

VIETNAM

I. Back ground

Social security was introduced to Vietnam from 1961, initially based on the regulation promulgated in that year and revised in 1974, 1981, 1984, 1993, 1995 and 2005.

In 1961, a Government Decree was issued to provide social insurance benefits for workers in public sector including education institutions, state-owned enterprises, hospitals, administrative agencies, military and police forces. It covered approximately 700,000 people out of a population of 17 millions in North Vietnam.

After the Reunification in 1975, the social insurance policy has been uniformly implemented nationwide.

The social insurance scheme provided insured persons with disability, survivors' benefits and old-age pension together with sickness, maternity and work injury benefits which were financed by employer's contribution and government subsidy. All citizens enjoyed free health care.

Up until 1995, the responsibility for social security administration was shared between the Ministry of Labour, War Invalids – Social Affairs (MOLISA) and the Trade Union formally known as Vietnam General Confederation of Labour (VGCL). The MOLISA was responsible for long-term benefits (disability, survivors benefits, old-age pension), while the VGCL was in charge of short-term benefits (sickness cash benefit, maternity benefit and work injury benefit).

The Labour Code came into effect in January 1995, with its Chapter 12 on Social Insurance becoming the highest legal document for implementing social insurance policy in Vietnam. On February 16, 1995 the Government established Vietnam Social Security system in order to administer national social insurance schemes and manage the social insurance fund.

In 1995, the Government issued Decree 12 on Social Insurance Regulation for civilians and Decree 45 on Social Insurance Regulation for military and police forces. The both Decrees stipulated five (05) benefits including sickness, maternity, work injury, survivorship and old-age benefits, and set forth the formation and mechanism of social insurance fund financed by contributions from employers and employees.

On 24 January 2002, the Prime Minister had a Decision transferring Vietnam Health Insurance (VHI) system to Vietnam Social Security (VSS) system. By taking over the VHI, Vietnam Social Security became the unique national social security system managing social insurance and health insurance schemes through out the country. In the same year, the Government promulgated Decree 100 stipulating functions, powers, tasks and organizational structure of this newly integrated Vietnam Social Security system.

In May 2005, the Government issued Decree 63 replacing the old ones on Health Insurance regulation for compulsory and voluntary health insurance schemes managed by Vietnam Social Security.

The important landmark in development of social security sector in Vietnam is that the ratification of Social Insurance Law by the National Assembly in June 2006. This Law came into effect from the 1st January 2007.

On the 22 August 2008, the Government promulgated Decree 94/2008 stipulating functions, tasks, powers and organizational structure of Vietnam Social Security. This Decree replaces the Decree 100/2002 with some new functions and tasks of VSS including management of the newly unemployment fund and the voluntary old-age pension scheme.

II. Regulatory framework

The following regulations and legal documents which are currently in force, regulate the social security sector in Vietnam:

- The Labour Code 1993 and the Amended Labour Code 2005
- Government Decree 63/ND-CP dated 16th May 2005 on Health Insurance Regulation
- Social Insurance Law regulating the social insurance policy and its implementation
- Government Decree 152/ND-CP dated January 2007 guiding the implementation of Social Insurance Law.
- Government Decree 94/ND-CP dated 22 August 2008 stipulating functions, tasks, powers and organizational structure of Vietnam Social Security

III. Vietnam Social Security

Vietnam Social Security (VSS) was established in accordance with the Government Decree 19 on 16th February 1995 by integrating units attached to the Ministry of Labour- War invalids-Social affairs (MOLISA) and the Vietnam General Confederation of Labour .

Vietnam Social Security is the government agency placed under direct guidance of the Prime Minister to implement social security policies nation-wide and to manage the social security funds.

1. The Governing Body

The Governing Body is to assist the Prime Minister in directing, supervising the management of Director General of Vietnam Social Security. The Governing Body consists of high ranking officials representing Ministry of Finance, Ministry of Labour, War Invalids and Social Affairs, Ministry of Health, Ministry of the Interior, Vietnam General Confederation of Labour, Vietnam Chamber of Commerce & Industry, Vietnam Farmers' Association, Vietnam Co-operative Alliance and the Director General of Vietnam Social Security.

The Chairman, The Permanent Vice Chairman and Members of the Governing Body with a tenure of 5 years are appointed and dismissed by the Prime Minister.

2. The Functions

Vietnam Social Security is functioned by the Government to implement the national social security schemes and to manage the social security funds.

