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NSSF
National Social Security Fund

NSSF Information Package for Employers and Workers

For more information, please call 1286

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National Social Security Fund (NSSF) ensures income security, eradicates poverty, and promotes social stability.

This is an information package which enumerates the benefits provided to workers by the National Social Security Fund (NSSF) and the formalities and procedures of registration, contribution payment, and benefit claim.

What is NSSF?



- National Social Security Fund (NSSF) is a public administration institution that ensures the basic income security of workers in Cambodia.

- NSSF is under by the technical tutelage of the Ministry of Labor and Vocational Training and the financial tutelage of the Ministry of Finance and Economy.

- Governing Body of NSSF consists of three parties who represent the government, employers, and workers.

What schemes has NSSF implemented currently?

Currently, NSSF has launched two schemes:

- Occupational Risk Scheme (ORS)
- Health Care Scheme (HCS)

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ហានិភ័យការងារ
Occupational Risk Scheme (ORS)



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Health Care Scheme (HCS)



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Pensions Scheme

NSSF is planning to provide Pension Scheme, which will be launched in 2019, to works in private sector.

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Occupational Risk Scheme (ORS)

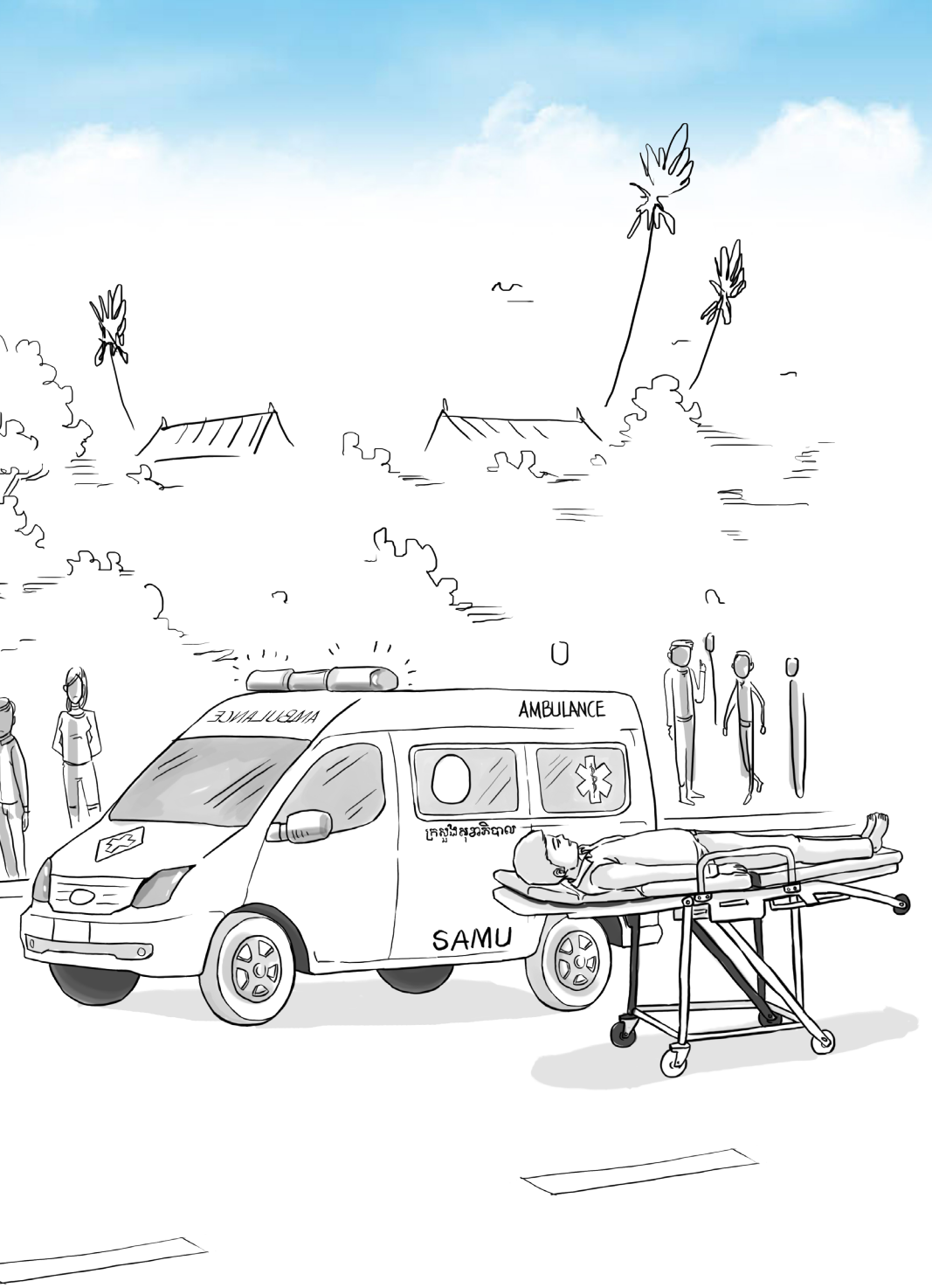
Occupational Risk Scheme (ORS)

Occupational Risk Benefits

What is Occupational Risk Scheme?

