



# IGP Country Profile 2022

## Thailand

Prepared by:

The Muang Thai Life Assurance Public Company, Ltd.



## Preface

This Country Profile has been prepared by **The Muang Thai Life Assurance Public Company Limited** for the International Group Program (IGP).

The International Group Program (IGP) is a network of major life insurance companies (Network Partners) operating throughout the world, who work together to meet the group insurance and pension needs of international corporations and their affiliates, branches, and subsidiaries.

Since 1967, the International Group Program has been an industry leader in the field of international benefits management, serving more multinational companies than any other network. IGP is represented in around 80 countries throughout the world and is known for the flexibility and quality of service we provide to our clients.

Working closely with our headquarters' staff in Boston and our regional offices in Brussels and Singapore, IGP Network Partners offer corporate clients the advantages of experienced local insurance management coupled with the resources of a professionally trained staff that specializes in international employee benefits.

IGP is managed by John Hancock Life Insurance Company (U.S.A.), the U.S. operation of Manulife Financial Corporation, a leading financial services group based in Toronto, Canada. Manulife offers its clients a diverse range of financial protection products and wealth management services. Both Manulife Financial and John Hancock are internationally recognized brands that have stood for financial strength and integrity for more than a century.

*The information contained in the IGP Country Profiles is considered proprietary and any material extracted from a profile must be attributed to IGP.*

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## Table of Contents

<b>YOUR LOCAL LINK TO IGP IN THAILAND</b>	
The Muang Thai Life Assurance Public Company Limited	4
<b>CUSTOMARY PRIVATE EMPLOYEE BENEFITS &amp; SOCIAL SECURITY BENEFITS</b>	
Overview of Social Security	6
Summary of Social Security Benefits	7
Social Security Contribution Rates	9
COVID-19 Measures	10
Overview of Customary Employee Benefits	12
Life Benefits	13
Disability Benefits	15
Medical Benefits	16
Family Benefits	24
Retirement Benefits	25
<b>WORKERS' COMPENSATION</b>	27
<b>UNEMPLOYMENT BENEFITS</b>	34
<b>LABOR CODE</b>	35
<b>TAXATION</b>	40
<b>BENCHMARK INFO AND TRENDS</b>	42
<b>SAMPLE EMPLOYEE BENEFIT PLANS</b>	43
<b>USEFUL LINKS</b>	47

## Your Local Link to IGP in Thailand: The Muang Thai Life Assurance Public Company Limited

### The Muang Thai Life Assurance Public Company Limited The IGP Network Partner in Thailand

**Muang Thai Life Assurance Public Company Limited** has been operating in the life insurance business to provide services to people with honesty, fairness and the commitment to provide security to Thai people for over six decades since its establishment on 6 April 1951. Since the first day of its establishment, the Company has had a strong determination to relieve the government's burden for social welfare and promote long-term savings, as well as building the people's security. Continuously earning trust from the people, the Company is the first insurance company to have received the Royal benevolence in granting the appointment as the life insurance company of His Majesty King Bhumibol Adulyadej, which then gave it the right to use the Royal Garuda Emblem in its documents. In addition, the Company is also the first life insurance company to have received the ISO 9001:2015 Certification.

The Company has been operating its business with an aim to be an excellent service provider who always satisfies needs of the customers and people. Having the determination to be a distinct organization, it has established and strengthened a variety of distribution channels in order to emphasize its marketing policy of "Multi Distribution Channel, Multi Targets".

Having reached for multiple target segments, the Company has joined forces with Fortis Insurance International N.V. (currently known as Ageas Insurance International N.V.), which is an important strategic alliance. Ageas is a partner with global standards and great expertise in the life insurance and financial industry, who introduced modern technology to improve the efficiency of the Company's systems. In 2009, the Company tightened hands with Kasikornbank Public Company Limited. The bank has increased its shareholding proportion in the Company to develop full sales of Bancassurance channel and enhance capacities in other business areas. In October 2012, the Company was converted into a public limited company in order to be in accordance with the business growth, as well as enhance and strengthen its capabilities.

Another important policy considered the Company's strength is rebranding itself to be recognized as a brand of happiness and smiles in order to change the customer perspective towards life insurance business and arrange activities to enhance customer relations. In 2004, Muang Thai Smile Club program was established to provide happiness to the customers all year round in order to reiterate that it is a leader of customer relations campaigns and services in the style of forward-thinking people.

Management with code of conduct and business ethics as well as good corporate governance is the core of business operation. Furthermore, Muang Thai has always engaged in social responsibility to better society by spreading help and support to improve society in all aspects including society, environment, arts and culture and education, so as to give back to society continuously and constantly.

According to the Muang Thai's commitment to development in all aspects, it received the Life Insurance Company with Outstanding Management 1st Place Award for 14 consecutive years from 2006 to 2019, which brought the Company to obtain the honorary award for 4 times in 2008, 2011, 2015 and 2019. Finally, it was the great pride of Muang Thai to be the first insurance company to receive the Honorary Award for Life Insurance Company with Outstanding Management Award of 2017. Furthermore, Muang Thai has won the Micro Insurance Award for 8 consecutive years from 2013 – 2019 from the Office of Insurance Commission (OIC).

Muang Thai also won the Life Insurance Company of the Year Award in 2014, 2017 and 2018 at the Asia Insurance Industry Awards by Asia Insurance Review. These awards have proven that the Company is well-prepared and equipped to improve itself in all aspects and strengthen its business strategies proactively and reactively, as well as enhancing its leadership in the areas of innovation, products, operations and services together. Muang Thai also aims to be a leader in digital and non-digital sales

## Your Local Link to IGP in Thailand: The Muang Thai Life Assurance Public Company Limited

channels, meeting a variety customers' needs and by perfecting all customers' journeys, for example, by launching video call service that enables customers to make transactions from anywhere and purchase or inquire of our specialists about Muang's products in real time. Muang has also developed the MTL Click Application, a comprehensive application combining all Muang Thai's services together, to reinforce and demonstrate the strategy of "MTL Everyday Life Partner", ready to be with customers in every life stage.

Muang Thai has been an IGP Network Partner since 1983.

### Key Products

#### Life

- Life
- Accidental Death and Dismemberment
- Group Critical Illness Rider (Group CI)

#### Disability

- Total Permanent Disability Rider (Caused by Accident or Sickness)
- Total and Permanent Disability Rider (Caused by Accident Only)

#### Medical

- Hospital and Surgical
- Outpatient
- Dental Care
- Major Medical
- Maternity
- Daily Hospital Benefit or HB Incentive
- Health Check-Up
- Vaccine
- Vision

#### Other

- Group Personal Accident
- Other Privileges
  - Online Services; MTL Click, Group Web Access, Telemedicine and E-Claim
  - Wellness Care
  - Special Privileges; Muang Thai Smile Plus

Muang Thai Life is located on the internet at: <http://www.muangthai.co.th>.  
(Information available in English.)

## Social Security Benefits and Customary Private Employee Benefits

### Overview of Social Security:

The Social Security Scheme is operated according to the Social Security Act B.E. 2533 (A.D.1990) and its Amendment B.E. 2537 (A.D.1994) and B.E. 2542 (A.D.1999). It provides benefits for non-occupational sickness, injury, disability and death to insured employees, as well as maternity benefits and child allowances.

The goal of the Social Security Scheme is to provide support to people and their families when they face a loss or reduction of income, or increased expenses, without creating any burden for others and society. The implementation of Social Security is therefore a means to provide security to people's lives.

The Social Security Fund (SSF) is compulsory for any company with a minimum of one employee between the ages of 15 and 60 years old. Employers are required to register new employees with the Social Security Office within 30 days from the starting date.

### Exempt Individuals and Organizations:

The Social Security Act does not apply to the following organizations:

- Public officials, permanent employees of central administration, provincial administration, and local administration
- Students, nursing students, undergraduates, or interning physicians who are employees of schools, universities, or hospitals
- Employees of foreign governments or international organizations; and
- Employees or those performing other activities as may be set out in a Royal Decree.

Based on Section 4 (4), the Royal Decree was published in the Royal Gazette on February 18, 2017 and states that the following employees or those performing the following activities are also not subject to the Social Security Act:

- 1 Employees of the Thai Bar under royal patronage
- 2 Employees of Chulabhorn Research Institute
- 3 Employees of the Thai Red Cross Society
- 4 Employees of the National Science and Technology Development Agency (NSTDA)
- 5 Employees of state enterprises
- 6 Employees engaged in cultivation activities, fishing, forestry, and agriculture, who are not full-time, year-round employees
- 7 Employees of employers who hire them to work in jobs of a temporary nature, as well as for odd jobs or seasonal jobs
- 8 Employees of an individual who does not have a business
- 9 Employees of employers who sell items in street stalls

## Social Security Benefits

The Social Security Fund provides seven types of benefits to insured persons in the contingencies of non-work-related occurrences as follows:

Type of Benefits <sup>1</sup>	Benefits	Minimum Contribution Periods <sup>2</sup>
<b>1. Death Benefits:</b> (death not related to work)	Funeral Allowance - 50,000 baht paid to Funeral Undertaker	Not less than 1 month within 6 months before time of death
	Survivors' allowance to Beneficiary: 2 times monthly salary* 6 times monthly salary* (*Maximum of 15,000 baht of salary)	36 months – 120 months (2 times) 121 months and up (6 times)
<b>2. Non-Occupational Sickness or Injuries Benefits</b>	At insured's registered hospital: All hospital expenses, medicines, ambulance and other necessary items	Not less than 3 months within 15 months before the date of receiving treatment
	At other hospitals (Critical Sickness or Emergency Injury)	
	Compensation for loss of Income: 50% of paid daily wage up to: <ul style="list-style-type: none"> <li>• Max. 90 days per claim</li> <li>• Max. 180 days per year</li> <li>• Max. 365 days per year for chronic illness</li> </ul>	
<b>3. Disability Benefits (Invalidity Benefits)</b>	Medical treatments – actual expenses / max.2,000 baht (OPD) per month and 4,000 baht (IPD) per month.	Not less than 3 months within 15 months before the date of receiving treatment
	Compensation for loss of Income: Up to 50% of paid monthly wage <sup>3</sup> throughout lifetime (Max. wage = 15,000 baht)	

<sup>1</sup> For the first four benefits, SSO extended the duration of coverage for six months from the cessation of being an employee.

<sup>2</sup> Contributions need not be made continuously. The number of months indicates the upper limit of the accumulation period to reach the total contribution minimum requirement. For example, in Item 1, the maximum period of time allowed to accumulate the 30 days of contributions is six months. If the employee has not made 30 days of contributions in the past six months, he or she will not be entitled to the benefit.

<sup>3</sup> (1) The daily wage equals the average of 90 days' wages before the claims. (2) The indemnity will not be paid if the employee is already entitled to the wage under an employee benefit plan. Only when that benefit has expired, or when the amount received is less than that provided by Social Security, will the total or balance be paid accordingly.

