months of contributions in the 36 months before the month of entitlement. The child must be under age 6.

Family Allowance Benefits

Child allowance: A monthly allowance of 200 baht per child under age 6. The allowance is payable for not more than two children at a time. If the insured person becomes disabled or dies while the child is under age 6, the allowance is paid until the child is age 6.

Administrative Organization

Ministry of Labor and Social Welfare provides general supervision.

Social Security Office administers the program.