Occcupational Risk Scheme covers work injuries and occupational diseases. Work injury refers to any accidents inflicting on the body of the workers during the working hours and during the direct commute from his residene to the work place and home as long the trip was not interrupted nor detour made for a personal or non-work-related reason.

Also, occupational disease refers to any diseases resulting from work. This insurance is in effect immediately after the employer registers their workers at NSSF. The Occupational Risk benefits are as follows:



Emergency Services

In case there are any workplace accidents or commuting accidents, the victim must be sent to get emergency services at the nearest health facility a bid to rescue the life. Then, the victim must be referred to the health facility singed the agreement with NSSF.

NSSF is responsible for the emergency expense based on the service charge of health facility signed the agreement with NSSF.



Medical Care Services

(Eployment Injure Insurance)

Medical care services must be provided at the health facility signed the agreement with NSSF. In case the doctor requires the victim to purchase medicine out of essential drug list or medical materiel and equipment for treatment and care, NSSF will reimburse the victim concerned as long as there are the medical prescription and the correct invoice.

If the victim accesses services at the health facility not signed the agreement with NSSF, NSSF will reimburse the victim concerned based on the defined service charge of the contracted health facility.

Rehabilitation Services



After receiving medical care services resulting from work injury leading to permanent disability, the victim has entitlement to rehabilitation services as follows:

- Medical rehabilitation service: refers to provision, fixing, and renewing provision of prosthesis, orthosis, or assistive advide, occupation therapy, physical therapy, and other medical rehabilitation services.
- **Vocational rehabilitation service :** refers to vocational guidance, vocational training, or employment selection in order to help people with disabilities receive decent work.
- **Social rehabilitation service :** refers to process of integrating people with disabilities into the society, helping them adapt to the requirement of family, community, and function for meeting the need of daily life.

Daily Allowance for Temporary Disability

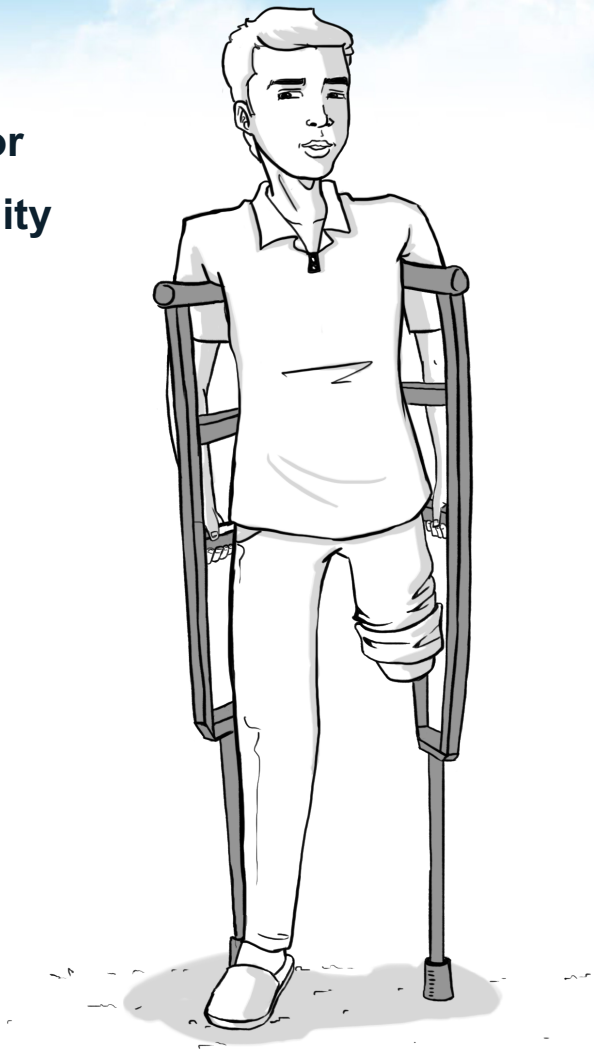


In case the victim is absent from work due to work injury (prescription issued by doctor), the victim concerned will receive 70% of his contributory wage starting from the second day of accident until recovery.

Furthermore, a caretaker of victim will also receive 50% of victim's daily allowance for temporary disability.

Note: The first-day wage of accident is borne by employer.