Type of Benefits <sup>1</sup>	Benefits	Minimum Contribution Periods <sup>2</sup>
<b>4. Maternity Benefits</b>	Max. 13,000 baht per delivery at any hospital.  Compensation for loss of Income (Max. 90 days / Limit 2 deliveries): 50% of average paid monthly wage <sup>3</sup> (Max. wage = 15,000 baht)	Not less than 5 months within 15 months before the date of confinement.
<b>5. Child Allowance Benefits</b>	600 baht per child per month, maximum of 3 children under six years of age.	Not less than 12 months within 36 months before the month of receiving benefits.
<b>6. Old-Age Pension Benefits</b>	<b>Old-Age Pension Benefits:</b> Pension rate for 180 months contribution = 20% of last 60 months of average paid wage. <b>Plus</b> 1.5% per every 12 months of contributions above 180 months.	<ul style="list-style-type: none"> <li>• Not less than 180 months</li> <li>• Completed 55 years of age</li> <li>• Cessation of being an insured person</li> </ul>
	<b>Old-Age Lump Sum Benefits:</b> Lump Sum Benefits = Insured's paid contribution for Old-Age Pension Benefits and Child Allowance.  Lump Sum Benefits = Employer and Insured's paid contribution for Old-Age Pension Benefits and Child Allowance with interest*.  (As announced by SSO)  <u>Lump Sum Benefits:</u> 10 times the last month's old-age pension.	<ul style="list-style-type: none"> <li>• Completed 55 years of age</li> <li>• Cessation of being an insured person</li> </ul> <p>Less than 12 months</p> <p>Above 12 months</p> <p>Death within 60 months since entitlement</p>
<b>7. Unemployment Benefits</b>	<u>Laid off:</u> 70% of paid salary* at maximum of 180 days within a calendar year.  <u>Voluntary resignation:</u> 45% of paid salary* at max. 90 days within a calendar year.  <u>Unemployment due to force majeure:</u> Compensation 50% of daily wage for a maximum of 90 days  (*Max. 15,000 baht of salary)	Not less than 6 months within 15 months before becoming unemployed.  (Must register within 1 month after becoming unemployed.)



## Social Security Benefits and Customary Private Employee Benefits

### Contributions:

The contribution rates for employers and insured persons are reconsidered to reduce contribution rate to the Social Security Fund during Third Wave Pandemic of COVID-19. The approval is effective on May 18, 2021 as follows:

*Social Security Contribution Rate Table  
From June 1 – August 31, 2021*

No.	Benefit	Reduced Contribution rate during Third Wave of COVID-19 (Percentage of Wages of the Insured)		
		Employer	Employee	Government
1.	Death Benefits	1%	1%	1%
2.	Sickness or Injury Benefits			
3.	Disability Benefits (Invalidity Benefits)			
4.	Maternity Benefits			
5.	Child Allowance Benefits	1.25%	1.25%	1.5%
6.	Old-Age Pension Benefits			
7.	Unemployment Benefits	0.25%	0.25%	0.25%
	TOTAL	2.50%	2.50%	2.75%

*From September 1, 2021 onward*

No.	Benefit	Standard Contributions (Percentage of Wages of the Insured)		
		Employer	Employee	Government
1.	Death Benefits	1.50%	1.50%	1.50%
2.	Sickness or Injury Benefits			
3.	Disability Benefits (Invalidity Benefits)			
4.	Maternity Benefits			
5.	Child Allowance Benefits	3.00%	3.00%	1.00%
6.	Old-Age Pension Benefits			
7.	Unemployment Benefits	0.50%	0.50%	0.25%
	TOTAL	5.00%	5.00%	2.75%

The contribution payments to the Social Security Fund will be paid by the fifteenth day of the month following the deduction date.

The total contribution for the seven types of benefits (death, non-occupational sickness & injury, disability, maternity, child allowance, old-age and unemployment benefits) is 2.5% (or 5% September 2021 onward) of each employee's salary, payable by both employer and employee.

The Government has to pay one part.

The contribution rate is subject to the minimum wage of 1,650 baht and the maximum of 15,000 baht. Self-employed individuals can voluntarily join the plan but must double their share of contributions since they act as both employer and employee.

### COVID-19 Measures:

During the novel coronavirus (COVID-19) situation, the Social Security Fund has provided assistance measures to relieve and provide support for lost income or the associated expenses of contributors under section 33.

Measures	Benefit
Reduction of Contribution Rate	A temporary reduction in SSF contributions from 5% to 2.5% for employees and from 5% to 2.4% for employers from June to August 2021.
COVID-19 Lab-Test	Free of charge (Appropriate)
COVID-19 Treatment	Free of charge at the registered hospital
COVID-19 Vaccination	Free of charge for section 33
Income Compensation	<ul style="list-style-type: none"> <li>Sick leave of 30 days/year with a full wage</li> <li>Sick leave of more than 30 days, SSO shall compensate income at 50% of salary (or maximum 250 baht/days). Not exceeding 90 days per disability and not exceeding 180/year.</li> </ul>
Unemployment due to COVID-19 pandemic	Compensation of 62% of daily wage for a maximum of 90 days.

*The Assistance Measures during COVID-19: Social Security Fund*

### Reduction Contribution:

The compulsory Social Security contribution rates for employers and insured persons under employment according to Section 33 (compulsory) is to be reduced for three-month salary cycles from June 2021 to August 2021. The reduced rates will apply to the maximum salary of THB 15,000 on compulsory contributions.

According to the mandatory Social Security contribution relief measures under Section 33, the maximum contributions for employers and employees are THB 375 per month, for June, July, and August 2021. This is based on the maximum monthly base salary of THB 15,000 for Social Security contribution purposes.

Source: <https://home.kpmg/xx/en/home/insights/2021/06/flash-alert-2021-173.html>

### COVID-19 Lab-Test And Treatment

The insured shall be entitled to receive the COVID-19 lab-test free of charge at the registered hospital subject to the following terms and conditions:

- Fever (over 37.5 degrees celsius) with respiratory symptoms (coughs, breathing difficulties)
- One of the following risk exposures:
  - Traveling and returning from countries known to have dangerous levels of the virus or living in the outbreak areas
  - An occupation that is associated with tourism, a dense zone (supermarkets, malls, etc.), or contact with many people
  - Participating in dense zones, for example, supermarkets, community malls, hospitals or clinics, and public transportation.
  - Close contact with confirmed COVID-19 patient(s).

If one of the above risk exposures does not apply to the insured person, the COVID-19 lab-test expense shall be paid by the insured person.

When insured persons are diagnosed with the COVID-19 virus, they are automatically eligible to receive necessary medical treatment free of charge at the registered hospital.

## Social Security Benefits and Customary Private Employee Benefits

### COVID-19 Vaccination:

Provide the COVID-19 Vaccine free of charge for the insured under Section 33.

- The insured must register on e-service system and employer notify the appointment vaccination date
- SSO does not allow people walk in to vaccinate.

In case the insured have some side effect of COVID-19 vaccination. SSO shall pay the compensation as follows.

- Death or Totally Permanent Disability Benefit of COVID-19 Vaccine. The insured shall be paid THB 240,000 but not exceeding to THB 400,000
- Dismemberment or become a handicapped. The insured shall be compensated THB 100,000 but not exceeding to THB 240,000.
- Sickness or Injury of COVID-19 Vaccine. The insured shall be compensated not exceeding to THB 100,000

### Income Compensation:

- Sick Leave, a maximum of 30 days/year with a full wage
- In the case of a chronic disease, SSO shall compensate 50% of salary or a maximum of 250 baht/day but not exceeding 90 days per disability and 180 days per year. Insureds with a chronic disease can be compensated up to a maximum of 365 days. However, the employer must issue an income certificate that shows paid wages during the first 30 days. The exceeding of 30 days shall eligible under SS benefits.

*Note: Insured person must completely contribute 3 months within 15 months before receiving the medical treatment subject to a physician's recommendation.*

### Unemployment due to COVID-19 pandemic:

There are two new changes to the Social Security Fund legislation to provide greater support for the payment of salary compensation for low paid workers effected by COVID-19.

Insured persons shall be entitled to compensation during unemployment at 50% of daily wage maximum 90 days (Effective from December 19, 2020) as follows:

- In case of a temporary business closure as a result of an employer decision because their employees are at high-risk of COVID-19 in the workplace due to hazards of their routine work.
- In case of a temporary business closure as a result of a government order or employer decision due to the COVID-19 pandemic, or
- In the case of 14 days-unpaid quarantine ordered for an employee to stay home by the employer due to close contact with COVID-19 patient(s)

The eligible insured person must not be fell into one of these circumstances:

- The wage has been deducted (pay-cut).
- Agreed to leave without pay.
- The business is temporarily closed, and employees do not come to work. However, the employer is continuing to pay the full or partial wage.
- Employers temporarily closed the business due to the economic slowdown and no need for a workforce for the business. Nevertheless, employers must pay 75% of wages applicable to Labor Law.

*Note: Insured person must completely contribute not less than 6 months within 15 months before unemployment or be required to self-quarantine.*

## Social Security Benefits and Customary Private Employee Benefits

The cabinet had approved relief measures for operators and people affected by lockdown measures imposed in Greater Bangkok and the far South.

Eligible groups are operators and their employees in 10 red-zone provinces — Bangkok, Nakhon Pathom, Nonthaburi, Pathum Thani, Samut Prakan, Samut Sakhon, Narathiwat, Pattani, Yala and Songkhla.

The aid is limited to those in nine sectors: construction; accommodation and food services; arts, entertainment and recreational activities; other services as stated by the Social Security Office; transportation and warehouses; wholesale and retail businesses; administration and service support; science and academic activities; and information and communications.

Company employees (Section 33) will get compensation equal to 50% of salaries, but not more than THB 7,500 each. Thai nationals will also get an additional THB 2,500, total amount not exceeding to 10,000 baht each.

Employer shall get the compensation equal to THB 3,000 per employee. Maximum 200 headcounts or totally THB 600,000.

*Source: <https://www.bangkokpost.com/thailand/general/2148095/cabinet-approves-b42bn-lockdown-relief>*

### Overview of Customary Private Employee Benefits:

People who feel that the statutory benefits are not enough must arrange for benefits on their own or through their employer.

However, private employee benefits are also limited for many reasons. First, economically, Thailand is a labor-intensive country, and both investors and employers want to keep labor costs as low as possible. Secondly, most employees still prefer monetary compensation rather than an "invisible" amount payable in the future. The weak bargaining position of employees, as well as a general lack of understanding on the part of employers regarding the mechanics of group insurance hinders the growth of employee benefits schemes in Thailand.

However, during recent years, there has been an increasing trend toward private group insurance, especially in the areas of group personal accident and group health insurance. Increasing demands from employees and greater generosity on the part of some employers will further encourage the implementation of more employee benefit plans.

In general, private benefit plans are provided mostly for employees of foreign subsidiaries or joint-ventures and for large local companies such as banks, financial institutions, hotels and large manufacturers. However, most local companies still believe that statutory workmen's compensation is enough and that it is better to self-insure for non-occupational risks.

The majority of insured employee benefit plans are group personal accident, group health or medical insurance, and group term life insurance (with or without an AD&D rider). Even though there are no group pension plans available in Thailand, many companies set up their own retirement or provident funds to provide lump sum benefits upon retirement.

Under the present organization of life and non-life insurance companies, Group Personal Accident (GPA) is generally sold as a product of non-life or casualty departments. From the employer's point of view, it is an alternative rather than a complement to group life insurance. Thus, most representatives generally do not offer group personal accident insurance as an employee benefit unless requested to do so by employers.

However, some life insurance companies, e.g., Muang Thai Life, the IGP Network Partner in Thailand, offers optional AD&D riders that provide the same dismemberment benefits as GPA coverage (but with no medical reimbursement benefit).