3. The Staff

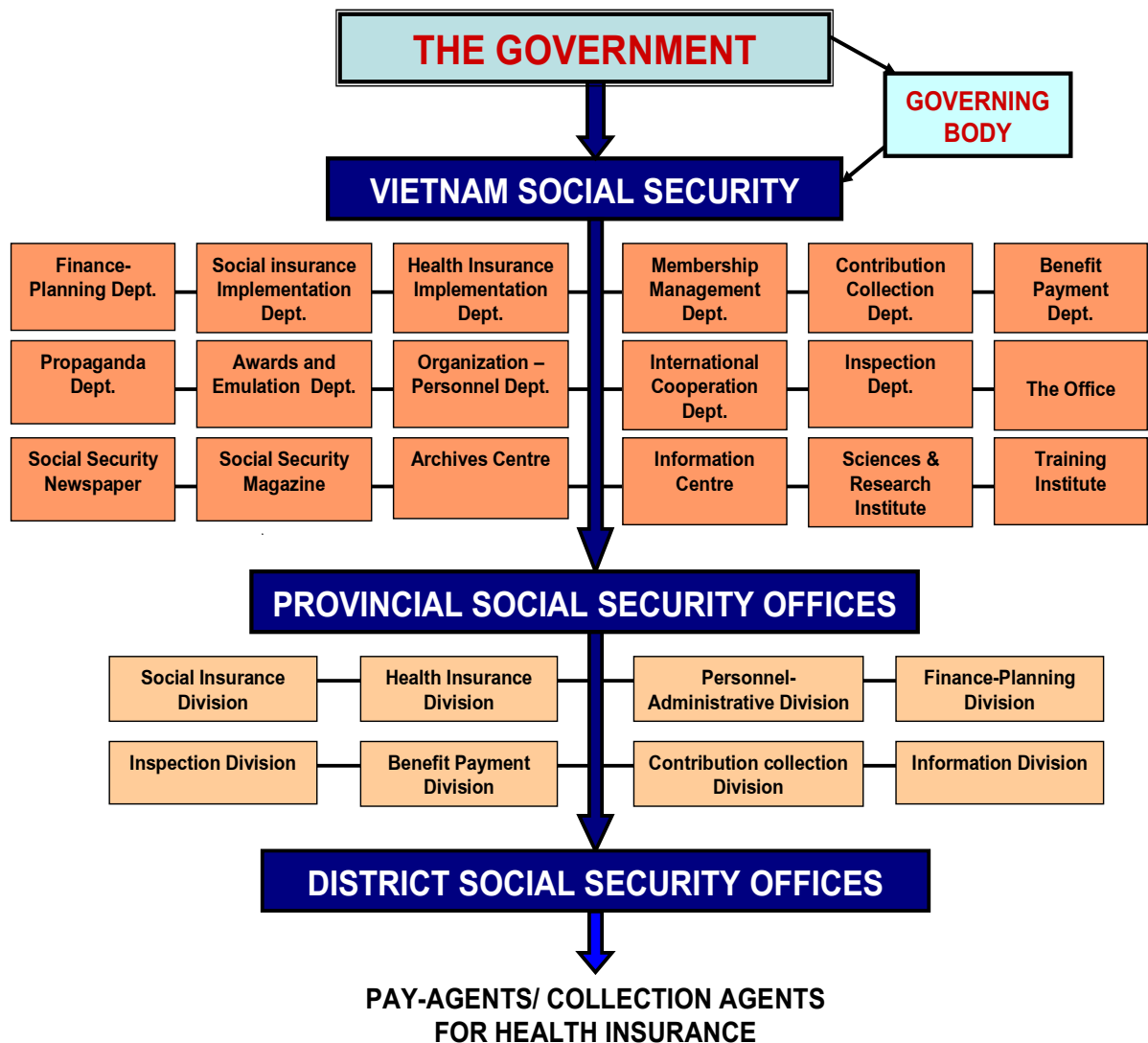
The workforce of Vietnam Social Security system is around 16,000 people.

4. The Organizational structure

Vietnam Social Security system is vertically organized in three administrative levels:

- At Central level (the VSS headquarters): There are 18 Departments and Institutions, Centers and units.
- At Provincial level: There are 63 Provincial/Centrally-run City Social Security Offices
- At District level: There are 656 District Social Security Offices

Chart 4.1: The Organizational structure of Vietnam Social Security



5. The contribution

According to the Social Insurance Law, from the 1st January 2007 the contributions of employees and employers for both social insurance and health insurance schemes are as follows:

5.1. Compulsory Social Security Contribution:

Table 5.1: Compulsory contribution rates

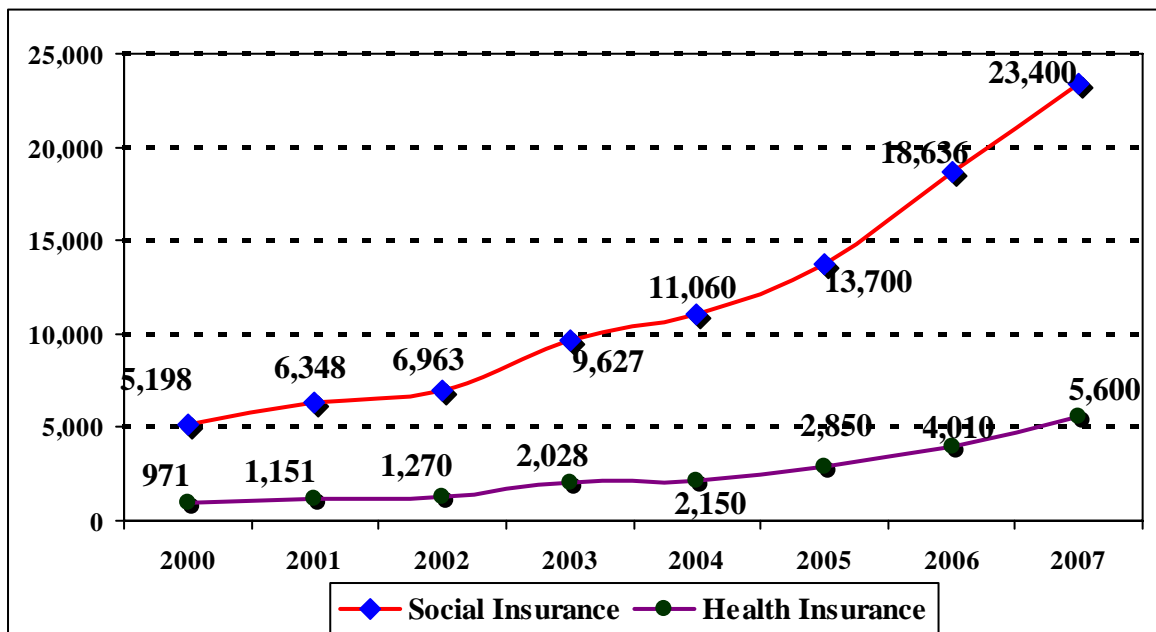
Contributions	Retirement and Survivorship fund	Work injury – Occupational diseases fund	Sickness and Maternity fund	Health Insurance fund
From 1 January 2007 to 31 December 2009				
Employer	11%	1%	3%	2%
Employee	5%	-	-	1%
From 1 January 2010 to 31 December 2011				
Employer	12%	1%	3%	2%
Employee	6%	-	-	1%
From 1 January 2012 to 31 December 2013				
Employer	13%	1%	3%	2%
Employee	7%	-	-	1%
From 1 January 2014 onward				
Employer	14%	1%	3%	2%
Employee	8%	-	-	1%

5.2. Voluntary Health Insurance contribution:

Table 5.2: Voluntary HI contribution rates

Insured persons	Contribution rates	
	Urban	Rural
Household members	160,000 – 320,000	120,000 – 240,000
Workers' relatives, members of social organizations, associations	160,000 – 320,000	120,000 – 240,000
Students and school children	60,000 – 120,000	50,000 – 100,000

Table 5.3: Contribution income from the year 2000 to 2007 (in billion VND)



6. The coverage

6.1. Social Insurance Coverage

- **Mandatory coverage:**
 - Public servants and government employees
 - Employees having labour contract of three months onward in the enterprises which employ one worker or more;
 - Commissioned and non-commissioned officers in the military and police forces;
 - Employees in the Party organization or the mass organization.
- **Voluntary Coverage:**
 - Self employed workers, farmers and people who are not covered by mandatory social insurance schemes (from August 2008).

6.2. Health Insurance coverage

- **Mandatory health insurance:**
 - All members of compulsory social insurance schemes shall be covered by the mandatory health insurance scheme.

The members of health insurance scheme covered by Government subsidy:

- Relatives of military officers
- Elderly people over 90 years of age
- The privileged people (including people of merit, invalid veterans and Vietnamese Heroic mothers)
- The indigent people

The members of health insurance scheme covered by the social insurance fund:

- Old-age pensioners, Beneficiaries of monthly work injury benefit, survivor's benefit and disability benefit.

- **Voluntary health insurance coverage:**
 - School children and students
 - People who are uncovered by compulsory health insurance scheme.