Daily Allowance for Permanent Disability



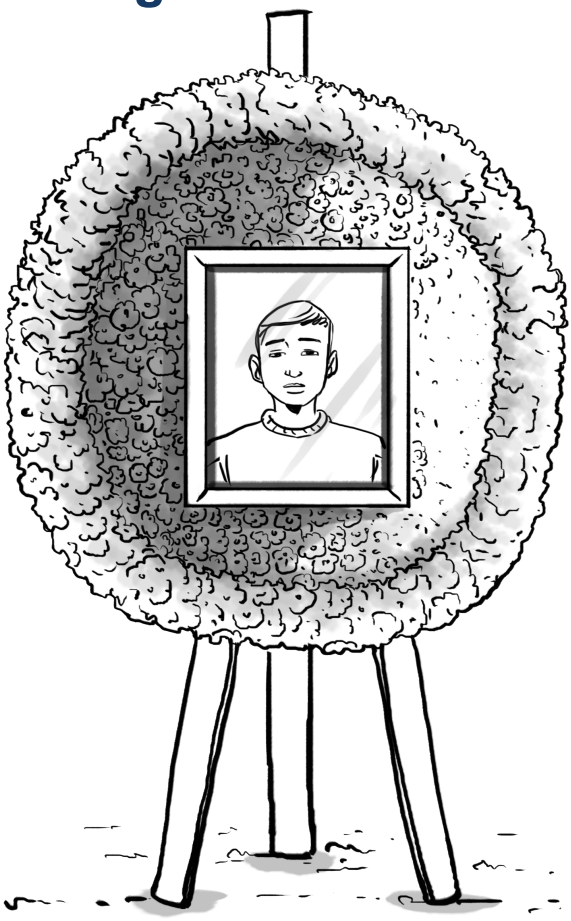
NSSF provides allowance for temporary disability less than 20% as lump-sum. Partly, in case the victim has permanent disability from 20% up, NSSF provides monthly pension.

Moreover, if the victim concerned is required to have a caretaker, the caretaker will receive 50% of pension of victim concerned.

☞ For more information:

Note: Pension for permanent disability shall be considered to be a forever temporary pension. NSSF must renew check-up and evaluation of the degree of victim's disability regularly.

Allowance (If Victim Suffered from Work Injury Leading to Death)



If the worker sustains work injury leading to death, NSSF will:

- Take responsibility for corpse transportation cost
- Provide 4 million riels to person who is responsible for holding the funeral.

The eligibilities to survivors' benefit are as follows:

Marital Status of Beneficiary	Beneficiary
Single	• Parents or elderlies are under the direct charge of the victim and exceed 55 years old or have chronic disease.
Married with marriage certificate	• Parents or elderlies are under the direct charge of the victim and exceed 55 years old or have chronic disease. • Spouse will receive Survivors´ Pension for his/her whole life as long as she/he does not remarry. • Children will receive Survivors´ Pension until 18 years old; if he still keeps his study at public or private institution, he will gain it until 21 years old, and they are single.
Married with marriage certificate	• Parents or elderlies are under the direct charge of the victim and exceed 55 years old or have chronic disease.

☞ For more information:

Eligibility: All beneficiaries must have family record book, certificate of residency, marriage certificate, or a copy of marriage certificate.



What will happen if worker changes job?

If worker changes job, he is still covered by Occupational Risk Scheme if his new employer registers him at NSSF.

In case he does not have a new employment in a makeshift period of unemployment, he will not receive occupational risk benefits from NSSF.

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Health Care Scheme (HCS)

Health Care Benefits

What is Health Care Scheme?

Health care benefits refers to the provision of health prevention service, medical care service, and daily allowance in case of medical treatment or other non-occupational accidents and maternity leave.

The NSSF member have entitlement to access medical care services free of charge at the health facility signed the agreement with NSSF.

In order to identify the health facility signed the agreement with NSSF, you must look for the health facility with the NSSF logo.

For this scheme, the NSSF member is entitled to access services and benefite as follows:

☞ For more information:



Medical Care Services

Health Care Scheme (HCS)

- **Inpatient service:** refers to treatment and care services with medical professional technics, diagnosis, laboratory, and other medical screening services, surgical apparatus and other medical equipment in the need of treatment, prescribed medicine, and room (normal) and food provided by health facilities.



- **Outpatient service:** refers to treatment and care services with medical professional technics, diagnosis, laboratory, medical imagery and other medical screening services, surgical apparatus and other medical equipment in the need of treatment, and prescribed medicine.