<b>LIFE BENEFITS</b>	
<b>Social Security Benefits</b>	<b>Customary Private Employee Benefits</b>
<p><b>Death Benefit</b></p> <p>If an insured dies without sustaining a non-occupational injury or sickness and has paid contributions for not less than one month during the period of six months before his/her death, the following compensation benefits will be paid:</p> <p><b>Funeral Allowance</b> amounting to 50,000 baht payable to the documented and approved designated funeral undertaker.</p> <p><b>Survivors' Allowance</b> shall be paid to the designated beneficiary specified in writing by the insured person as follows:</p> <ul style="list-style-type: none"> <li>• If the insured person has paid contributions for more than 36 months but less than 120 months prior to his or her death, the paid allowance is equal to two times monthly wages**.</li> <li>• If the insured person has paid contributions for more than 120 months, the grant fund amount shall be equal to six times monthly wages**.</li> </ul> <p><i>**Maximum monthly wage for contribution and calculation is 15,000 Baht.</i></p> <p><i>Note: SSO will provide coverage if an insured person becomes disabled or is chronically ill, even if the contribution has not reached the minimum requirement.</i></p>	<p><b>Group Life – Death Benefit</b></p> <p>Most group life insurance plans are one-year renewable term insurance with optional riders for accidental death and dismemberment and total and permanent disability. The coverage varies from either 12 to 48 times of monthly salary or a flat amount for all employees regardless of rank.</p> <p>Group life insurance is compulsory cover, and all eligible members are automatically covered under the policy up to a pre-determined acceptance limit (Free Cover Limit) for a particular benefit without having to provide any medical evidence.</p> <p>The group life insurance plan covers all causes of death of the insured, 24 hours and worldwide. The benefit provides a lump sum equal to the sum insured, payable on the death of the insured person. The benefit is excluded if the insured person commits suicide within one year of entry date or is intentionally murdered by his/her beneficiary.</p> <p>Employer contributions are tax-deductible as a business expense; employees usually do not contribute. The benefit is considered as taxable income to employees, but waiving this condition is under consideration.</p> <p><i>Schedule of Insurance (Sum-Assured)</i></p> <p>The life insurance benefit amounts are usually set according to job classification. Typical amounts are:</p> <p><u>Multiple of Salary:</u> 12 to 48 times basic monthly salary most common for multinational companies)</p> <p><u>Flat amount:</u> 50,000 baht to 3,000,000 baht</p> <p><i>Supplementary Benefits</i></p> <p>One or more of the following supplementary benefits are commonly attached to group term life policies:</p> <ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment (AD&amp;D)</li> <li>• Total and Permanent Disability Insurance Rider (TPD) and Total and Permanent Disability Insurance Rider (TPI) whereby:             <ul style="list-style-type: none"> <li>• TPD is a rider to AD&amp;D and provides coverage for (1) Total and Permanent Disability, (2) Partial and Permanent Disability caused by accident only.</li> <li>• TPI is available as a rider to a life policy and provides coverage for permanent and total disability caused by either sickness or accident.</li> </ul> </li> </ul>

## Social Security Benefits and Customary Private Employee Benefits

- Double Indemnity for a public accident is generally provided under the AD&D rider. It doubles the amount of AD&D benefits if the injury is sustained while the insured employee is:
  - Traveling as a passenger by land in a public motor vehicle that was traveling on its regular route; or
  - Riding as a passenger in a public elevator that was built for regular rides (except elevators operating in a mine or construction area); or
  - In a cinema, hotel or any other public building in which a fire starts.

### *Extended Death Benefit*

If the employee is completely disabled while insured under the group life policy, and death occurs during the period of continued disability and within 12 months following termination of employment, the death benefit shall be paid.

### *Contributions*

Most group life insurance plans are non-contributory. Benefits other than those mentioned above are rarely provided under group life insurance plans.

### *Free Cover Limit (FCL) or Non-Medical Limit*

An insured person will be subject to insurance underwriting requirements where the sum insured exceeds the FCL. During the underwriting process, the insured person will be covered up to the FCL limit. FCL limits for each group vary based on actual member census information.

<b>DISABILITY BENEFITS</b>	
<b>Social Security Benefits</b>	<b>Customary Private Employee Benefits</b>
<p><b>Disability Benefits (Invalidity Benefits)</b></p> <p>An insured person is entitled to compensation benefits for non-occupational disability provided he/she has paid contributions for not less than 3 months within the period of 15 months prior to becoming disabled as certified by the Medical Committee.</p> <p>The compensation is as follows:</p> <ul style="list-style-type: none"> <li>• Cost of medical treatment:           <ul style="list-style-type: none"> <li>• At Registered Hospital or State-Run Hospital - The insured shall receive medical treatments free of charge.</li> <li>• At Private Hospital - Actual cost of medical treatment up to a maximum of 2,000 baht (outpatient) per month and 4,000 baht (inpatient) per month.</li> </ul> </li> <li>• Loss of Income Compensation: If the insured person sustains a non-occupational disability, he/she is entitled to loss of income at the rate up to 50% of wages per month for life and the cost of any prosthetics or therapeutic equipment.</li> <li>• Transportation or Ambulance expenses allowance for disabled: Maximum 500 baht per month.</li> <li>• Rehabilitation at SSO's registered rehabilitation facilities: Up to 40,000 baht.</li> <li>• Prosthesis and medical treatment instruments according to the Announcement of the Medical Committee regarding types and rates for prosthesis and medical treatment instruments due to disability.</li> </ul>	<p><b>Group Disability Benefits</b></p> <p>Most group life insurance plans are one-year renewable term insurance with optional riders for accidental death and dismemberment and total and permanent disability. The coverage varies from either 12 to 48 times of monthly salary or a flat amount for all employees regardless of rank.</p> <p>One or more of the following benefits are commonly attached to group term life policies:</p> <ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment (AD&amp;D)</li> <li>• Total and Permanent Disability Insurance Rider (TPD) and Total and Permanent Disability Insurance Rider (TPI) whereby:           <ul style="list-style-type: none"> <li>• TPD is a rider to AD&amp;D and provides coverage for (1) Total and Permanent Disability, (2) Partial and Permanent Disability caused by accident only.</li> <li>• TPI is available as a rider to a life policy and provides coverage for permanent and total disability caused by either sickness or accident.</li> </ul> </li> <li>• Double Indemnity for a public accident is generally provided under the AD&amp;D rider. It doubles the amount of AD&amp;D benefits if the injury is sustained while the insured employee is:           <ul style="list-style-type: none"> <li>• Traveling as a passenger by land in a public motor vehicle that was traveling on its regular route; or</li> <li>• Riding as a passenger in a public elevator that was built for regular rides (except elevators operating in a mine or construction area); or</li> <li>• In a cinema, hotel or any other public building in which a fire starts.</li> </ul> </li> </ul>

<b>MEDICAL BENEFITS</b>													
<b>Social Security Benefits</b>	<b>Customary Private Employee Benefits</b>												
<p><b>Non-Occupational Injuries or Sickness Benefits:</b></p> <p><b>Medical Treatment Benefits</b></p> <p>An insured person shall be entitled to non-occupational injury or sickness compensation benefits provided he or she has paid contributions for not less than 3 months within the period of 15 months before the date of receiving medical services.</p> <p>The insured shall receive medical treatments free of charge for non-occupational injury or sickness at the registered hospital shown on his/her Social Security card.</p> <p>Except for 14 diseases that are not covered by the Act, the compensation benefits shall consist of:</p> <ul style="list-style-type: none"> <li>• Medical examination expenses</li> <li>• Medical treatment expenses</li> <li>• Lodging, meals and treatment expenses in hospital</li> <li>• Medicine and pharmaceutical expenses</li> <li>• Cost of ambulance or transportation for patient</li> <li>• Other necessary expenses (such as Preventive Health Care and Grant for insured who suffered due to inadequate medical care)</li> </ul> <p>In accordance with the rules and rates prescribed and approved by the Medical Committee.</p> <p>If the insured person receives medical services at a different hospital, he/she will be entitled to reimbursement for necessary medical services at the rate set by the Social Security Office for:</p> <ul style="list-style-type: none"> <li>• <u>Critical (emergency) sickness or emergency accidental injury</u> (unlimited visits) where prompt medical attention is required so the life of the insured is not put at risk.</li> </ul> <p>For critical sickness that necessitates prompt medical attention or other situations in which the life of the insured may be put at risk; the insured should be admitted to the nearest hospital; the insured or next-of-kin of the afflicted insured must report to the insured's registered hospital immediately so that the medical expenses can be accounted for properly.</p> <p>For pre-admission expenses incurred prior to notifying the insured's registered hospital, Social Security shall be responsible for pre-admission expenses within 3 days (72 hours) according to the category and the announced rates.</p>	<p><b>Group Medical Benefits:</b></p> <p>Group medical insurance or group health insurance is also written under a one-year renewable contract. The medical insurance can be written by either a life insurer as a supplementary contract to a life insurance policy or by a non-life insurer as a master policy.</p> <p>Employer-provided medical plans are popular and are found in most companies. The standard benefits cover non-occupational injury or sickness. Features such as deductibles and co-payments are still uncommon but becoming available.</p> <p>The medical insurance covers customary and reasonable medical expenses incurred at licensed hospitals or clinics and performed by licensed medical practitioners.</p> <p>Most medical insurance policies typically provide both 24-hour and worldwide coverage. The insurer commonly issues a medical card to each individual insured member for cashless treatments at the insurer's network hospitals and clinics in Thailand.</p> <p>While most medical insurance plans are paid for by the employer, it is quite common for employees to contribute if they want higher benefit levels and/or dependents coverage. These contributions are tax-deductible as a business expense for the employer and not considered as taxable income to employees.</p> <p><b>Basic Schedule of Medical Benefits</b></p> <p>Most insurers can provide tailor-made medical insurance programs with benefit schemes designed to meet employer requirements. Medical benefits and provisions provided to employees vary depending on the employer's corporate policy, office location, job functions, etc.</p> <p><b>IPD (Inpatient Hospitalization and Surgical Benefits)</b></p> <table border="0"> <tr> <td>a) Hospital Daily Room &amp; Board: (Normally 31 days per disability)</td> <td style="text-align: right;">800 - 4,000 baht</td> </tr> <tr> <td>b) General Hospital: (Expenses per disability)</td> <td style="text-align: right;">15,000 - 80,000 baht</td> </tr> <tr> <td>c) Surgical Fees Subject to Non-Schedule (per disability limit):</td> <td style="text-align: right;">15,000 - 80,000 baht</td> </tr> <tr> <td>d) In-Hospital Doctor's Visits: (Normally 31 days per disability)</td> <td style="text-align: right;">500 - 2,000 baht</td> </tr> <tr> <td>e) Specialist Consultation Fee:</td> <td style="text-align: right;">2,000 - 5,000 baht</td> </tr> <tr> <td>f) Emergency Accidental Treatment:</td> <td style="text-align: right;">2,500 - 6,000 baht</td> </tr> </table>	a) Hospital Daily Room & Board: (Normally 31 days per disability)	800 - 4,000 baht	b) General Hospital: (Expenses per disability)	15,000 - 80,000 baht	c) Surgical Fees Subject to Non-Schedule (per disability limit):	15,000 - 80,000 baht	d) In-Hospital Doctor's Visits: (Normally 31 days per disability)	500 - 2,000 baht	e) Specialist Consultation Fee:	2,000 - 5,000 baht	f) Emergency Accidental Treatment:	2,500 - 6,000 baht
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Medical expenses in excess of the medical bill that are the responsibility of the insured's registered hospital will have effect from the date on which the hospital is notified.

