

Attention: Vietnam Employers:

The compulsory health insurance fund in Vietnam provides expansive coverage for both locals and expatriates. With insurance, beneficiaries gain unrestricted access to medical care irrespective of age, duration of treatment, or total expenses. However, benefits will vary (80%-100% medical care coverage) depending on individual circumstances and the insured's premium payment history.

Employer's Contribution:

	Contribution Rates for Locals	Contribution Rates for Expatriates
Health Insurance	3%	3%
Social Insurance – Sickness, Maternity	3%	3%
Social Insurance – Occupational diseases and accidents	0.5%	0.5%
Social Insurance – Retirement and Death	14%	14%
Unemployment Insurance	1%	–
Total	21.5%	20.5%

Employee's Contribution:

	Contribution Rates for Locals	Contribution Rates for expatriates
Health Insurance	1.5%	1.5%
Social Insurance – Retirement and Death	8%	8%
Unemployment Insurance	1%	---
Total	10.5%	9.5%

Currently, there are no changes made to unemployment insurance in Vietnam. This will still be calculated at the minimum regional wage multiplied by 20.

Regional	Minimum Regional Wage	Unemployment Insurance Cap
Region I	4,680,000	93,600,000
Region II	4,160,000	83,200,000
Region III	3,640,000	72,800,000
Region IV	3,250,000	65,000,000

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Sincerely,
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