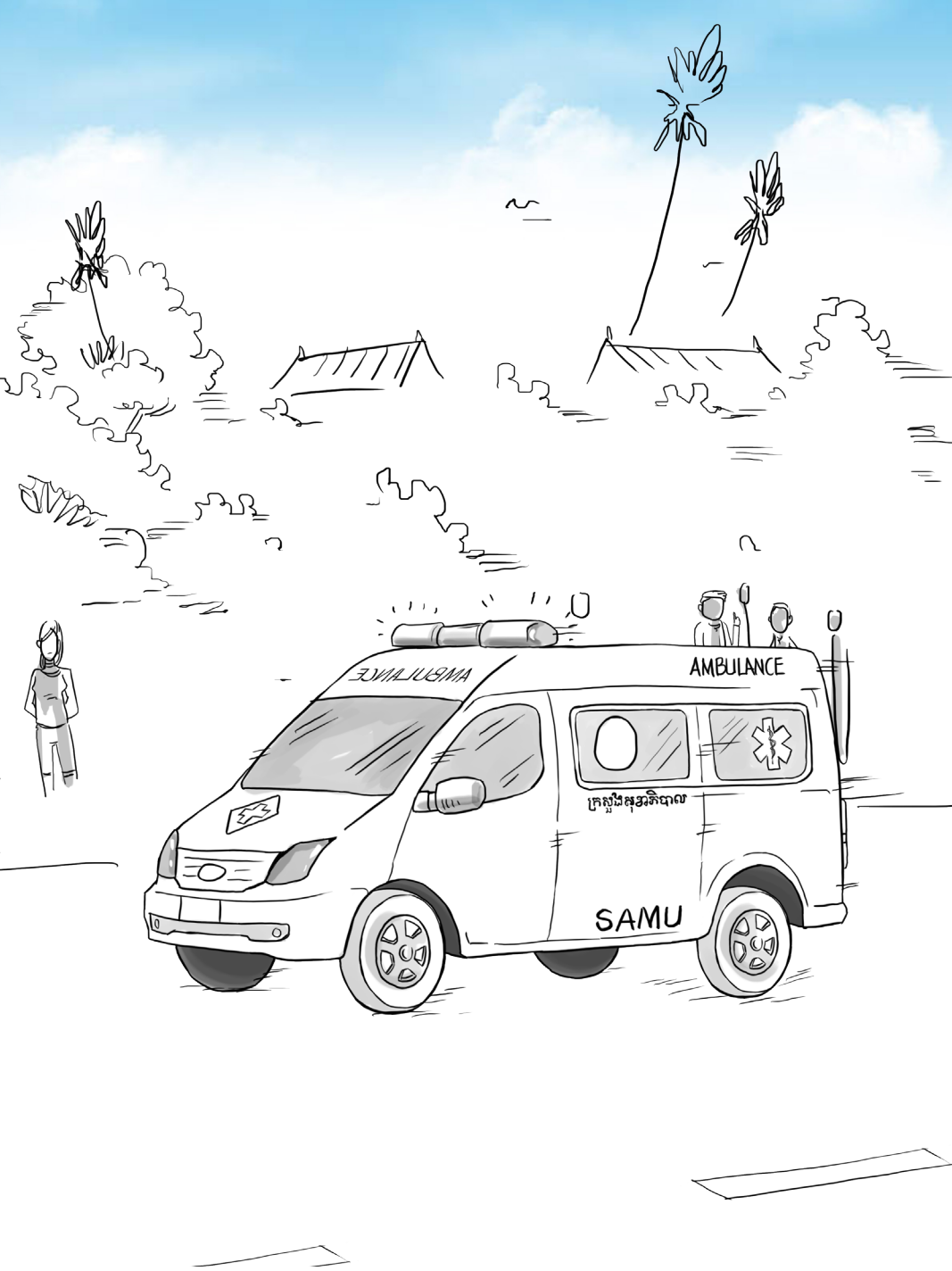
- **Emergency service** is any interventions that are performed unintentionally; and these interventions can be performed promptly in order to resuscitate or prevent from losing any parts of patient's body.

- **Physiotherapy and kinesitherapy services**

- **Delivery and prenatal and postnatal services**

- **Rehabilitation service:** refers to provision, fixing, and renewing provision of prosthesis, orthosis, or assistive device, occupational therapy, physical therapy, and other medical rehabilitation services.

In order to access the services above, workers must work in the enterprises/establishments registered at NSSF for Health Care Scheme and hold the NSSF membership card although the workers have not yet pay contributions for the first month.



Patient or Victim Referral Services and Corpse Transportation

Patient or victim referral services are provided in the case of emergency by the ambulance of health facility or other means certified by the precise letter.

Hopeless patient or corpse transportation is provided by the transportation means of health facility or other actual means.