Note: For critical sickness or injury that necessitates prompt medical attention or situations in which the life of the insured may be put at risk, the insured shall seek medical services without limit on visit.

For medical costs incurred prior to notifying SSO, reimbursement will be as follows:

### *Admission to State-Run Hospital*

- **Outpatient:**  
  
Insured persons are entitled to be reimbursed for necessary medical services as actually incurred.
- **Hospitalization or Inpatient:**  
  
Insured persons are entitled to be reimbursed as necessary within the duration of 72 hours. The exception is for room and board charges that are limited to 700 baht per day.

### *Admission to Private Hospital*

The Social Security Office will cover medical treatment costs incurred for up to 72 hours (excluding holidays) at the following limits:

- **Outpatient cases**
  - **Medical Treatment Expenses:**  
Max 1,000 baht per visit
  - **Additional treatment expenses may be covered as listed in the SSO announcement as follows:**  
Provision of blood transfusion or blood composition; tetanus anti-toxin injection in case of tetanus; vaccination against rabies or provision of serum, exclusively for the first injection; ultra-sound examination in the case of critical condition in the abdominal regions; scanning with CT-SCAN or MRI.

The medical bill is payable upon the specified terms and conditions: the uterine treatment (scraping of the lining of the uterus); in the event of post-natal or post-abortion bleedings; revival expense; and in case of over a three-hour vigilant watch.

- **Inpatient cases**
  - **Non-ICU Medical Treatment Cost:**  
Max 2,000 baht per time
  - **Room & Board:** Max 700 baht per day
  - **I.C.U. Room & Board, Medical Treatment:**  
Max 4,500 baht per day

### *OPD (Outpatient Clinical Benefits)*

- g) **Outpatient:** 800 - 3,500 baht  
(Maximum of 30 visits per policy year)

The provision of outpatient clinical benefits varies among insurance companies. Some companies provide separate doctor's consultation and diagnostic x-ray and laboratory test benefits, but it is not a normal practice.

### **Other Medical Benefits**

- ***Dependent Coverage***

It is common for large companies to provide health coverage for an employee's dependents at the same or at a lower level of benefits.

- ***Major Medical Insurance***

Major medical coverage is available as a rider to the basic policy. Currently, more companies are looking for such benefits.

- ***Maternity Benefits***

Most employers providing these benefits do so on a self-insured basis.

Other benefits, such as dental care, International SOS service and special nursing care, are very rarely provided.

### **Contributions**

Most health insurance plans are paid for entirely by employers, especially if the plans cover employees only. However, employees can contribute if they want higher benefit levels and/or dependent coverage.

- Revival including the cost of medicine and equipment not exceeding 4,000 baht
- Major Operation: Max 8,000 - 16,000 baht per visit (*depending on length of operation*)
- X-Ray and Lab Tests: Max 1,000 baht per time
- Special diagnosis, i.e.: Electrocardiogram (EKG), Brainwave tests, ultrasound tests, Revascularization operations and x-rays, color-injection (litmus) tests, CT-SCAN or MRI tests.  
(Reimbursement shall be paid according to the Social Security Fund (SSF) established terms and conditions.)

### Transportation:

For insured patients to receive medical care at another hospital within 72 hours, necessary transportation fees are reimbursed as follows:

Within the same province; Ambulance Service (Car or Boat):  
Max. 500 baht per time  
Private Vehicles: Max. 300 baht per time

An additional 6 baht per kilometer will be paid for transportation to other provinces.

### Other Medical Treatment Benefits

#### Dental Treatment

*(extracting, filling, removing dental plaque and fitting of denture)*

An insured is entitled to receive necessary medical treatment at any hospital for dental services as follows:

- Extraction of Teeth, Filling, Removal of Dental Plaque and Removal of Impacted Tooth: Max 900 baht per year without cash payment.
- Removable Partial Denture: As actual but not more than 1,500 baht within a period of five years with effect from the date of fitting the denture at the below limit:
  - 1 to 5 teeth:  
At a cost of not more than 1,300 baht
  - More than 5 teeth:  
At a cost of not more than 1,500 baht
- Removable Full Denture: As actual but not more than 4,400 baht within a period of five years with effect from the date of fitting the denture at the below limit:
  - Removable Full Denture (Upper or Lower): As actual but not more than 2,400 baht
  - Removable Full Denture (Both Upper and Lower): As actual but not more than 4,400 baht

### Kidney Treatment

- Medical expense for kidney dialysis:

An insured afflicted with final stage chronic kidney disease and who has been granted approval for medical treatment for kidney therapy, shall be subject to the terms and conditions and the charges for medical treatment as prescribed by SSO as follows:

- The cost for hemodialysis payable to the hospital under agreement for providing hemodialysis services to the insured shall not exceed:
    - If the kidney disease is found after being insured: 1,500 baht per kidney hemodialysis and shall not exceed 4,500 baht per week.
    - If the kidney disease is a pre-existing condition that existed prior to being insured: 1,000 baht to 1,500 baht per kidney hemodialysis and shall not exceed 3,000 baht per week.
    - The cost for pre-hemodialysis procedure shall be subject to a rate prescribed by SSO.
  - The cost of a kidney transplant operation procedure is payable to the hospital under agreement for providing services to the insured as follows:
    - Pre-transplantation costs as actually incurred shall not exceed:
      - Maximum 32,800 – 40,000 baht per donor
      - Maximum 40,000 baht per recipient
      - Blood test every 3 months: 1,800 baht per call per person.
    - Expenses in the course of a kidney transplant within protocol at the rate between 143,000 – 292,000 baht per insured and with complications between 23,000 – 493,000 baht per person to cover both the insured and the donor of the kidney for a period of 60 days effective from the date of the kidney transplant.
- Includes treatment of an acute condition due to rejection of the insured's kidney for a period of two years effective from the date of the kidney transplant.
- Charges related to post-kidney transplant surgery cover medical inspection and treatment, immunity suppression medication, laboratory tests, urine tests and inspection of the level of immunity suppression medication.

These charges are payable in a lump sum as follows:

The 1st year:

1st to 6th month: 30,000 baht per month  
From the 7th to 12th month: 25,000 baht per month

The 2nd year:

1st to 6th month: 20,000 baht per month

The 3rd year onward: 15,000 baht per month

- Post-kidney transplantation entitlements and benefits shall be terminated on the 1st day of the following month in the following cases:
  - Return for kidney hemodialysis with the use of dialyzer or Chronic Peritoneal Dialysis (CPD)
  - Termination of the status of being the insured
  - Death

### **Bone Marrow Transplant (Stem Cell Transplant)**

According to SSF rules, the SSO shall pay for the cost of medical services for bone marrow transplants to hospitals providing such services and provided the hospital has entered into an agreement with the Zone Office of the Social Security as follows:

The cost of medical services for bone stem cell transplant shall be reimbursed according to the criteria and rates as follows:

- The cost of medical services, from the commencement date of hospitalization to undergo the bone marrow (stem cell) transplant until the day the insured receives the bone stem cell, shall be paid as a lump sum of 500,000 baht.
- The cost of medical services from the time the insured receives the stem cell until the day the insured is discharged from the hospital shall be paid as a lump sum of 250,000 baht.

The cost of medical services for a mucus membrane examination for a bone stem cell transplant for an insured who is unable to receive such a transplant shall be reimbursed according to the criteria and rates as follows:

- The insured must be approved by the Zone Office of Social Security to be to receive the bone stem cell transplant prior to receiving the mucus membrane examination test.
- The cost of medical services for the mucus membrane examination tests conducted between siblings of the same parents, where the results of such tests prove not to be compatible, shall be paid as actually incurred but not to exceed 7,000 baht per person including the insured.

### Loss of Income Compensation Benefit

An insured person who sustains a non-occupational injury or sickness is entitled to a cash benefit of 50% of wages\*\* for unpaid sick leave for medical treatment under the care of a doctor, not to exceed 90 days for each occurrence and for not more than 180 days in one calendar year.

Except for sickness from chronic disease as described in the Ministerial Regulations, the insured shall be entitled to a cash benefit for more than 180 days but not exceeding 365 days.

*\*\*Maximum monthly wage for contribution and calculation is 15,000 baht.*

## Social Security Benefits and Customary Private Employee Benefits

### Medical Examination Benefits:

An insured person shall be entitled to receive free medical check-up at the registered hospital. The medical check-up shall consist of the following:

Type of Medical Check-Up	Benefits	Age (Years old)	Frequencies
<b>General Examination</b>	Hearing Test (Finger Rub Test)	15 Up	1 time per year
	Breast Examination by Physician or Public Health Staff	30 - 39	Every 3 Years
		40 - 54	Every Year
		55 Up	As Appropriated
Eyes Examination by Optician	40 - 54	1 time	
	55 Up	Every 1-2 Years	
Visual Acuity Snellen Chart	55 Up	1 time per year	
<b>Clinical Laboratory</b>	Complete Blood Count (CBC)	18 - 54	1 time
		55 - 70	1 time per year
	Urinalysis (UA)	55 Up	1 time per year
<b>Blood Chemistry Test</b>	Fasting Blood Sugar Level (FBS)	35 - 54	Every 3 years
		55 Up	1 time per year
	Renal Functional Test (Cr)	55 Up	1 time per year
	Total & HDL Cholesterol Test	20 Up	Every 5 years
<b>Other Medical Tests</b>	Hepatitis B Virus Core Antigen (HBsAg)	For insured who was born before 1992.	1 time
	Pap Smear: (Pap Test)	30 – 54	Every 3 years
		55 Up	As Appropriate
	Pap Smear: (VIA Method)	30 – 54 55 Up	Every 5 years Recommend Pap Smear
	Fecal occult blood	50 Up	1 time per year
Chest X - Ray	15 Up	1 time	

### Conditions and Diseases Not Covered by the Social Security Act:

Diseases and services that are not entitled to medical:

- Disorders or injury due to the use of narcotic substances as described under the government law relating to narcotic drugs
- The same disease requiring a hospitalization period of more than 180 days in one year
- Hemodialysis, except
- In the case of acute kidney failure, which requires a hospitalization period of not more than 60 days, the insured shall be entitled to medical service benefits
- In the case of chronic final stage kidney failure for which medical benefits are granted by means of hemodialysis, Chronic Peritoneal Dialysis (CPD) and by kidney transplant according to the criteria, terms and conditions and rates as prescribed in the Notification of the Zone Office of Social Security
- Any action taken for beautifying purposes for which there are no medical indications
- Treatment done for the purpose of research and experimentation
- Infertility
- Examination of mucus membrane for organ transplant except bone stem cell transplants
- Any examination that exceeds the needs for curing such disease
- Organ transplant operation except bone stem cell transplant according to the established criteria
- Sex change
- Artificial insemination
- Services provided in the course of recuperation
- Dental services except in the case of tooth extraction, filling, removal of dental plaque and removal of impacted tooth.
- Spectacles

### Family Benefits:

#### Maternity Benefits:

An insured person is entitled to compensation benefits relating to childbirth for them self or their spouse or for a woman cohabitating with an insured person and disclosed as husband and wife according to the regulations prescribed by the Secretary-General in case the insured person has no wife.

The insured must have paid contributions for not less than 5 months within 15 months prior to the date of receiving medical services.