7. The membership

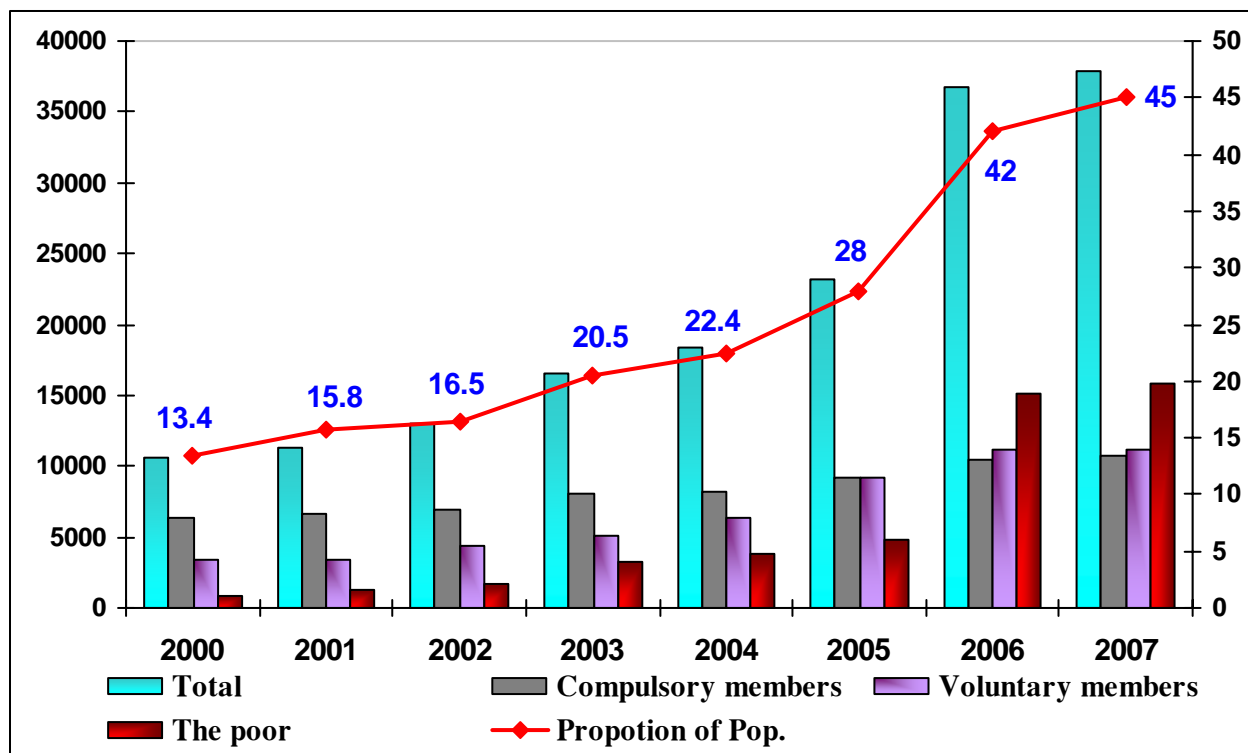
7.1. Social insurance membership

At 31 December 2007, There are 7.1 million workers participating in the compulsory social insurance scheme managed by Vietnam Social Security.

7.2. Health insurance membership

At 31 December 2007, there were 37.85 million people covered by both compulsory and voluntary health insurance schemes managed by Vietnam Social Security in which 26.65 million people covered by compulsory scheme and 11.2 million people covered by voluntary scheme.

Chart 7.1: Health insurance membership 2000 – 2007 (in million people)



8. The investment

In order to preserve and increase the fund's value, the social security fund is invested as follows:

- Loan to the State budget
- Purchases of Government bond and T-Bills
- Loan to the Development bank
- Loan to the State commercial banks

The chart 8.1 shows the proportion of VSS portfolios in each financial instruments (see chart 1). The chart 8.2 shows the fund's accumulation in recent years.

Chart 8.1: VSS Investment portfolio (2007)

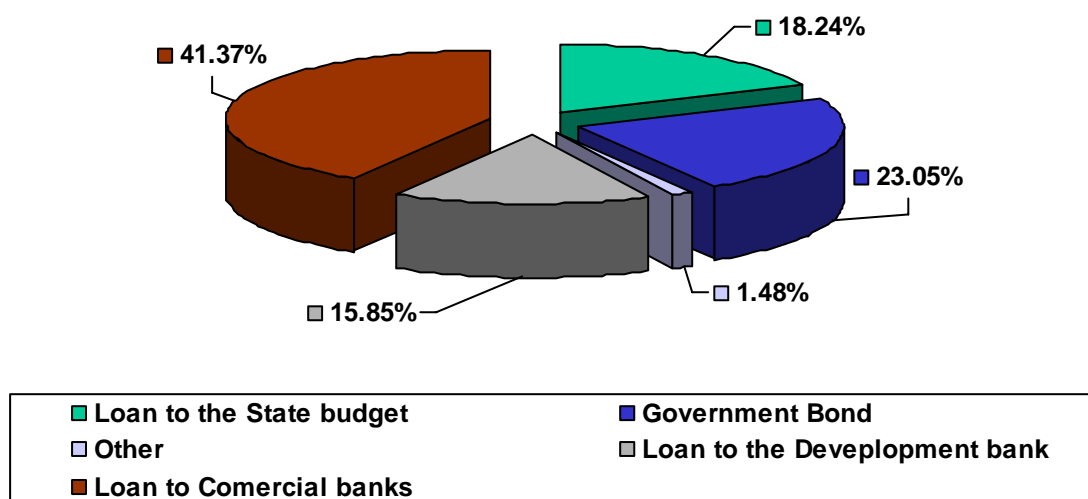
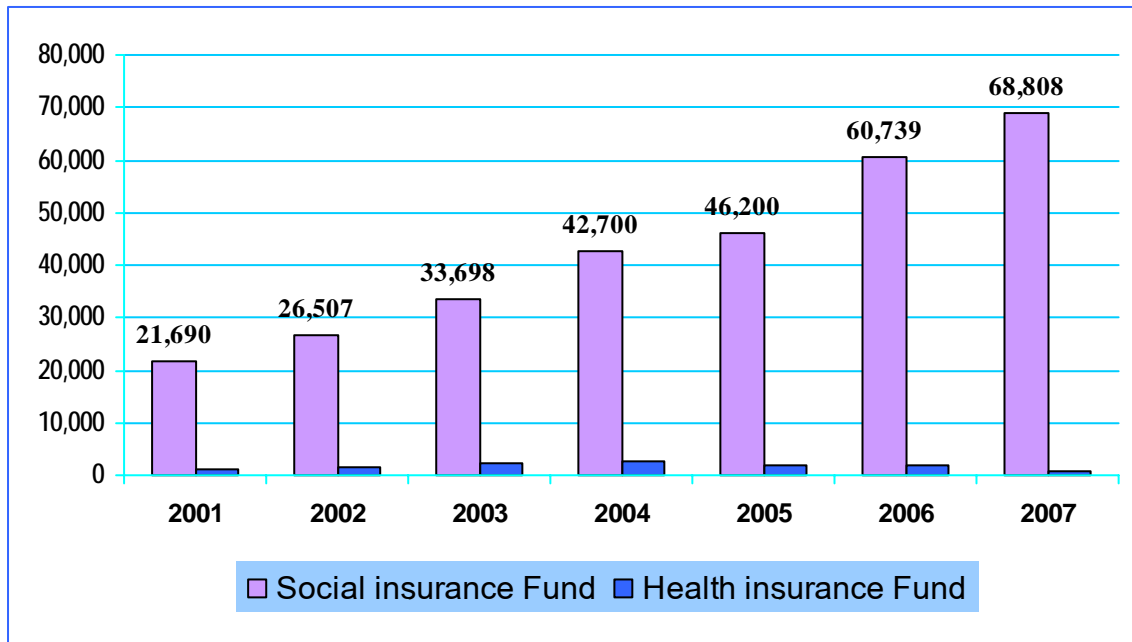