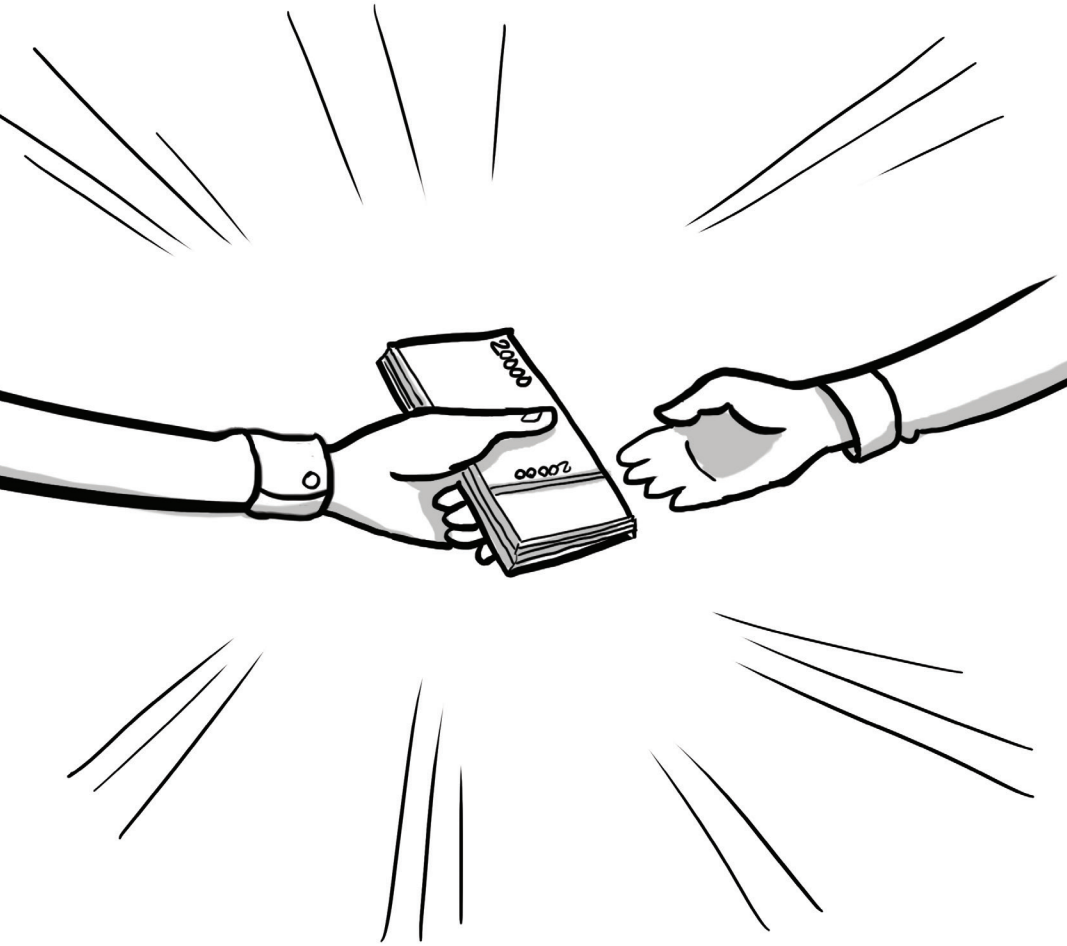


Daily Allowance

When the worker as the NSSF member is absent from work because of sickness, accident, or maternity leave with prescription for over 7 (seven) consecutive days, he will receive 70% of his contributory wage from NSSF by counting from the first day that he accessed medical care services at the health facility signed the agreement with NSSF.

For prenatal and postnatal leave, he will receive 70% of his contributory wage in a qualifying period of 90 (ninety) days.

Entitlement: Daily allowance does not exceed 180 days within the last 12 months excluding 90-day maternity leave.



The NSSF member has entitlement to receive daily allowance only if:

Employer has paid contributions of Health Care for 2 consecutive months or at least 6 months within the last 12 months until the worker encounters health problems and while he is working.

Employer must pay contributions of Health Care for at least 9 months within the last 12 months until the delivery month.

Note: The NSSF member paid contributions for at least 9 months within the last 12 months and had delivered at the health facility not signed the agreement with NSSF despite of not emergency, she can claim 70% of contributory wage for 90-day maternity leave from NSSF as long as the person concerned have a post-natal check-up at the health facility signed the agreement with NSSF.



Health Prevention Services

Health prevention services are included as follows:

- Rabies Vaccination
- Antirabic Serum
- Anti-Tetanus Serum
- Antvenom Immunoglobulin
- Blood test of goiter including TSH (Thyroid-Stimulating Hormone), Free T3 (Free Triiodothyronine), and Free T4 (Free Thyrozine)
- Blood test of Cancer Humeraux Marqueurs after cancer treatment by surgery, chemotherapy, and/or radiotherapy comprising: CA15-3 (Cancer Antigen 15-3), CA 19-9 (Cancer Antigen 19-9), CA 125 (Cancer Antigen 125), PSA (Prostate-Specific-Antigen), -HCG (Beta-Human Chorionic Gonadotropin).

Health prevention services above are granted by public health facilities or public institutes.

☞ For more information:

Note: These services above are not reimbursed for service consumption at the private health facility or abroad except that there is permission in advance from NSSF.