An insured person shall be entitled to maternity benefits as follows:

- Lump Sum Benefit: 13,000 baht per child delivery.
- Loss of Income Compensation – An insured who is absent from work for confinement is entitled to a cash benefit equal to 50% of average wages\*\* not to exceed 90 days. Paid to female insured only.
- Antenatal care: 1,000 baht in total as follows.
  - 1<sup>st</sup> time gestational age less than 12 weeks 500 baht
  - 2<sup>nd</sup> time gestational age more than 12 weeks 300 baht
  - 3<sup>rd</sup> time gestational age more than 20 weeks but not exceed 28 weeks 200 baht

*\*\*Maximum monthly wage for contribution and calculation is 15,000 baht.*

The maternity benefit (Loss of Income Compensation) is limited to two confinements for each member.

#### Child Allowance:

An insured parent who has paid contributions for not less than 12 months within 36 months before the month of entitlement to benefits receives a monthly child allowance amounting to 600 baht per month per child for a maximum of three children.

The Child Allowance shall be paid to a parent of the legitimate child under the age of six years, for not more than two children at a time (excluding an adopted child or a child who has been adopted by others). If the insured person is disabled or dies while the child is under age six, the child shall continue to receive the allowance until age six. Start paying on 31 January 2019 and will retro pay 200 baht from January 1, 2018.

*\*\*\* (Data as of December 25, 2018)*



<b>RETIREMENT BENEFITS</b>	
<b>Social Security Benefits</b>	<b>Customary Private Employee Benefits</b>
<p><b>Old-Age Benefits</b></p> <p><b>Old-Age Pension</b></p> <p>An insured person is entitled to an old-age pension provided that he/she is 55 years of age or older and has paid contributions for not less than 180 months, irrespective of whether the period is consecutive or not.</p> <p>The old-age pension shall be paid based on the percentage of monthly wages and periods of contribution in accordance with the rules as stated in the Ministerial Regulations as follows:</p> <p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>• Having made contributions for not less than 180 months</li> <li>• The status of being an insured has terminated.</li> <li>• The applicant reaches the full 55 years of age, or has become a disabled person, or has died.</li> </ul> <p><b>Pension Benefits</b></p> <ul style="list-style-type: none"> <li>• For 180 months, a pension benefit of 20% of average monthly wages** during the last 60 months before cessation of being an insured person.</li> <li>• Plus, 1.5% for every 12 months of contributions over 180 months.</li> </ul> <p><i>**Maximum monthly wage for contribution and calculation is 15,000 baht.</i></p> <p><b>Old-Age Lump Sum</b></p> <p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>• Having made contributions for less than 180 months</li> <li>• The status of being an insured has terminated.</li> <li>• The applicant reaches the full 55 years of age, or has become a disabled person, or has died.</li> </ul> <p><b>Lump Sum Benefits:</b></p> <ul style="list-style-type: none"> <li>• If contributions have been made for less than 12 months, the old-age pension benefit paid shall be equal to the amount of the contributions for the old-age benefit made by the insured.</li> <li>• If contributions have been made for more than 12 months, the old-age pension benefit paid shall be equal to the amount of the contributions for the old-age benefit made by both the insured and the employer together</li> </ul>	<p><b>Registered Provident Funds:</b></p> <p>Provident funds were established in 1987 to encourage private sector employees to save for retirement. They are viewed as fringe benefits offered by employers to motivate employees and provide a source of long-term savings for an employee's retirement.</p> <p>Provident funds can be set up voluntarily with cooperation between employers and employees, and who upon agreement, set up a committee that oversees the fund. In Thailand, provident funds are always established in large enterprises.</p> <p>By 2018, companies with 100 employees or more will be required to arrange for employee contributions to a provident fund. For the first 3 years, the fund will require both the employee and the employer to contribute 3% of the employee's salary, and the contribution percentages will increase to 5% and 7%, respectively.</p> <p>An employee whose salary is less than THB 10,000 will not be forced to make contributions, but the employer will still have to contribute 3% of that employee's salary.</p> <p>The committee overseeing the fund is comprised of representation from the employer and elected representatives of employees. The committee then chooses the fund manager. The scheme regulatory authority is under the Securities and Exchange Commission (SEC).</p> <p>The employees will receive lump sum proceeds at the time of their resignation or retirement. The contributions paid to the provident fund by employees and employers are tax deductible, and the benefit payment is tax exempt.</p> <p>The SEC had introduced new regulations permitting provident fund managers to offer members investment choices. The regulation states that a conservative option must always be offered. In addition, other options can be offered, but the fund manager must specify clear investment policies for each option.</p> <p><b>Contributions:</b></p> <p><u>Employee's contribution:</u> 2% - 15% of the salary</p> <p><u>Employer's contribution:</u> 2% - 15% of the salary</p> <p>The employee contribution may not be less than 2% of salary, and the employer contribution may not be less than the employee contribution nor more than 15% of wages. Wages are defined as the money paid to the employee as salary or basic wages, not including a living allowance or</p>

with any other marginal benefits as may be announced by the Zone Office of Social Security.

- If the recipient of the old-age pension benefit dies within 60 months from the month of entitlement, the old-age pension benefit shall be paid at 10 times the amount of the monthly old-age pension benefit last received before death.

other kinds of benefits. The most common contribution is 5% for both the employee and the employer.

### *Management of the Fund:*

The fund must have a manager that is licensed to engage in the business of investing. A company may not be the manager of its own fund.

Funds are usually managed by finance or securities companies or banks. Life insurance companies can be fund managers but normally do not provide these services.

Management fees range from 0.5% to 10% of the annual income of the fund, depending on the size of the fund. The average fee is 7%.

The fund manager must invest no less than 20% of the fund in government bonds or treasury bills. The rest of the fund may be invested in bank fixed deposits, other bank accounts, bills of exchange, promissory notes or securities of registered companies under the Securities Exchange of Thailand at an amount not exceeding the specified percentage for each type of investment.

### Workmen's Compensation Fund<sup>4</sup> (WCF):

The Worker's Compensation Fund was set up according to the Workmen's Compensation Act. The purpose of the fund is to replace an employer's liability and to give prompt and equitable protection against injury, disease, disability, or death resulting from employment. It is the employer's sole responsibility to pay contributions to the WCF annually like an insurance premium. Employees are eligible to receive compensation benefits consisting of medical services, monthly indemnity, rehabilitation, and funeral allowances in the event of work-related injuries.

#### Eligibility:

Individuals in a company with one or more employees.

#### Compensation Fund:

The Compensation Fund is a fund comprised both of contributions made by industrial and commercial employers and of government subsidies and other revenues. The fund is used to pay compensation to employees who sustain an occupational injury and who are eligible for statutory compensation. In the future, the fund may be expanded to include non-occupational sickness and injury sustained by workers.

- Requirements

All establishments in Thailand with one or more employees must pay contributions to WCF except those who are not covered by law.

- Exceptions

Employees in agriculture, forestry, fishery, and livestock who are not hired throughout the entire year, employees in government, officials of the central, provincial and local administration, employees of non-profit organizations, State enterprise employees, private school teachers, and headmasters (according to Private School Law).

- Contribution Rate

Contributions to the WCF are paid by employers. The WCF collects contributions from employers annually by sending a notification form to employers informing them of the amount of contributions they have to pay. The contributions are assessed on total wages of employees multiplied by a contribution rate applicable to the type of business. The contribution rate varies from 0.2-1.0% of wages based on the risk rating of the business as determined by industrial classification. The rate is used for the first four years of contributions. In the fifth year, the employer's rate of contributions may increase or decrease depending upon the accident record of their business.

#### Contributions:

Contributions are paid by the employer based on total wages of employees multiplied by a contribution rate. The contribution rate varies from 0.2 - 1.0% of wages based on a risk rating for the type of business as classified by industry.

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<sup>4</sup> Data from Social Security Office. For updated information, please go to: <http://www.sso.go.th>



## Workers' Compensation

### Experience Rates:

### Discount or Loading of the Contribution Rate

Experience rating is available to employers who have paid contributions at the basic rate for four consecutive years. In the fifth year, the contribution rate will be recalculated in accordance with the table below.

<u>Loss Ratio %</u>	<u>Increase/Decrease as a % of the Basic Rates</u>	
Less than 30	decrease	50
30.01 – 40	decrease	40
40.01 – 50	decrease	30
50.01 – 60	decrease	20
60.01 – 70	decrease	10
70.01 – 80	--	--
80.01 – 90	increase	10
90.01 – 100	increase	20
100.01 – 110	increase	30
110.01 – 120	increase	40
120.1 – Up	increase	50

Loss Ratio =

$$\frac{\text{1st year Compensation paid} + \text{2nd yr. Comp.} + \text{3rd yr. Comp.} \times 100}{\text{1st year Contributions paid} + \text{2nd yr. Cont.} + \text{3rd yr. Cont.}}$$

Workmen's  
Compensation Benefits:

According to Workmen's Compensation Act, B.E. 2537(A.D. 1994) and its amendment B.E. 2564 (A.D. 2021), a covered employee shall receive the following benefits:

Type of Benefits	Benefits
Work-Related Sustained Injuries or Sickness	<ul style="list-style-type: none"> <li>• Medical expenses up to 50,000 – 1,000,000 baht.</li> <li>• Compensation due to inability to work for more than 3 consecutive days: Monthly cash benefit equal to 70% of monthly wage payable on the first day and throughout the period of inability to work but not exceeding 1 year.</li> </ul>
Work-Related Dismemberment Compensation	<ul style="list-style-type: none"> <li>• Monthly compensation at the rate of 70% of monthly wages for a maximum of 10 years depending on the category of the organ lost.</li> <li>• Rehabilitation expenses:               <ul style="list-style-type: none"> <li>• Medical and vocational rehabilitation not exceeding 24,000 baht.</li> <li>• Surgery to restore employee's ability to work not exceeding 40,000 baht.</li> </ul> </li> </ul>
Disability Resulting From Work Performance	<ul style="list-style-type: none"> <li>• Monthly compensation at the rate of 70% of monthly wage payable according to type of disability;</li> </ul>
Death or Disappearance	<ul style="list-style-type: none"> <li>• Monthly wage compensation at the rate of 70% of the monthly wage for a period of 10 years (payable to the legal beneficiary).</li> </ul>

### Work-Related Sustained Injuries or Sickness:

#### Benefits for Work-Related Injuries or Sickness

- Cost of Medical Treatment Expenses
  1. In the event an employee has an accident, or an illness related to work performance, the employee in question will receive compensation from the Compensation Fund as actually incurred; but in any event, not exceeding 50,000 baht.
  2. In the event hospitalization costs exceed 50,000 baht, the excess expense, as actually incurred, shall be met by the employer as necessary, not to exceed 100,000 baht, particularly for accidents or illness sustained by the employee characterized by the following:
    - 1) Severe injury to the internal organs in the body in several places, which requires surgery
    - 2) Severe injury to the bones in several places requiring remedial surgery
    - 3) Severe injury to the head that requires surgery by opening of the skull
    - 4) Severe injury to the backbone, the spinal cord or the roots of the nerves requiring surgery by opening of the skull
    - 5) Sustaining conditions that require complicated operations to organs requiring additional micro-surgery
    - 6) Sustaining injuries from fire, scalding, chemicals or electricity to the extent of losing epidermis to the deep portion of living skin exceeding 25% of the body
    - 7) Sustaining other severe and chronic injuries or illness as prescribed in the Ministerial Notification of the Ministry of Labor
  3. In the event hospitalization costs under Item 2 are not sufficient, the excess expense as actually incurred shall be met by the employer as necessary, but not to exceed 300,000 baht, after combining all costs from Items 1 and 2, particularly for accidents or illness sustained by the employee characterized by the following:
    - 1) Sustaining two cases of injury or illness pursuant to Clause (1) through Clause (6) under Item 2.
    - 2) Sustaining injury or illness pursuant to Clause (1) through Clause (6), which necessitates resuscitator and requires recovery in the Intensive Care Unit, or in a critical ward or patient ward for patients suffering from scalding or burns for upward of 20 days.
    - 3) Severe injury to the brain system or to the spinal cord that requires sustained medical treatment continuously for 30 days.
    - 4) Sustaining other injury or illness that is severe and chronic according to Clause (7) under Item 2 to the extent that:
      - a) It causes failure to a principal organ.
      - b) Others, except a), shall be compensated according to the opinion of the medical committees of the Workers' Compensation Fund.