Chart 8.2. Accumulative fund 2001- 2007 (in billion VND)



9. The Benefits

Vietnam Social Security manages nation-wide both social insurance and health insurance schemes with the following benefits namely:

- ❖ Sickness cash benefit
- ❖ Maternity benefit
- ❖ Work injury and occupational diseases benefits
- ❖ Old-age benefit
- ❖ Survivor's benefit
- ❖ Medical benefit (Health insurance)
- ❖ Unemployment benefit (from 2009)

9.1. Sickness benefit

This is a cash benefit (75% of monthly salary) together with off-working leave. There is no waiting period applied for benefit entitlement.

▪ Qualifying conditions

The employee who has suffered from sickness and risk accident which have medical certificate issued by accredited health service providers shall be entitled to sickness benefit.

In case, the employee who takes leave of sickness and accident because of self-inflicted, alcoholism or drug abuse shall not be entitled to sickness benefit.

The employee who has a child under 7 years of age and takes sick leave to look after the child and has a medical certificate issued by Medical Station shall be entitled to sickness benefit.

▪ **Duration of benefit**

The maximum entitled period for sickness benefit in a year for the insured employees is based on working days excluding holidays, is stipulated as follows:

- Working in normal condition, he/she shall be entitled to 30 days in a year, if he/she has paid social insurance contribution for less than 15 years; 40 days in a year, if he/she has paid social insurance contribution for at least 30 years;
- Working in heavy or hazardous occupations or jobs in the list of heavy or hazardous occupations or jobs issued by MoLISA and MOH or working regular in areas where the area allowance is indexed at least 0,7, he/she is entitled to 40 days if he/she has paid social insurance contribution for less than 15 years and 50 days if he/she has paid social insurance contribution from 15 years to less than 30 years and 70 days if he/she has paid social insurance contribution for at least 30 years.

The employee who has suffered from a disease which requires long treatment in the list of long treatment diseases regulated by the Ministry of health is entitled to sickness benefit as follows:

Maximum of 180 days in a year including public holidays, the Tet holidays and weekend holidays;

In the event that the employee must continue his/her medical treatment after these 180 days, he/she continues to be entitled to sickness benefit at a lower rate.

The period for sickness benefit of the employees shall be decided by the medical treatment period at the medical station, clinic of the People's Army and the People's Public Security.

▪ **Health rehabilitation after sickness leave**

The employee, after the treatment period of sickness and employment injury, stipulated in Article 23 of this law but has not recovered his/her health, he/she shall be entitled to 5-10 days for health rehabilitation in a year.

The level of one day sickness benefit is equivalent to 25 percent of the common minimum wage if he/she decides to rehabilitate his/her health at home; and 40 per cent of the common minimum wage if he/she decides to rehabilitate his/her health at rest-home.

9.2. Maternity benefit

▪ **Qualifying conditions**

The benefit is only applicable to the insured persons having paid contribution for at least duration of 6 months within the last 12 months prior to giving birth or adopting newborn children as follows:

- The pregnant female employee;
- The female employee who gives birth to her child;
- The employee who adopt an infant under 4 months of age;
- The employee who takes family planning measures

▪ **Duration of leave entitlement for prenatal care**

Pregnant female employee shall be entitled to prenatal leaves for 5 times check up, one day per each time; if her working place is far from the medical institution or who is having an ailment or whose fetus is abnormal, she shall be entitled to 2 days-off for each maternity check-up.

The duration of leave entitlement for prenatal care is computed based on working days, excluding holidays, Tet holidays and weekend holidays.

Duration of leave entitlement when having abortion and vasectomy or death fetus .

The female employee who has suffered from miscarriage, abortion, vasectomy or death fetus shall be entitled to 10 days leave of absence with full pay if the fetus is less than 1 month; 20 days leave of absence if the fetus is from 1 month to 3 months of age; 40 days leave of absence if the fetus is from 3 months to 6 months of age; 50 days leave if the fetus is at least 6 months of age.