Excluded Services

The excluded services in the medical care are:


Free services as stipulated in the public health policy


Dental care (teeth cleaning, teeth filling, and teeth implant)


Sexual surgery and care


Organ transplantation (bone-marrow, kidney, liver, heart, and pancreases…)


Artificial fertilities


Self-treatment


Plastic Surgery


Eye contact lens and laser-therapy


Drug abuse treatment


Barren treatment


Artificial glow surgery


Coronary and heart surgery


Hemodialysis


Chemotherapy

In case of the emergency, all services mentioned above shall be granted.



Service Provision of Chronic Diseases

Chronic disease services are provided by the health facility signed the agreement with NSSF and essential drug only. For medicine out of the essential drug list, the patient must pay themselves.

Except that the medicine that do not have in the contracted health facility for diabetes type I & II, hypertension, and chemotherapy must be paid by fee-for-service.

☞ For more information:

What will happen if worker changes job?

If employer has paid contributions of Health Care for 2 consecutive months or at least 6 months within the last 12 months, the worker has entitlement to access medical care services for 2 months by counting from the date of ending the employment contract. After that, the employer does not have obligation to pay contributions any more.

How to Register at NSSF

Employers must register their enterprises/establishments and their workers at any NSSF branches nationwide.

☞ For more information:

Eligibility

Enterprises, institutions, stores, or businesses that employ from one worker or more and are located in Cambodia must register at NSSF.

All workers, both Cambodian and foreigner, are employed at the enterprise/establishment with wages.

Procedures of Registering Enterprise/Establishment



• **Step 1:** Download the enterprises/establishment registration form (1.01) from NSSF's website and fill out. ☞ Download form here:

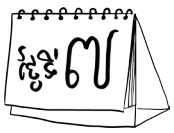


• **Step 2:** Submit the completed form enclosed herewith the following documents (both original and copy) to NSSF:

- Enterprise/establishment registration form
- Certificate of commercial registration or other equivalent legal documentations
- Patent
- Organization permit issued by the Ministry of Interior (if a non-profit organization)
- National identity card of Employer

(in case of representative, it's required to enclose the national identity cards of employer and representative) and if the employer is a foreigner, it's required to have a passport.

- List of workers.



• **Step 3:** Pick up the certificate of enterprise/ establishment registration as dated in the receipt (about 1 week).

NSSF offers the training course to the employer on Procedures of Completing the Required Documents and Paying Contribution. Please ask for this information when you register!

Procedures for Registering Workers



• **Step 1:** Download the worker registration form (1.02) from NSSF's website and fill out.

☞ Download form here:

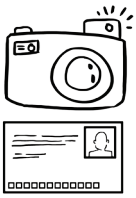


• **Step 2:** Every worker must fill out their own form (employers may help filling it out)



• **Step 3:** Workers must submit the following necessary documents to NSSF:

- Completed worker registration form
- Official name of company
- National identity card or passport (original)



• **Step 4:** Workers need to get photos taken and fingerprint directly at NSSF. Then, they can wait to receive their NSSF membership cards on the same day.

Note: If workers cannot wait, the employer must send a representative to collect all NSSF member cards for their workers by bringing their receipts.



To make it convenient for workers, NSSF has cooperated with the Ministry of Interior to process the national identity card directly at the NSSF Headquarter in Phnom Penh. To make the national identity card, workers must bring:

- Birth certificate or a copy of birth certificate
- Family record book or certificate of residency
- Employee ID card

To search for NSSF headquarters nearest you

☞ Click here

Formalities and Procedures of Contribution Payment

In order to receive benefits from NSSF, employers are obligated to pay 0.8% of contributory wage of worker's gross wage for Occupational Risk Scheme and 2.6% of contributory wage of worker's gross wage for Health Care Scheme.

Contributory wage of worker's gross wage is determined in annex 1 of Prakas No. 449.

☞ Download here:

The date of contribution payment at the bank is by 15th of each month. The submission of bank slip to NSSF is by 20th of each month at the latest.

In case of public holiday, NSSF will inform the date of contribution payment via website or Facebook Page of NSSF.

The monthly contribution payment is in riel. If the employer pays out salary in U.S. dollars, please check the exchange rates at the beginning of each month on NSSF's website.

Contribution Payment Process :

Step 1: Insert data and gross salary of workers into an electronic form (E-Form) in order to calculate the amount of contribution payment. ☞ Download form here:

Step 2: Fill out the contribution payment form (yellow slip), then bring it to pay contributions at the contracted banks or any nearest bank branch (ACLEDA, CANADIA, or WING (Cambodia) Limited Specialised bank, or WING agent) by the 15th day of each month. The bank will issue a bank slip to the owner of enterprise/establishment.

Service charge of contribution payment through ACLEDA Unity or Toanchet or any internet banking is borne by the employer.

Step 3: Submit the documents and relevant forms to NSSF directly or via email: contribution@nssf.gov.kh by the 20th of each month at the latest.

- **Paper form:**
  - Contribution payment form (yellow slip)
  - Monthly worker report (Form B) ☞ Download form here:
  - Bank slip.
- **Electronic form:**
  - E-form
  - Payroll ledger.

