

SOCIAL INSURANCE, HEALTH INSURANCE AND UNEMPLOYMENT INSURANCE

Participation in social insurance, health insurance, and unemployment insurance schemes

Employers and workers must participate in compulsory social insurance, health insurance and unemployment insurance schemes, and workers shall enjoy benefits in accordance with the provisions of the law on social insurance, health insurance and unemployment insurance.

Decree no 135/2020/NĐ-CP on the retirement age, which was issued on 18 November 2020, 2020 and took effect from 1 January 2021



Compulsory social insurance regimes

(Law on Social Insurance 2014)

- ▶ **Sickness**
- ▶ **Maternity**
- ▶ **Occupational accidents and diseases**
- ▶ **Retirement**
- ▶ **Survivor allowance**

Rights of the insured

(Law on Health Insurance 2008)

- ▶ To be granted health insurance cards if paying health insurance premiums
- ▶ To register for health insurance-covered primary care services at medical establishments nationwide, to select a primary care provider under the regulation of Law on Health Insurance
- ▶ To be entitled to medical care
- ▶ To get medical care costs paid by health insurance institutions
- ▶ To request health insurance institutions, health insurance-covered medical care providers and relevant agencies to explain and provide information on health insurance
- ▶ To complain about or denounce violations of the health insurance law.

Unemployment insurance benefits

(Law on Employment 2013)

- ▶ Unemployment allowance
- ▶ Job counseling and recommendation support
- ▶ Vocational training support
- ▶ Support for training and retraining to improve qualifications of occupational skills for job maintenance for workers.



For workers not covered by compulsory social insurance, health insurance or unemployment insurance schemes, the employer is responsible for paying, at the same time as the wage payments, an additional amount for the worker that is equivalent to the compulsory social insurance, health insurance and unemployment insurance contributions in accordance with the provisions of the law on social insurance, health insurance and unemployment insurance.

Social insurance			Unemployment insurance	Health insurance	Social insurance			Unemployment insurance	Health insurance
Retirement	Sickness -Maternity	Occupational accidents and diseases			Retirement	Sickness -Maternity	Occupational accidents and diseases		
14%	3%	0.3%	1%	3%	8%	-	-	1%	1.5%
21.3%					10.5%				
Total 31.8%									

According to Decree 135/2020/ND-CP

The retirement age for workers in normal working conditions shall be adjusted according to a roadmap of increments until it reaches 62 years of age for male workers and 60 years of age for females workers.



MALE

RETIREMENT AGE



FEMALE

RETIREMENT AGE

NEW REGULATION ON THE RETIREMENT AGE

APPLIED FROM 1 JANUARY 2021, 2021

RETIREMENT AGE	YEAR OF RETIREMENT	RETIREMENT AGE
60 years and 03 months	2021	55 years and 04 months
60 years and 06 months	2022	55 years and 08 months
60 years and 09 months	2023	56 years
61 years	2024	56 years and 04 months
61 years and 03 months	2025	56 years and 08 months
61 years and 06 months	2026	57 years
61 years and 09 months	2027	57 years and 04 months
62 years	2028	57 years and 08 months
(from 2028 onward)	2029	58 years
	2030	58 years and 04 months
	2031	58 years and 08 months
	2032	59 years
	2033	59 years and 04 months
	2034	59 years and 08 months
	2035	60 years
		(from 2035 onward)



Workers with decreased working capacity; performing extremely heavy, hazardous or harmful occupations or work; or working in particular disadvantaged regions may retire at a younger age, which shall be:

**not more than
05 years**

earlier than the age at the time of retirement in normal working conditions.

Workers with high-level technical or professional qualifications or other special circumstances may retire at an older age, which shall be

**not more than
05 years**

later than the age at the time of retirement in normal working conditions.



Bureau for Employers' Activities
Vietnam Chamber of Commerce and Industry
No. 9 Dao Duy Anh Street, Dong Da, Ha Noi, Viet Nam

Tel: +84 24 35 742 022
Fax: +84 24 35 742 020
Website: www.vcci.com.vn
www.beavccivietnam.com.vn

ILO Country Office for Viet Nam
304 Kim Ma Street, Ngoc Khanh, Hanoi, Viet Nam

Tel: +84 24 38 500 100
Email: HANOI@ilo.org

Website: www.ilo.org/hanoi
Facebook: Vietnam.ILO