▪ **Duration of benefit after giving birth**

After giving birth, the female employee shall be entitled maternity benefit as follows:

- Four months for the female employee who works in normal conditions;
- Five months for the female employee who works in hazardous occupation or on heavy duty job under the list of hazardous occupations or on heavy duty jobs issued by MoLISA and MoH; on 3 shifts duty; and working regular in areas where the area allowance is indexed at least 0,7 or for the People's Army and the People's public security;
- Six months for the disabled female employee with disability as regulated by the regulations on people with disability in the law;

In the case of twin or multiple births, in addition to the period of maternity leave stipulated in this provision, the female employee shall be entitled an additional leave of 30 days for each child from the second.

In case of after giving birth, the new born child dies before 60 days of age, the female employee shall be entitled to a leave of absence of 90 days after child delivery; 30 days if the child dies after 60 days of age.

In case, only father or mother is insured person or both parents are insured persons, the mother dies after the child was born, the father or the legal raiser shall be entitled to maternity leave benefit until the child reaches 4 months of age.

The duration of maternity leave entitlement includes public holidays.

▪ **Duration of benefit for adopting a newly-born baby**

The employee who adopts a newly-born baby less than 4 months of age shall be entitled to maternity benefit until the child reaches 4 months of age.

▪ **Duration of benefit when taking family planning measures**

The employee who takes Intra-uterus device is entitled to 7 days leave with full pay.

The employee who takes sterilize is entitled to 15 days leave with full pay.

Period leave of absence entitlement includes public holidays

▪ **A lump-sum benefit for giving birth or accepting to raise an adopted newborn children**

The female employee who gives birth or accepts to raise an adopted infant under 4 months of age is entitled to a lump-sum benefit equivalent to 2 months of the common minimum wage for each child.

In case, only father is insured person, the mother dies after giving birth, the father is entitled to a lump-sum benefit equivalent 2 months of the common minimum wage for each child.

▪ **Calculation of benefit**

For the employee who is entitled to maternity benefits stipulated in Article 29,30,31,32, and 33 of this law, the level of maternity benefit is equivalent to 100 per cent of the wage on which the social insurance contribution are based prior to the last 6 months of taking leave of absence.

Duration of maternity leave entitlement is computed as the period of paying social insurance contribution. During this period both employer and employee do not have to pay social insurance contribution.

▪ **Health rehabilitation after giving birth**

At the expiry of the maternity leave if the female employee has not fully recovered her health, she shall be entitled to 5-10 days leave of absence for health rehabilitation in a year.

The one-day maternity leave benefit is equivalent to 25 percent of the common minimum wage if she decides to rehabilitate her health at home and 40 per cent of the common minimum wage if she decides to rehabilitate her health at the rest-home.

9.3. Work Injury and Occupational Disease Benefit

▪ **Qualifying conditions Work Injury benefit**

The employee shall be entitled to employment injury benefit if he/she meets the conditions as follows:

- Having suffered from work injury under one of the following cases:
- During work time at work place;
- After/ before work time or out side the work place while on assignment by the employer;
- On route to and from place of work and residence.
- Having lost earning capacity at least 5 percent because of work injury

▪ **Qualifying conditions for Occupational Disease benefit.**

The employee shall be entitled occupational disease benefit if he/she qualifies the conditions as follows:

- Having suffered from the disease while working in hazardous occupations or jobs under the list of occupational disease issued by the Ministry of Labour, Invalids and Social Affairs.
- Having lost earning capacity at least 5 percent

▪ **Assessment of incapacity for work.**

The employee who have suffered from work injury and occupational disease shall be recommended to take reassessment of incapacity for work in the following cases:

- To be recovered after medical treatment of work injury and occupation disease.
- To be recovered after his/her injury or occupational disease relapses.

The employee shall be sent to assess his/her general incapacity for work if he/she is under one of the following cases:

- Having suffered from both work injury and occupational disease;
- Having suffered from work injury for many time; and
- Having suffered from several occupational diseases.

▪ **The lump-sum payment**

The employee who has lost earning capacity from 5 percent to 30 per cent is entitled a lump-sum payment. The level of a lump-sum benefit is stipulated as follows:

- The employee who has lost 5 per cent of earning capacity shall be given benefit equivalent to 5 months of the common minimum wage, then 0.5 percent of the common minimum wage for every additional per cent of losing earning capacity; and
- In addition, the employee shall be entitled an additional benefit based on the years of paying social insurance contribution, If social insurance contribution have been paid less than one year, it is calculated equivalent to 0.5 per cent, then for every additional year of paying social insurance contribution he/she shall be entitled to 0.3 per cent of the wage on which social insurance contribution are based prior to the last month of taking leave of absence for medical treatment.