Both documents above must be copies into a USB flash drive.

- The NSSF official or staff will check the documents and issue a receipt for certifying the contribution payment of the enterprise/establishment.

Monthly Report (E-Form)

All employers must submit the monthly payroll ledger to NSSF by the 20th day of each month at the latest.

Penalty

The NSSF inspector will conduct inspection every 3 to 6 months in order to ensure that employers have complied with their obligations in accordance with law and regulations. Sometimes, The NSSF inspector will inspect without prior notice.

If you do not pay premiums, NSSF will penalize and have you pay 800,000 riel in fine within 15 days. If you do not comply, NSSF will file a complaint to court in order to solve problems through legal means.

First penalty =10 days x daily base wage of each worker
Second penalty = 30 days x daily base wage of each worker

Procedures of Benefit Claim

For all benefit claims, you must attach all original documents.

Procedures of claiming benefits and allowance of Occupational Risk Scheme

☞ Download form here:

1. Claiming medical care benefit—in case accessing services at the health facility not signed the agreement with NSSF, the NSSF member must:

- Check in the box for medical care benefits
- Pay the hospital cost during treatment and care at the health facility beforehand (must have medical prescription and invoices)
- Inpatient (must have discharge letter issued by the health facility)
- Claim patient transportation cost (must have discharge letter issued by the health facility)

2. Claiming allowance for temporary disability, the NSSF member must:

- Check in the box for temporary disability benefit
- Have a leave letter issued by the enterprise
- Have a medical prescription for sick leave (discharge letter issued by the health facility)

3. Claiming pension for permanent disability, the NSSF member must:

- Check in the box for permanent disability benefit
- Have a medical prescription for certifying that the injury gets over or better (no needing medicine or paining)
- Attach his picture and picture of the wound (take picture of the recovered wound)

4.Claiming funeral grant: family member or representative of the deceased victim must:

- Check in the box for funeral grant
- Have a death certificate of the deceased victim enclosed herewith family record book, certificate of residency, national identity card, etc.)

5. Claiming survivors' benefit, beneficiaries must:

- Check in the box for survivors' benefit
- Have a copy of the deceased victim's death certificate enclosed herewith family record book, certificate of residency, national identity card, etc.)

Validity of Claiming Allowance

Entitlement to daily allowance and funeral grant due to work injury is valid for 1 year, while entitlement to permanent disability benefits is valid for 5 years.

Procedures of Claiming Benefits and Allowance of Health Care Scheme

1. Claiming medical care services: the NSSF member must:

- Fill out the medical care benefit form (4.02) Download form
- Have a discharge letter issued by health facility and relevant
- documents
  Attach the national identity card for the Cambodian or passport for the foreigner and the NSSF membership card of victim.
- Have an authorization letter (in case the claim is done by the representative as spouse or relative).

2. Claiming daily allowance (period of absence from worker due to sick leave for over 7 consecutive days)

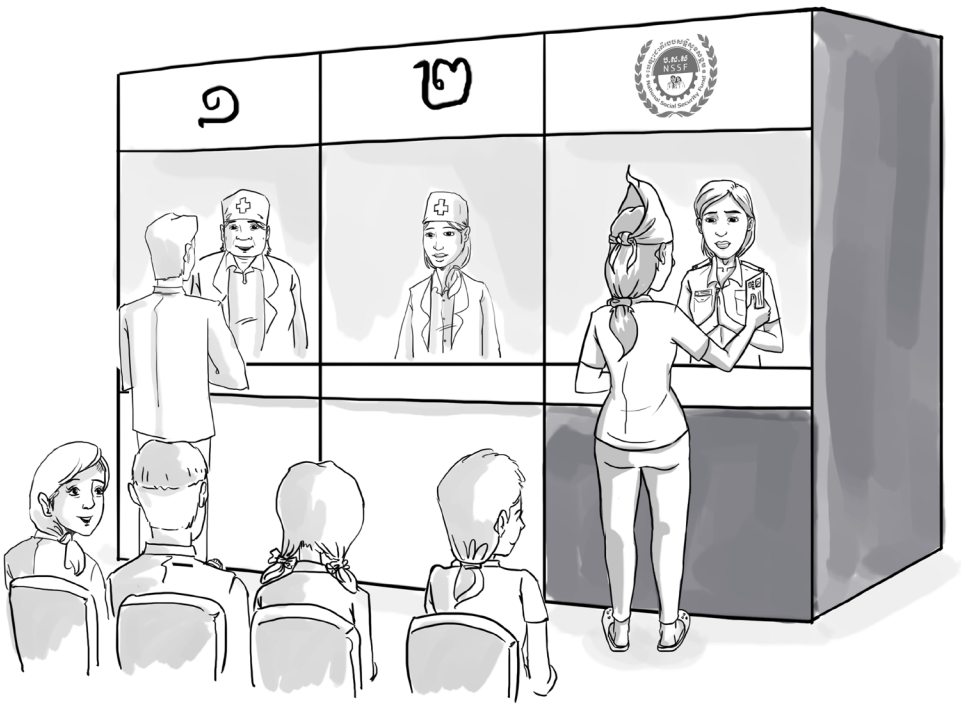
- Fill out the daily allowance form (4.03) for Health Care Scheme
- Attach the discharge letters issued by the health facility signed the agreement with NSSF and sealed by the NSSF stamp
- Attach a sick leave letter issued by doctor and approved by the employer or representative of employer
- Attach the national identity card for the Cambodian or passport for the foreigner and the NSSF membership card of victim.
- Have an authorization letter (in case the claim is done by the representative as spouse or relative).