## Workers' Compensation

4. In the event hospitalization costs under Item 3 are not sufficient, the excess expense as actually incurred shall be met by the employer as necessary according to the opinion of the medical committees of the Workers' Compensation Fund, but not to exceed 500,000 baht after combining all costs from Items 1, 2 and 3.
5. In the event hospitalization costs under Item 4 are not sufficient, the excess expense as actually incurred shall be met by the employer as necessary according to the opinion of the Medical Committees of the Workers' Compensation Fund, but not to exceed 1,000,000 baht after combining all costs from Items 1, 2, 3 and 4.
  - Employee receives the medical treatment in public hospital from the beginning to the end of treatment.
  - Employee has necessity or reasonable cause for not receive treatment in public hospital from the beginning. But later, he/she receives treatment in the public hospital.

*Note: Characterization of injury or illness that the Medical Committees applied when providing an opinion for excess expenses under Items 4 and 5 shall be according to Ministerial Regulation.*

During hospitalization, expenses under Items 1-5, fees for room and board, nursing services, and hospital services shall not exceed 1,300 baht per day.

In the case of admission to the hospital for medical treatment, with the agreement of the Workers' Compensation Fund, the employee in question is not required to pay for the cost of medical treatment.

In the case of admission to another clinic, advance payment for the medical expense may be made tentatively before its refund can be obtained from the Compensation Fund within 90 days.

Remark: The Employer is required to submit the Accident Report Form (Kor. Thor 16 Form) together with the Dispatch of Patient for Medical Treatment Form (Kor. Thor 44 Form) within 15 days of the employer's knowledge of the accident.

## Workers' Compensation

- **Dismemberment Compensation:**

In case of dismemberment, the employer must make monthly payments to the employee that are equal to 70% of the last monthly salary, for a period that varies according to the type of dismemberment, but for not more than 10 years. If the employee sustains one of the following injuries, for example, the loss of one arm, the benefit would be payable for a period of 54 months.

- Loss of both hands or both arms or both feet or both legs
- Loss of one hand and another arm
- Loss of one foot and another leg
- Loss of one hand or arm on the same side and one foot or leg on the other side
- Loss of both eyes
- Loss of over 90% of sight in both eyes
- Loss of one eye and loss of over 90% of sight in the other eye
- Injury to the backbone, resulting in loss of use of limbs as stated above
- Injury to the head, resulting in a mental or nervous disorder that is incurable, or resulting in insanity

If the employee loses more than one limb and/or sense organ, the payment periods for the individual dismemberment will be combined, up to the maximum period of ten years.

- **Death and Disappearance:**

Disappearance means an employee has disappeared while working or acting under the commands of the employer who has reason to believe that the employee is dead because of suffering injury while working or in connection with the commands of the employer. This includes when the employee is absent from work while traveling by land, air or waterway vehicles in order to work for the employer, and the employer reasonably believes that the vehicles were damaged from an accident, resulting in the employee's death.

However, this entire period must not be less than 120 days from the date of the accident.

- Funeral Allowance: Funeral expense THB 50,000.
- Monthly Compensation: 70% of monthly wages for 10 years payable to the beneficiary (Lineal Descendant).

Remark: Monthly compensation payable equals 26 times 60% of the daily base wage, pursuant to the law governing labor protection in the locality in which the regular employee is working. This amount is not to exceed 60% of the average monthly wage used in the calculation of the maximum wage used as the basis to calculate the contribution and shall not exceed 12,000 baht per month.

- **Rehabilitation of working ability after sustaining an accident:**

In case occupational rehabilitation is required after suffering from injuries, employees shall receive the benefits based on the following rate:

- Expense for vocational rehabilitation as actually incurred, which is paid only for the training according to courses organized by agencies of Social Security Office, not exceeding 24,000 Baht



## Workers' Compensation

- Expenses for medical rehabilitation, which are the physical therapy expense of not more than 200 Baht a day and the therapy activity expense of not more than 100 Baht a day, but not exceeding 24,000 Baht in total.
- Expense for medical treatment and surgery in the interest of rehabilitation of working ability of not exceeding 40,000 Baht. If necessary, it shall be additionally paid in an amount of not exceeding 110,000 Baht under the consideration of the Medical Committee and the approval of the Workmen's Compensation Fund Committee.
- Expense for rehabilitation equipment and supplies shall not exceed the rate specified by the Ministry of Finance, but not exceeding 160,000 Baht in total.

According to the Ministerial Regulation stipulating the expenses for occupational rehabilitation paid by employers, 2015 (B.E. 2558), and its amendment B.E. 2561 effective from December 9, 2018

In addition, it shall be enforced with employees suffering from injuries or sickness during the rehabilitation treatment prior to the date of enforcement of this Ministerial Regulation. The rate of expenses for occupational rehabilitation shall be pursuant to this Ministerial Regulation from the date of its enforcement.

*The above information is merely a translation of the Thai version. In case of conflict between the English and Thai version, the Thai version shall prevail. For more information, please visit the official website of the Social Security Office: [www.sso.go.th](http://www.sso.go.th)*

## Unemployment Benefits

### Unemployment Benefits:

An employee who is an insured person shall be entitled to compensation benefits in case of unemployment provided that he/she has paid contributions for not less than 6 months within a period of 15 months prior to unemployment and meets the following conditions:

- Having the ability to work, ready for suitable job as being provided, or not refusing job training, and having been registered at the Government Employment Services Office at which he or she appears not less than once a month.
- Unemployment of the insured person must not be caused by:
  - Termination due to performing duties dishonestly
  - Intentionally committing a criminal offence against the employer
  - Intentionally causing damage to the employer
  - Violating work regulations, rules or lawful order
  - Seriously neglecting duties for seven consecutive days without reasonable cause
  - Causing serious damage to the employer due to negligence
  - Being imprisoned by a final judgment of imprisonment, except for an offence that has been committed by negligence or petty offence
- The person is not entitled to an old-age pension.
- An insured person shall be entitled to unemployment benefits on or after the eighth day from the date of becoming unemployed with the last employer in accordance with the rules and rates as stated in the Ministerial Regulations.
- Not being a voluntarily insured person under Article 39.
- Covers unemployment caused by an employer that has decided to temporarily close their office or factory due to a force majeure such as a flood.

### Compensation Benefits

- Laid-Off Employees:

Employees who have been laid off are entitled to a cash allowance equal to 70% of base wages\* per unemployment period but for not more than 200 days within one calendar year.

- Voluntary Resignations:

Employees who have resigned voluntarily are entitled to a cash allowance equal to 45% of wages\* per unemployment period but for not more than 90 days within one calendar year.

- Unemployment due to force majeure:

Unemployment benefits shall be compensated 50% of daily wage for a maximum of 90 days (Effective December 19,2021)

*\*\*Maximum monthly wage for contribution and benefit calculation is 15,000 baht.*

## Labor Code

### Working Hours, Breaks, Holidays and Leave:

The regular work schedule shall not exceed 8 hours per day and 48 hours total per week. For work that may be harmful to the health and safety of the employee as prescribed in the Ministerial Regulations, the regular working hours shall not exceed 7 hours per day and 42 hours per week total.

Annually, an employer must provide not less than:

- One day break per week
- 13 days National Holidays (including Labor Day)
- Six days' vacation for employees who have performed service of not less than one year at the employer's organization.

Employees are entitled to business leave including leave for education, maternity, military service and sterilization.

### Minimum Wage for Overtime, Holidays and Holiday Overtime

#### *Overtime Wage:*

1.5 times the employee's normal wage per hour, based on actual hours worked or performance.

#### *Holiday Wage:*

1 times the employee's normal wage per hour, based on actual hours worked or performance.

Daily or hourly employees will receive a wage of not less than 2 times the normal wage per hour, based on actual hours worked or performance.

#### *Holiday Overtime Wage:*

3 times the employee's normal wage per hour, based on actual hours worked or performance.

### Minimum Wage for the Year 2021:

As of January 1, 2020, the minimum wage will be increased by 5 to 6 baht in 77 provinces of Thailand as follows:

<b>New Minimum Wage (Baht/day)</b>	<b>Provinces</b>
<b>336 baht</b>	<b>2 provinces:</b> Chonburi, Phuket.
<b>335 baht</b>	<b>1 province:</b> Rayong.
<b>331 baht</b>	<b>6 provinces:</b> Bangkok, Nakhon Pathom, Nonthaburi, Pathumthani, Samut Prakan and Samut Sakhon.
<b>330 baht</b>	<b>1 province:</b> Chachengsao
<b>325 baht</b>	<b>14 provinces:</b> Krabi, Khonkaen, Chiangmai, Trad, Nakhon Ratchasima, Ayudhdhaya, Phang Nga, Lopburi, Songkla, Saraburi, Suphanburi, Surat Thani, Nong Khai and Ubon Ratchathani.
<b>324 baht</b>	<b>1 province:</b> Prachinburi

## Labor Code

New Minimum Wage (Baht/day)	Provinces
<b>323 baht</b>	<b>6 provinces:</b> Kalasin, Chanthaburi, Nakhon Nayok, Mukdahan, Sakhon Nakhon and Samut Sakhon.
<b>320 baht</b>	<b>21 provinces:</b> Kanjanaburi, Chainat, Nakhon phanom, Nakhon Sawan, Nan, Bueng Kan, Buriram, Prachuap Khiri Khan, Phrayao, Phattalung, Phitsanulok, Phetchaburi, Phetchabun, Yasothon, Roi-et, Loey, Sa Kaeo, Surin, Ang Thong, Udornthani and Uttaradit.
<b>315 baht</b>	<b>22 provinces:</b> Kamphaeng Phet, Chaiyaphum, Chumphon, Chiangrai, Trang, Tak, Nakhonsri-Thammarat, Phichit, Phrae, Mahasarakham, Mae Hong Son, Ranong, Ratchaburi, Lampang, Lamphun, Srisakhet, Satun, Singburi, Sukhothai, Nong Bua Lam Phu, Amnat Chareon and Uthithani
<b>313 baht</b>	<b>3 provinces:</b> Narathiwat, Pattani, Yala

The new minimum daily wage for skilled labour ranges from **385 to 900 baht** based on the skill level for 64 types of skilled labour in 18 industries

### Employment of Women:

No employer shall terminate the service of a female employee due to her pregnancy.