▪ **The monthly payment**

The employee who has lost at least 31 per cent of earning capacity is entitled to monthly benefit. The level of monthly benefit is regulated as follows:

- The employee who has lost at least 31 per cent of earning capacity shall be given benefit equivalent to 30 per cent of the common minimum wage, then 2.0 percent of the common minimum wage for every additional per cent of losing earning capacity; and
- In addition, the employee shall be entitled to an additional benefit based on the years of paying social insurance contribution and level of monthly wage on which social insurance contribution are based, if the social insurance contribution have paid less than one year, it is equivalent to 0.5 per cent, then for every additional year of paying social insurance contribution he/she shall be entitled to 0.3 per cent of the wage which is used as basis to pay his/her social insurance contribution prior to his/her leave for medical treatment.

- **The starting date of receiving benefit**

The starting date of the benefit shall be calculated since the month which the employee has finished his/her medical treatment and is discharged from the hospital.

In case of a recurring illness, the employee shall be recommended to reassess his/her incapacity for work, the starting date of entitled benefit is calculated from the month which the notice of Medical Assessment Board is issued.

- **Functional aid and rehabilitation tools**

The employee who has suffered from employment injury or occupational disease which damages the function of the body shall be provided with functional aids, rehabilitation tools based on the level of his/her incapacity for work.

- **The Helper benefit**

The employee-victim of employment injury, who has lost at least 81 per cent of his/her earning capacity completely lost his/her eyesight or amputation of two limbs or a serious mental disorder, in addition to the benefit shall be given a monthly helper allowance equivalent to the monthly common minimum wage.

- **A lump-sum benefit for dependants of the deceased employee caused by employment injury or occupational disease.**

The employee who dies even during the time of first medical treatment because of employment injury or occupational disease, the relatives of the employee shall be entitled to a lump-sum benefit equivalent to 36 months of the common minimum wage.

- **Leave of absence for health rehabilitation after medical treatment of employment injury or occupational disease.**

- If the employee still has not recovered his/her health after the medical treatment of employment injury or occupational disease, he/she shall be entitled to 5-10 days leave for health rehabilitation.
- The employee shall be entitled to 25 percent of the common minimum wage if he/she decides to rehabilitate her health at home and 40 per cent of the common minimum wage if she decides to rehabilitate her health at rest-home.

9.4. Old-age Benefit

- **Qualifying conditions**

The employee shall be entitled to the old age pension if he/she has one of the following conditions:

- Having reached the age of 60 for a man and 55 for a woman;
- Having reached the age of 55 to 60 for a man and from 50 to 55 for women and having worked 15 years in heavy, hazardous and dangerous occupations in the list issued by the

Ministry of Labour, Invalids and Social Affairs and Ministry of Health or having worked at least 15 years regular in areas where the area allowance is indexed at least 0,7; in some other special cases, the qualifying age for an old age benefit shall be regulated by the Government.

The employee who has paid social insurance contribution for at least 20 years shall be entitled to an old age pension if he/she is under one of the following conditions:

- Having reached the age of 55 for a man and 50 for a woman; except those who are under other regulations of the Official Law of the People Army and the People's Public Security;
- Having reached the age from 50 to 55 for a man and from 45 to under 50 for a woman and having worked at least 15 years in heavy, hazardous and dangerous occupations in the list issued by the MoLISA and the MoH or having worked at least 15 years regular in areas where the area allowance is indexed at least 0.7.

▪ **Qualifying conditions for an old age pension when losing labour capacity.**

The employee who has paid social insurance contribution for at least 20 years losing at least 61% of earning capacity shall be entitled to a lower old age benefit if he/she is under one of the following conditions:

- Having reached the age of 50 for a man and 45 for a woman; and
- Having at least 15 years working in heavy, hazardous and dangerous occupations in the list issued by the Ministry of Labour, Invalids and Social Affairs and the Ministry of Health.

▪ **Replacement rate**

The monthly old age pension is calculated at 45 percent of the average wage on which the social insurance contribution are based that is equivalent to 15 years of paying social insurance contribution, then for each additional year of paying insurance contribution, the man shall get 2 per cent more and the woman shall get 3 per cent more. The maximum replacement rate shall be equivalent to 75 percent.

The monthly old age pension for early retirement is calculated as regulated above, then 1 percent shall be deducted for each year of early retirement.

The lowest pension shall be equivalent to the common minimum wage.

▪ **Adjustment of the old age pension.**

The old age pension shall be adjusted when the cost of living index increases to at least 10 per cent. The level of specific adjustment shall be regulated by the Government.

▪ **The lump sum grant**

The employee who has contributed to social insurance fund for more than 30 years for a man and more than 25 years for a woman, when he/she is retired, in addition to the old age pension, he/she shall be entitled to a lump-sum grant.

The level of lump-sum grant is calculated based on the years of paying social insurance contribution since 31st years for man and 26th year for woman. For every year of contributions

to social insurance fund , he/she shall be entitled to 0.5 percent of the average monthly wage on which social insurance contribution are based.

▪ **The lump sum payment for the employee who is not illegible for a monthly old age pension**

A lump-sum can be paid under one of the following cases:

- Having reached the retirement age stipulated in Provision 1, Article 50 of this law but having paid social insurance contribution less than 20 years.
- Having lost at least 61 per cent of earning capacity but having paid social insurance contribution less than 20 years
- Having discontinued to pay social insurance contribution after one year of ceasing working and having requested to a lump-sum of social insurance benefit but having paid social insurance less than 20 years; and settling abroad.