3. Claiming allowance for 90-day maternity leave

- Fill out the daily allowance form (4.03) for Health Care Scheme.
- Attach the discharge letters issued by the health facility signed
- the agreement with NSSF and sealed by the NSSF stamp. Attach a certificate of birth or a copy of the certificate of birth.
- Attach a sick leave letter issued by doctor and approved by the employer or representative of employer.
- Attach the national identity card for the Cambodian or passport for the foreigner and the NSSF membership card of victim.
- Have an authorization letter (in case the claim is done by the representative as spouse or relative).

Validity of Claiming

Entitlement to medical care benefits and daily allowance is valid for 12 months starting from the month of encountering the first health problem.



Service Consumption Process

Scenario 1: Accessing medical care services at the contracted health facility

The service consumption process for sickness, injury due to work injury, or pregnant check-up is identical. The patient or victim must:

- Access medical care services at the nearest health facility
- Go to meet with the NSSF agents by showing the NSSF membership card.

If you do not see the NSSF agent, you must show the NSSF membership card to the doctor and access medical care services free of charge. If you are required to pay the service cost, please call 1286.

- Request for a service consumption form from the NSSF agent
- Bring it to the doctor to have a check-up
- Doctor will issue a prescription or require you to get additional tests
- Go to meet the accountant to get an invoice (DO NOT PAY)
- Give the invoice to the NSSF agent
- Get the required treatment or health tests
- Keep all relevant documents and give them to your employer
- Employer must submit those documents to NSSF

In case the worker has work injury, employer must inform NSSF immediately via 1286 in order to receive the prompt facilitation and fill out the work injury form and the aid-memoire (these documents are sent to NSSF directly or through email: benefit@nssf.gov.kh in a qualifying period of 48 hours).

You must keep the following documents at all times:

- Hospital admission letter
- Medical prescription
- Invoices
- Birth book issued by the hospital (in case of delivery)

Scenario 2: Receiving maternity benefit

After knowing that you have pregnancy, you must inform your employer as soon as possible in order to receive the 90-day maternity leave.

To get prenatal care, the process is the same as scenario 1.

- Health facility will issue a letter of delivery month (KEEP THIS PAPER!)
- Download benefits form from NSSF's website
- Submit the following documents to the nearest NSSF branch:
  - Maternity leave issued by employer
  - Discharge letter and a birth book issued by health facility for making a certificate of birth
  - Benefit claim form
- NSSF will contact you through the given phone number within 20 to 30 working days at the latest in order to pick up the cheque
- Take the cheque to be withdrawn at the bank
- Get 70% of contributory wage for the 90-day maternity leave as lump-sum.
- Enjoy your maternity leave!

Note: Benefit claim for sick leave has the same procedures as maternity leave.

Scenario 3: emergency and medical care services at the non-recognized health facility

NSSF will not reimburse if you access medical care services at the non-recognized health facility, except for the emergency.

In case of emergency:

- Call 1286, the NSSF agent can help call an ambulance for you
  - If the NSSF agent calls an ambulance for you, you are more likely to go to the contracted health facility and do not have to pay for the service charge.

- Call to inform your employer
- Get treatment at the health facility
- Pay service cost in advance(only if access services at the non-recognized health facility)
- When you are discharged, you must take the following documents:
  - Doctor's prescription
  - Discharge letter
  - Invoice/receipt

- Give all these documents to employer
- Employer fills out the benefit claim form and submits them to NSSF
- NSSF will contact you through the given phone number within 20 to 30 working days at the latest in order to pick up the cheque
- Take the cheque to be withdrawn at the bank.

Note: Please make a copy of all documents and keep a set for yourself (worker) because NSSF requires all original copies in order to process claims.

Contact NSSF

For more information, please visit our website:

www.nssf.gov.kh

www.facebook.com/nssfpage

1286

info@nssf.gov.kh

You can also visit our headquarter at Building 3, Russian Federation Blvd, Sangkat Tuek Laak I, Khan Toul Kork, Phnom Penh (in the compound of the Ministry of Labour and Vocational Training).

Other conditions must be implemented