No employer shall have a female employee who is pregnant work:

- During the hours of 10:00 PM and 6:00 AM
- Overtime
- On Holidays

### Severance Pay:

The employer shall pay severance pay to an employee whose employment is terminated as followed:

- Continuous employment for 120 days but less than one year: 30 days' pay
- Continuous employment for one year but less than three years: 90 days' pay
- Continuous employment for three years but less than six years: 180 days' pay
- Continuous employment for six years but less than ten years: 240 days' pay
- Continuous employment for ten years and more: 300 days' pay

## Labor Code

The employer shall not give severance pay to an employee who is terminated for any of the following reasons:

- Performing duty dishonestly
- Intentionally committing a criminal offence against the employer
- Intentionally causing damage to the employer
- Seriously violating work regulations or rules or lawful order of the employer
- Neglecting duty for three consecutive days without reasonable cause
- Causing serious damage to the employer as a result of negligence
- Being imprisoned by a final decision except for an offence that has been committed by negligence or petty offence

### Age of Employee:

An employee 15 years of age or older can be accepted for work. Those who are between 15 and 18 years old shall be limited in area or field of work.

### Sick Leave:

The employee is entitled to sick leave. If an employee takes sick leave for more than three working days, the employer may require the employee to present a medical examination certificate from a physician or a government medical facility. If the employee fails to present a medical certificate, the employee shall justify his or her leave to the employer.

The employer shall pay wages to the employee during sick leave equal to his or her regular wages, but not exceeding 30 days per year.

### Leave for Sterilization:

The employee is entitled:

- To leave for sterilization; or
- To leave as a result of being sterilized.

The leave period shall be fixed, and a certificate must be issued by a doctor.

The employer shall pay wages to the employee during leave for sterilization.

### Temporary Close:

When it is necessary for the employer to temporarily close the establishment, partly or wholly, for any reason, the employer must notify the employees and labor inspectors prior to closing. The employer also must pay employees an amount of not less than 50% of their wages for the period during which the employer does not require them to work.

### Withholding Wage:

No employer shall withhold wages, except in the following circumstances:

1. Paying income tax or other monies prescribed by law
2. Paying a subscription fee to the labor union
3. Paying a debt relating to welfare provided only for the benefit of the employee
4. Paying a guarantee fund or compensation for damage to the employer
5. Paying money to be deposited according to the Provident Fund
6. The deduction for Items 2-5, each shall not exceed 10%, and the total deduction shall not exceed 20% of wages, except with the written consent of the employee.

## Labor Code

### Welfare Committee:

Any undertaking with 50 employees or more shall not have less than five employee representatives on the Welfare Committee. The Employee Committee shall be the Welfare Committee of such place as prescribed under this Act.

#### Duties of the Welfare Committee:

- Consult, advise and make suggestions to the employer regarding the welfare arrangement;
- Inspect, control and supervise the arrangement of welfare provided for employees;
- Recommend ideas on arrangement of welfare to the Labor Welfare Committee.

### Suspension from Work:

While the employee accused of committing an offense is being investigated by the employer, the employer shall not order the employee to be suspended from work, unless the working rules or agreement on employment conditions empowers the employer to do so. The employer shall issue a written order of suspension not to exceed seven days and notify the employee.

During the suspension, the employer shall pay the employee according to the rate designated in the working rules or in the agreement on employment conditions.

Such rate shall not be less than 50% of wages.

After an investigation, if the employee is not found guilty of an offense, the employer shall pay wages to the employee equal to the wages of regular working days.

### Relocation of Work Place:

If the employer relocates the place of business to another place that will affect the normal living of the employee or his or her family, the employer shall notify the employee not less than 30 days prior to the date of relocation.

If the employee refuses to work there, he or she is entitled to terminate the employment contract and receives the special severance pay for not less than 50% of the rate of severance pay.

### Employee Subsistence Fund:

There shall be an Employee Subsistence Fund in the Welfare and Labor Protection Department that aims to be a supporting fund for employees in case of:

- Termination of employment
- Death
- Any other causes prescribed by the employee subsistence fund committee



## Labor Code

**No Sex Discrimination:**

Employees, regardless of gender, will be treated equally in employment.

**No Sexual Harassment:**

All sexual harassment of female employees or children employees is prohibited.

**Termination of  
Employment Due to  
Replacement by Machine:**

In the event the employee is terminated due to the substitution of manual labor with machinery, the employer shall make a special severance payment.

If the employee works continuously for more than six years, the employer has to pay no less than 15 days' wages for the employment of one year.

### Summary of Taxation of Employee Benefits

Type of Insurance	Contributions	Benefits
<i>Registered Provident Funds</i>	<i>Employer:</i> Employer contributions are deductible as a company expense up to 15% of payroll.	<p>Employees must have at least 5 years of service. The lump sum amount received from the fund will also get the tax deduction by using the formula below:</p> <p><u>Step 1:</u> Deductible = 7,000 x Years of Service</p> <p><u>Step 2:</u> 50% of the remaining amount</p> <p>Investment benefits earned from the fund, whether in the form of interest, dividends, profits or capital gains, are exempt from tax.</p> <p>The whole sum of benefit payouts for a member at retirement age of 55 years or older with a membership period of more than five years is exempt from tax. A member who does not maintain membership until retirement will not be eligible for the full tax exemption, if any at all.</p>
	<i>Employee:</i> Employee contributions to a provident fund are tax-deductible up to the amount contributed but not exceeding 15% of salary, with a maximum of 500,000 baht.	
<i>Death Benefit</i>	<i>Employer:</i> Employer contributions are tax-deductible as a business expense and not considered as taxable income to employees.	Death benefits are exempt from taxes.
	<i>Policy Tax</i> A group life insurance policy and its supplementary contract (rider) issued by a life insurance company are exempt from tax or VAT.	
<i>Medical Benefits</i>	<i>Employee:</i> Employee contributions are not tax-deductible.	
	<i>Employer:</i> Contributions are tax-deductible as a business expense and not considered as taxable income to employees.	
	<i>Policy Tax</i> <ul style="list-style-type: none"> <li>Standalone medical policies issued by non-life insurers are subject to 7% VAT and 0.4% Stamp Duty.</li> </ul>	



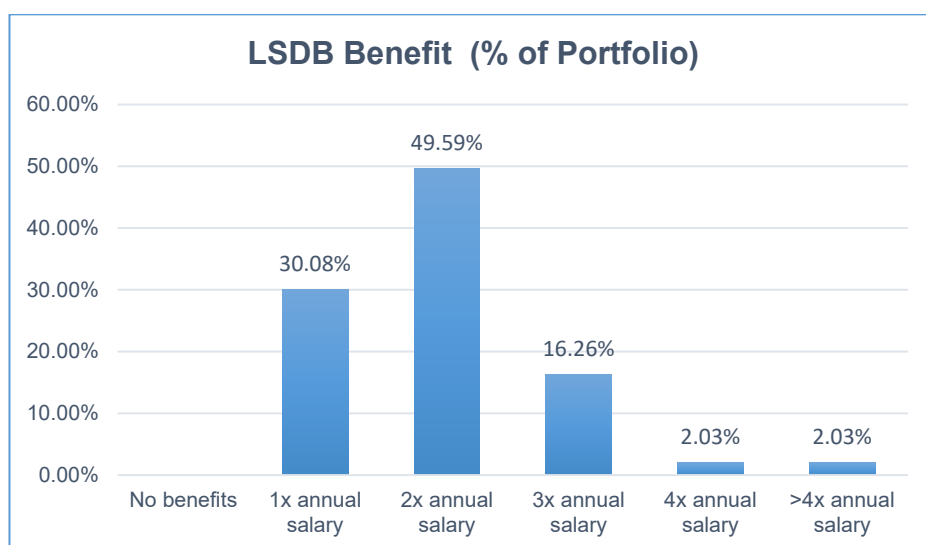
	<ul style="list-style-type: none"> <li>• Medical policies issued as supplementary contracts to group life insurance policies by life insurers are exempt from VAT and Stamp Duty.</li> <li>• Medical policies issued under GPA policies are subject to 2.75% Specific Business Tax (SBT) and 0.4% Stamp Duty.</li> </ul>	
	<p><i>Employee:</i> Employee contributions are not tax-deductible.</p>	

### Benchmarking Information (based on Network Partner's portfolio)

	%
<b>Group Life Coverage</b>	
Death benefit	95.35%
AD&D	85.43%
Survivor's benefits	N/A
Employer contribution only	N/A
<b>Disability Coverage</b>	
Long term disability	69.36%
Short term disability	
Employer contribution only	N/A
<b>Healthcare Coverage</b>	
Hospitalisation	66.75%
Dental	18.68%
Vision	N/A
Critical Illness	6.44%
Employee Assistance programme	N/A
Employer contribution only	N/A
<b>Retirement Plans</b>	
DC	N/A
DC - Employer contribution only	N/A
DB	N/A
DB - Employer contribution only	N/A
<b>Other</b>	
Wellness & Wellbeing Programmes	N/A
Flex benefits	N/A

Source: The Muang Thai Life Assurance Public Company Limited

### Group Term Life Benefits



### Medical Inflation Trend Projection

Year	Expected Medical Inflation %
2019	7%
2020	7.5%
2021	8%

### By Type of Industry:

Schedule of Insurance	Manufacturer	Automotive	Computer
<b>Group Life Insurance</b>	100,000 - 24 BMS	350,000 - 2,000,000	500,000 - 24 BMS
<b>Group Accidental Death &amp; Dismemberment</b>	12 - 48 BMS (AD&D2)	2,500,000 (AD&D2)	500,000 - 24 BMS (AD&D2)
<b>Total Permanent Disability</b>	100,000 - 24 BMS	24 BMS	500,000 - 24 BMS
<b>Hospitalization Benefit</b>			
- Daily Room & Board	1,000 - 5,000	2,000 - 4,000	2,000 - 2,500
- General Expenses	20,000 - 80,000	22,000	30,000 - 35,000
- Surgical Fee	20,000 - 80,000	22,000	35,000 - 50,000
- Doctor's Visit	400 - 1,000		800 - 1,000
- Emergency OPD Treatment	3,000 - 10,000	2,200	3,500 - 7,000
- Specialist's Consultation	1,800 - 8,000	2,200	3,000 - 3,500
<b>Outpatient Benefit (Per Visit)</b>	1,000 - 1,300	1,300	1,500 - 2,000
<b>X-Ray and Laboratory Test</b> (Maximum per year)	N/A	2,400	3,900 - 5,400
<b>Dental Benefit</b> (Maximum per year)	N/A	1,500 - 3,000	5,000
<b>Maternity Benefit</b>			
- Normal	24,000		
- Abortion	12,000	N/A	10,000
- Cesarean	48,000		
<b>Major Medical Benefit</b>	N/A	N/A	200,000
- Deductible	N/A		3,000
<b>Dependent</b>	Equal or Lower (Health Only)	N/A	Equal or Lower (Health Only)

