



IGP Country Profile **Cambodia**





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Customary employee benefits

Cambodia's employee benefits landscape is shaped by a mix of statutory requirements and emerging voluntary practices, particularly among multinational companies and sectors competing for skilled talent. While the National Social Security Fund (NSSF) provides a foundation for pensions, health, and accident coverage, employers increasingly supplement these with private insurance, wellness programs, and flexible work arrangements to attract and retain employees.

Beyond core benefits, Cambodian employers increasingly provide parental leave top-ups, meal allowances (typically USD 30–50 per month), transport subsidies, and training stipends ranging from USD 200–500 annually. Mental health support through EAPs and teletherapy is becoming more common, particularly in sectors exposed to global HR standards. Remote work allowances and flexible arrangements are emerging in technology and banking, signaling a shift toward modern workplace practices.

Life & disability insurance

Group life insurance

Group life insurance is common among larger employers and multinationals, typically providing a death benefit equal to one times annual salary, with some companies offering two times salary for senior roles.

Accidental death & dismemberment

Accidental death and dismemberment coverage is often included, paying an additional lump sum or scaled benefits based on severity.

Total Permanent Disability (TPD)

100% of sum assured payable in lump sum.

Critical illness

Lump sum equal to sum assured upon diagnosis of covered illness.

Waiting periods

Waiting periods for disability benefits range from three to six months.

Medical benefits

Healthcare coverage in Cambodia is primarily statutory through NSSF, but private medical insurance is gaining traction among multinationals and high-growth sectors.

Typical plans include hospital indemnity benefits of USD 10–30 per day for inpatient stays, capped at 30 days per illness, with an additional ICU benefit doubling the daily allowance for up to seven days.

Accident medical expense riders reimburse costs up to the sum insured per incident, after other sources.

Dental and vision coverage remains rare among local firms but is increasingly offered by international employers.

Telehealth services and Employee Assistance Programs (EAPs) are emerging as standard features in competitive benefit packages.

Retirement benefits

Currently in Cambodia, all employers - private and public - with one or more employees are legally required to register with and contribute to the National Social Security Fund (NSSF), which includes a pension scheme.

Mandatory enrollment

- All employers must register within 30 days of starting operations or hiring employees. \
- Participation automatically extends to all employees, including those already registered under health or accident. \

Contributions

- Years 1 - 5: 4% of monthly salary (capped at KHR 1.2 million), split between employer (2%) and employee (2%).
- Years 6 - 10: Total 8%
- After Year 10: 10.75%

Eligibility & benefits

- Employees aged 60 or older with at least 12 months of contributions are eligible to receive an old-age pension.
- Benefits also cover invalidity, survivors, funeral aid, and possibly lump sums for those with 20 years of contributions.

Voluntary Contributions

Available for:

- Individuals age 60+ to continue post-mandatory coverage
- Registered but unemployed members
- Earnings above the salary cap.

Employers are not required to match voluntary contributions.

Private or supplementary pension plans

Optional employer-sponsored plans, like private provident funds or defined-contribution plans, are rare in Cambodia's private sector.

Cambodia does not have a system comparable to U.S. 401(k) or Profit-Sharing Plans.

A few multinational companies or large local firms may offer supplemental retirement schemes via private insurers, but it is not common.

Pensions in Cambodia are primarily state-managed via the NSSF. Employer responsibility centers on legal compliance, while supplemental private retirement offerings remain minimal and voluntary.

Trends

Cambodia Salary & Benefits Report 2025¹

- Sector-based benefit enhancements (Infrastructure, Banking, Tech) are being used to address talent shortages.
- Employers in emerging industries are offering perks beyond mandatory NSSF contributions (e.g., training stipends, performance bonuses).
- A minimum wage increase in January 2025 to USD 208 has led companies to optimize other benefits like remote work allowances and targeted recognition programs

Health & well-being

Rise in mental health and well-being support: more Cambodian companies are offering EAPs, teletherapy, mental health days, following a global shift caused by the pandemic.

Flexible work

The Cambodian benefits market is evolving rapidly. Mental health and well-being initiatives, once rare, are now a priority for multinationals, with EAPs and mental health days gaining traction. Flexible work arrangements, including hybrid models and remote work allowances, are increasingly offered in tech and finance.

Training

- Cambodian firms are increasingly investing in workforce training to support career adaptability and internal mobility, signaling a focus on upskilling.²
- Payroll regulations now require the hiring of certified HR or administrative professionals and the use of digital record-keeping, improving compliance and efficiency.

¹ [Cambodia Salary and Benefits Report](#), IDO HR Service Consulting, April 19, 2025

² [Advancing Employability in Cambodia: The Synergistic Effects of Training, Adaptability, and Organizational Culture](#), Bora Ly, Global Journal of Flexible Systems Management, Springer; Global Institute of Flexible Systems Management, vol. 26(1), pages 163-186, March 2025



Legislative news

Updates to labour law & minimum wage

- Minimum wage adjusted (effective Jan 1, 2024):
 - Probationary workers: USD 202/month
 - Regular workers: USD 204/month.
- Minimum wage 2025: increase to USD 208 for textiles/footwear industry.

Mandatory NSSF registration

Employers must register with NSSF within 30 days of starting operations and enroll new hires within three days.

2023–2025 pension & health coverage

- Contributions started at 4% total; set to reach 8% by 2027.
- Health Insurance Rate: 2.6% of wages (full employer contribution).

Special measures & disability inclusion

Companies with more than 100 employees must employ at least 1% of persons with disabilities or make a contribution to the National Fund for Disabled Persons. Reports must be submitted within 30 days of establishment.

Typical employee benefits plans and benchmarking

Benchmarking

Benchmarking shows life insurance typically covers one times annual salary, with multinationals offering up to two times. Hospital indemnity benefits range from USD 10–30 per day, and accident coverage can reach USD 5,000 per incident.

Meal allowances average USD 30–50 per month, while training budgets fall between USD 200–500 annually.

Compared to regional peers, Cambodia lags behind Thailand and Vietnam in private health and retirement offerings but is catching up in flexible work and mental health support.

Useful links

Demographic information and macro-economic indicators

[World Bank Group](#) (please select the country to review)

More information on Sovannaphum Life Assurance Plc.

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