3). For the person who enrolled the scheme before 1 October 2014 shall need a qualifying period of 5 years or 60 months of contributions.

Entitlements:

- 1) Old age pension;
- 2) Health care services:
- 3) Death grant;
- 4) Survivor's Benefit.



The insured person who resigned from a labour unit while he/she is still active and can continue to work shall not be entitled to a lump sum payment, but the contributions will be accumulated for pension benefit, lump sum payment shall be paid whenever he/she reaches the qualifying pensionable age.

For foreign migrant employees who completed labour contract and returned home shall be entitled to lump sum benefit equal to one and a halt months of his/her average insurable earnings during sixty months multiplied the number of insurable years.

Death Benefit

Death grant is a benefit providing to reduce burden costs of funeral ceremony of the deceased person and a death certificate is required.

The calculation of death grant is as follows:

1) An insured person, who died will get the death grant calculated equal to 15 months of his/her average insurable earnings, during the last 6 months as a starting point of calculation; If exceed 1 to 6 years of insurable periods the death grant shall be increased by each year exceeding equals to 1 month and for those who have 7 years of contributions and longer, the grant shall be increased by each year of exceeding equal to 0.5 month.

- 2) For the death of a dependent spouse, the grant is payable equal to 6 months of the average insurable earnings,
- 3) For the death of a dependent child with 18 years of age or younger, the death grant is payable equal to 3 months of the average insurable earnings of the insured father or mother.

Condition:

Has paid contributions to social security fund for at least 1 month or longer for employment injury or occupational diseases and at least 3 months for other accidents and illnesses.

Survivor's Benefit

Family members shall be entitled to survivors' benefits if the deceased insured person, pensioner and Loss of working capacity beneficiary have completed a qualifying period of at least 5 years of contributions to social security fund.

Qualifying conditions of eligible family member as follow:

A surviving husband who has reached the age of 60 years, or a surviving wife who has reached the age of 55 years, have no regular income shall be entitled to receive the benefit equal to 30 per cent of the last insurable earnings

Children from birthdate to 18 years old shall be entitled to receive the benefit equal to 20% For those whose deceased parents are both insured persons, the benefit shall be payable based on only a father or mother entitlement

In case insured person is the only child of the parents and he/she is their breadwinner, father and mother of the deceased insured person, and aged at least 60 or 55 years respectively, and having no regular income shall be entitled to receive the benefit equal to 30%. If both parents are entitled the benefit shall not be exceeded 50%.

Survivor's benefit includes:

- 1) Monthly pension;
- 2) Health care service;
- 3) Death grant;



Unemployment Benefit

Unemployment benefit is an income replacement payable monthly to an insured person, equal to 60% of the average insurable earnings for 3 months up to 12 months based on contributions period.

Qualifying conditions for unemployment benefit are as follow:

- 1). Paying Contributions for at least twelve months or longer;
- 2). Unemployment caused by the bankruptcy, termination of business or termination of official development assistance project;
- 3). Unemployment caused by temporary pension business due to the affected of natural disaster:
- 4). Unemployment due to the need to reduce the number of labourers or having been laid off;
- 5). Unemployment certification from employer;
- 6). Unemployment for at least 30 days with the certified of concerned agencies;
- 7). Healthy and can return to the labour market.

For any other reason not covered under the above conditions shall not be considered.



Ministry of Labour and Social Welfare Lao Social Security Organization



SOCIAL SECURITY

for

Enterprise Sector

Based on Social Security Law Ref. No. 54/NA, on 27 June, 2018



HOTLINE **75** 1508

Social Security Contributes for a better security life

Principle of Social Security is a guarantee that insured person and family members receiving benefits from social security fund in order to ensure there basic livelihoods when facing with health care, employment injury, occupational diseases, maternity, sickness, invalidity, pension, death, survivor's and unemployment as prescribed in the Law.

Contribution Rates for Enterprise Sector:

Employer pays 6%
Employee pays 5,5%
Total: 11.5%

Types of social security benefits are following:

Employment injury or occupational disease benefits

Has paid contributions to social security fund for at least one month;

Employment injury or occupational disease benefits are provision including medical care, sickness benefit, loss of working capacity benefit, death grant and survivor's benefit as prescribed in the Law.

Caretaker benefit is provided to person who loss of working capacity beneficiary in category one (81% to 100%), the caretaker shall be entitled to receive a monthly salary.

Health insurance benefit

Has paid contributions to social security fund for at least 3 months for other accidents and illnesses; dependent spouse who is not insured person and children not older than 18 years old or 23 years old for those continue studying are also qualified to the healthcare benefit.

Have to use social security card with the ID card, family book or other identified documents. Beneficiaries have to select a hospital for medical care services.

- In case of emergency, insured persons or their family can access to the nearest state hospital within the country.



If there are any problem while receiving medical care or there is no personal information on the system, Please call: 1509

Or 020 5434 6222, 020 5548 9030

Maternity benefit

Maternity benefit is a cash benefit providing in case of giving birth, miscarriage, abortion or adoption of new born baby aged less than three months old as a stepchild.

Has paid contributions to social security fund for at least 6 months, Insured person or a wife of insured person that has been pregnant for at least two months or older shall receive a birth grant equal to 60% of the average insurable earnings for each child.



If contributions have been made for at least 9 months, while giving birth, female insured person shall receive monthly maternity benefit; which equal to 80% of her average insurable earnings of six months for a per rod of 3,5 months and also entitle the birth grant as well.

Sickness Benefit

Sickness benefit is an income replacement payable to the insured person who is on sick leave and the salary is temporary suspended, medical certificate is required to receive the benefit.



Sickness benefit is calculated as follows:

- Insured person who is on sick leave due to employment injury or occupational diseases, and has paid one month of contributions shall receive benefit equal to:
- 80% of his/her average insurable earnings of six months for the first duration of up to six months, and
- 70% for the duration of up to six months as the last period.
- Insured person who is on sick leave with no work related and has paid 3 months of contributions shall receive sickness benefit, as follow:
- The benefit equals to 70% of his/her average insurable earnings for the first duration of up to six months, and
- 60% for the duration of up to six months as the last period.

The calculation of sickness benefit is based on the number of days that on sick leave by referring to an average of thirty days per month. In case the health status of the beneficiary has not improved by then, he/she shall have health examination and assessment with medical certification to be qualified for the entitlement of Loss of working capacity benefit.

Loss of Working Capacity Benefit

Loss of working capacity benefit is a cash benefit providing to the insured person who is incapacity for work, mental impairment, loss of organs or limb of the human body caused by employment injury or occupational diseases, other accidents or illnesses.

Categories and degrees of the loss of working capacity are prescribed as follows:

Catego- ries	Percent of Loss Working	Percent of Benefit	Categories of Claim
1	81-100%	80%	
2	71-80%	70%	Receive
3	61-70%	60%	Monthly
4	51-60%	50%	Benefit
5	41-50%	40%	
6	15-40%	\rightarrow	Lump sum

Pension Benefit

Qualifying conditions for pension benefit are as follow:

- 1). Has reached the age of 60 years old and females can volunteer to receive early retirement, but should reach the age at least 55 years old.
- Has paid contributions to the social security fund for at least 15 years or 180 months or longer.

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