Schedule of Insurance	Trading	Agriculture	Communication
<b>Group Life Insurance</b>	100,000 - 12 BMS	27 BMS	12 BMS - 24 BMS
<b>Group Accidental Death &amp; Dismemberment</b>	100,000 - 12 BMS (AD&D2)	52 BMS (AD&D2)	12 BMS - 24 BMS (AD&D2)
<b>Total Permanent Disability</b>	100,000 - 12 BMS	27 BMS	12 BMS - 24 BMS
<b>Hospitalization Benefit</b>			
- Daily Room & Board	1,000 - 2,500	2,300	2,000 - 5,000
- General Expenses	12,000 - 50,000	32,000	30,000 - 75,000
- Surgical Fee	24,000 - 50,000	35,000	5,000 - 8,700
- Doctor's Visit	400 - 1,200	800	700 - 1,750
- Emergency OPD Treatment	2,400 - 5,000	6,000	4,000 - 10,000
- Specialist's Consultation	2,400 - 5,000	3,000	3,500 - 5,500
<b>Outpatient Benefit (Per Visit)</b>	500 - 1,200	1,500	1,500 - 2,500
<b>X-Ray and Laboratory Test</b> (Maximum per year)	N/A	N/A	N/A
<b>Dental Benefit</b> (Maximum per year)	N/A	2,500	N/A
<b>Maternity Benefit</b>			
- Normal			
- Abortion	N/A	N/A	N/A
- Cesarean			
<b>Major Medical Benefit</b>	N/A	400,000	N/A
- Deductible		2,300	
<b>Dependent</b>	N/A	N/A	N/A

## Sample Employee Benefit Plans

Schedule of Insurance	Transportation	Hotel & Resort	Information Technology
<b>Group Life Insurance</b>	300,000 - 1,000,000	300,000 - 2,500,000	500,000 - 1,500,000
<b>Group Accidental Death &amp; Dismemberment</b>	300,000 - 1,000,000 (AD&D2)	300,000 - 2,500,000 (AD&D2)	500,000 - 1,500,000 (AD&D2)
<b>Total Permanent Disability</b>	300,000 - 1,000,000	300,000 - 2,500,000	500,000 - 1,500,000
<b>Hospitalization Benefit</b>			
- Daily Room & Board	2,000	1,700 - 7,000	2,000 - 2,500
- General Expenses	20,000	15,000 - 50,000	4,000 - 5,000
- Surgical Fee	30,000	15,000 - 60,000	30,000 - 35,000
- Doctor's Visit	1,000	800 - 1,500	35,000 - 40,000
- Emergency OPD Treatment	3,500	4,500 - 6,000	6,000 - 7,000
- Specialist's Consultation	3,500	4,500 - 6,000	3,000 - 3,500
<b>Outpatient Benefit (Per Visit)</b> (Maximum per year)	1,000	550 - 800 15,000 - 20,000	1,000 - 2,000 N/A
<b>X-Ray and Laboratory Test</b> (Maximum per year)	N/A	N/A	3,900 - 5,400
<b>Dental Benefit</b> (Maximum per year)	N/A	10,000	N/A
<b>Maternity Benefit</b> - Normal - Abortion - Cesarean	N/A	N/A	N/A
<b>Major Medical Benefit</b> - Deductible	N/A	0 - 2,000,000	N/A
<b>Dependent</b>	N/A	Equal or Lower (Health Only)	Equal or Lower (Health Only)

Schedule of Insurance	Oil & Gas	Chemical	Recruitment Service
<b>Group Life Insurance</b>	1,000,000 - 60 BMS	24 BMS - 36 BMS	300,000
<b>Group Accidental Death &amp; Dismemberment</b>	2,000,000 - 36 BMS (AD&D2)	12 BMS - 24 BMS (AD&D2)	300,000 (AD&D2)
<b>Total Permanent Disability</b>	2,000,000 - 36 BMS	12 BMS - 24 BMS	300,000
<b>Hospitalization Benefit</b>			
- Daily Room & Board	3,000	2,500 - 3,000	1,200
- General Expenses	50,000	40,000 - 54,000	20,000
- Surgical Fee	50,000	36,000 - 80,000	25,000
- Doctor's Visit	1,500	1,000 - 2,000	500
- Emergency OPD Treatment	4,000	6,000	4,000
- Specialist's Consultation	4,000	3,000 - 4,500	2,000
<b>Outpatient Benefit (Per Visit)</b>	2,000	1,500 - 2,000	1,200
<b>X-Ray and Laboratory Test</b> (Maximum per year)	3,000	N/A	2,000
<b>Dental Benefit</b> (Maximum per year)	N/A	3,200 - 5,000	N/A
<b>Maternity Benefit</b> - Normal - Abortion - Cesarean	N/A	10,000 - 36,000 5,000 - 18,000 20,000 - 72,000	N/A
<b>Major Medical</b> - Deductible	N/A	N/A	N/A
<b>Dependent</b>	Equal or Lower (Health Only)	Equal or Lower (Health Only)	Equal or Lower (Health Only)

Schedule of Insurance	Pharmaceutical	Logistics	Financial
<b>Group Life Insurance</b>	24 BMS - 36 BMS	200,000 - 500,000	24 - 36 BMS
<b>Group Accidental Death &amp; Dismemberment</b>	24 BMS - 36 BMS (AD&D2)	200,000 - 500,000 (AD&D2)	24 - 36 BMS (AD&D2)
<b>Total Permanent Disability</b>	24 BMS - 36 BMS	200,000 - 500,000	24 - 36 BMS
<b>Hospitalization Benefit</b>			
- Daily Room & Board	2,000 - 3,500	2,700 - 3,700	4,000
- General Expenses	30,000 - 35,000	22,000 - 32,000	40,000
- Surgical Fee	50,000 - 60,000	22,000 - 32,000	55,000
- Doctor's Visit	700 - 1,000	1,200 - 1,700	1,200
- Emergency OPD Treatment	3,000 - 7,200	3,500 - 5,000	7,500
- Specialist's Consultation	2,000 - 6,000	2,000 - 3,000	7,500
<b>Outpatient Benefit (Per Visit)</b> (Maximum per year)	1,000 - 2,000 30,000	N/A 30,000 - 36,000	3,500 N/A
<b>X-Ray and Laboratory Test</b> (Maximum per year)	N/A	4,500 - 5,000	N/A
<b>Dental Benefit</b> (Maximum per year)	3,000 - 8,000	N/A	5,000
<b>Maternity Benefit</b>			
- Normal	35,000		10,000
- Abortion	17,500	N/A	5,000
- Cesarean	70,000		20,000
<b>Major Medical</b> - Deductible	250,000 - 400,000	N/A	100,000 N/A
<b>Dependent</b>	Equal or Lower (Health Only)	N/A	Equal or Lower (Health Only)

Schedule of Insurance	Law Firm	Packaging	Airlines
<b>Group Life Insurance</b>	200,000	50,000 - 1,000,000	1,000,000
<b>Group Accidental Death &amp; Dismemberment</b>	200,000 (AD&D2)	50,000 - 1,000,000 (AD&D2)	100,000 (AD&D2)
<b>Total Permanent Disability</b>	200,000	50,000 - 1,000,000	1,000,000
<b>Hospitalization Benefit</b>			
- Daily Room & Board	1,300	450 - 1,150	2,200
- General Expenses	25,000	6,000 - 200,000	40,000
- Surgical Fee	25,000	8,000 - 230,000	40,000
- Doctor's Visit	500	450 - 9,200	1,420
- Emergency OPD Treatment	5,000	16,000 - 57,500	8,000
- Specialist's Consultation	2,500	800 - 57,500	4,000
<b>Outpatient Benefit (Per Visit)</b> (Maximum per year)	1,500	450 - 1,200	2,200
<b>X-Ray and Laboratory Test</b> (Maximum per year)	N/A	3,450 - 5,750	N/A
<b>Dental Benefit</b> (Maximum per year)	N/A	2,300 - 3,910	N/A
<b>Maternity Benefit</b>			
- Normal			
- Abortion	N/A	N/A	N/A
- Cesarean			
<b>Major Medical</b> - Deductible	N/A	N/A	300,000 N/A
<b>Dependent</b>	N/A	N/A	N/A

### By Size of Group Covered

Schedule of Insurance	5 Employees		100 Employees			
	5 Employees	40 Employees	100 Employees		100 Employees	
<b>Group Life Insurance</b>	36 BMS	24 BMS	36 BMS	24 BMS	18 BMS	300,000
<b>Group Accidental Death &amp; Dismemberment</b>	36 BMS (AD&D2)	24 BMS (AD&D2)	36 BMS (AD&D2)	24 BMS (AD&D2)	18 BMS (AD&D2)	300,000 (AD&D2)
<b>Total Permanent Disability</b>	36 BMS	24 BMS	36 BMS	24 BMS	18 BMS	300,000
<b>Hospitalization Benefit</b>			<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>	
- Daily Room & Board	5,000	3,000	800	2,000	3,000	
- General Expenses	80,000	45,000	30,000	35,000	40,000	
- Surgical Fee	80,000	60,000	20,000	30,000	45,000	
- Doctor's Visit	2,000	1,500	800	1,000	1,200	
- Emergency OPD Treatment	15,000	6,000	2,000	3,000	9,000	
- Specialist's Consultation	8,000	4,500	2,000	3,000	5,000	
<b>Outpatient Benefit (Per Visit)</b> (Maximum per year)	3,000	1,500	1,200	1,500	2,000 15,000	
<b>X-Ray and Laboratory Test</b> (Maximum per year)	5,000	15,000	1,200	N/A	N/A	
<b>Dental Benefit</b> (Maximum per year)	3,500	3,000	N/A	N/A	2,000	
<b>Maternity Benefit</b>	20,000					
- Normal	40,000	N/A	N/A	N/A	N/A	
- Abortion	10,000					
- Cesarean						
<b>Major Medical</b>	N/A	200,000	N/A	N/A	100,000	
- Deductible		N/A			N/A	
<b>Dependent</b>	N/A	N/A	N/A	N/A	Equal or Lower (Health Only)	

Schedule of Insurance	500 Employees		1,000 Employees	
	500 Employees	1,000 Employees	1,000 Employees	1,000 Employees
<b>Group Life Insurance</b>	100,000	200,000	50,000 - 1,000,000	
<b>Group Accidental Death &amp; Dismemberment</b>	100,000 (AD&D2)	200,000 (AD&D2)	50,000 - 1,000,000 (AD&D2)	
<b>Total Permanent Disability</b>	100,000	200,000	50,000 - 1,000,000	
<b>Hospitalization Benefit</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 1</b>	<b>Plan 2</b>
- Daily Room & Board	2,000	3,000	2,000	4,000
- General Expenses	30,000	40,000	25,000	25,000
- Surgical Fee	30,000	40,000	30,000	30,000
- Doctor's Visit	1,000	1,500	800	1,000
- Emergency OPD Treatment	4,000	5,000	3,000	4,000
- Specialist's Consultation	3,000	4,000	3,000	3,000
<b>Outpatient Benefit</b>	1,500	2,000	1,200	1,500
<b>X-Ray and Laboratory Test</b> (Maximum per year)	N/A	N/A	N/A	1,500
<b>Dental Benefit</b> (Maximum per year)	2,000	2,000	1,500	N/A
<b>Maternity Benefit</b>				
- Normal	N/A	N/A	N/A	N/A
- Abortion				
- Cesarean				
<b>Dependent</b>	N/A	N/A	N/A	N/A

**Remark:** 1. BMS = Basic Monthly Salary  
2. The benefits are shown in Thai baht currency.

CIA World Factbook - Demographic & Macro-Economic Information	<a href="https://www.cia.gov/the-world-factbook/countries/thailand/">https://www.cia.gov/the-world-factbook/countries/thailand/</a>
Social Security Office of Thailand	<a href="https://www.sso.go.th/">https://www.sso.go.th/</a>
Thailand Ministry of Labor	<a href="http://www.mol.go.th/">http://www.mol.go.th/</a>
For more information on Muang Thai, please visit:	<a href="http://www.muangthai.co.th">http://www.muangthai.co.th</a>



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