A lump-sum can be paid to the employee when he/she demobilizes and ceases working but not qualifying for a monthly old age pension.

▪ **Lump-sum social insurance benefit**

The lump-sum social insurance benefit is computed based on the number of contribution years to social insurance fund, for each year, he/she shall be entitled to 1 month and half of the average wage on which social insurance premiums are based.

▪ **Reserving social insurance contribution period**

The employee who ceases working but not qualifying for monthly old age pension or have not made a withdrawal of a lump-sum shall be entitled to reserve his/her period of paying social insurance premiums.

9.5 . Survivor's Benefit and Funeral Allowance

▪ **Funeral grant**

The following employee when he/she dies, the undertaker for his/her funeral service shall be given funeral grant if he/she is under one of the cases as follows:

- Having paid his/her social insurance contribution;
- Having reserved his/her social insurance period; and
- Having received monthly old age pension, work injury and occupational disease benefit after ceasing working.

The funeral grant is equivalent to 10 months of the common minimum wage.

▪ **Qualifying conditions for monthly survivors' benefit**

When an insured person dies his/her close relatives shall be entitled to monthly survivors' benefit if he/she is one of the following cases:

- Having paid social insurance premiums for at least 15 years, but have not made a withdrawal of a lump-sum;
- Having received monthly old age pension;
- Deceased because of employment injury and occupational disease;
- Having received monthly employment injury and occupational disease benefits with incapacity for work of at least 61 per cent.

The relatives of the insured person shall be eligible for monthly survivors' benefit as follows:

- His/her children have not reached 15 years of age; his/her children are still going to school and below 18 years of age; his/her children reached 15 years of age if having lost at least 81 percent of earning capacity;
- Legal spouse reaches 60 years of age for a man and 55 years of age for a woman; Legal spouse has not reached 60 years of age for a man and 55 years of age for a woman if having lost at least 81 percent of earning capacity;
- The father, mother, father- in- law and mother- in- law/custodians who reach 60 years of age for a man and 55 years of age for a woman;
- The father, mother, father- in- law and mother- in- law/custodians who are under 60 years of age for a man and 55 years of age for a woman if having lost at least 81 percent of earning capacity.

The relatives of the deceased insured person must have no income or have income but lower than the common minimum wage.

▪ **Calculation of monthly survivors' benefit**

The monthly survivors' benefit for each dependent of the deceased employee is entitled to 50 percent of the common minimum wage; in case the dependent of the late on deceased employee has no direct raiser, he/she shall be entitled to 70 percent of the minimum wage.

The number of dependants to be given this monthly benefit shall not exceed four persons. For at least 2 deceased employees, the dependants of these deceased employees are only entitled 2 times of the allowance;

Eligibility time of survivors' benefit shall be started right in the month after the insured employee/ beneficiaries on monthly payment dies.

▪ **Qualifying conditions for a lump-sum survivors' benefit**

If the insured employee stipulated is under one of the following cases when he/she dies, his/her relatives shall be entitled to a lump-sum survivors' benefit:

- The deceased employee who has not met requirements for monthly survivor's benefit;
- The deceased employee has no qualified dependant to receive monthly survivors' benefit.

▪ **Calculation of lump-sum survivors' benefit**

The lump-sum survivors' benefit for dependants of the deceased employee who has worked under labour contract or reserved social insurance period is computed based on the period of

paying social insurance premiums, equivalent to 1 month of average monthly wage for each year of the contribution to the social insurance fund on which social security premiums are based; the lowest level must be at least equivalent to 3 months of the average monthly wage.

The lump-sum payment for dependants of the deceased employee who has received monthly old age pension shall be computed based on the period of paying social insurance premiums. If he/she dies in the first 2 months entitlement of the old age pension, his/her dependants shall receive a lump-sum payment equivalent to 48 months of the old age pension; if he/she dies in the later months, for each month received old age pension, the level of pension benefit shall be deducted 0,5 month of old age pension, the lowest level must be at least equivalent to 3 months of old age pension.

9.6. Health Insurance benefit

The insured patients shall be entitled to the following health care services:

- Medical consultation, diagnosis, out-patient and in-patient health care treatment and rehabilitation at health facilities.
- Laboratory test ,X-ray, and functional examination, imaging diagnosis;
- Drugs enlisted in the Drug List of Ministry of Health.
- Blood, blood products and infusion fluids;
- Procedures and surgery;
- Medical materials, equipment and hospital beds
- Costs of antenatal examination and child delivery
- Transportation subsidy in case of referral for specific group

The insured persons freely register with health care providers for primary care.

The insured patients shall be referred to the higher level of care if their illness is complicated beyond the capacity of the registered health care providers.

Vietnam Social Security has contracts with 1913 health care providers over the country to deliver health care services to the insured persons.

Table 9: Number of Registered Health care providers in 2007

Health Care Providers	Number
Public hospitals and health centers	1807
Non-public hospitals	106