

# COMPULSORY SOCIAL INSURANCE SCHEME IN VIETNAM

Vinh Hy Bay - Khanh Hoa, Vietnam

**UPDATE**  
**WEF 1 JAN 2026**

Engaging labor employment in Vietnam requires contribute compulsory Social Insurance (SHUI) on monthly basis.

Compulsory SHUI in Vietnam includes three key components, in particulars:

- Social Insurance (SI)
- Health Insurance (HI)
- Unemployment Insurance (UI)

## THRESHOLD FOR SOCIAL INSURANCE (SI) & HEALTH INSURANCE (HI)

Threshold for monthly SIHI contribution are capped at 20 times of the minimum basic salary.

Currently, the minimum basic salary in Vietnam is **VND2,340,000 (USD95)** regulated under Decree 73/2024/ND-CP, lead to threshold for SI & HI contribution is **VND46,800,000** per month (equivalent to USD 1,800), effective from 1 July 2024.

On 1 July 2025, Law on Social Insurance introduce new concept "referral salary" to replace "minimum basic salary" to set the threshold for monthly SIHI contribution.

Currently, referral salary is **VND 2,340,000** and equal to minimum basic salary. It is supposed to be changed from time to time by Vietnam Government.

## THRESHOLD FOR UNEMPLOYMENT INSURANCE (UI)

UI contribution is capped at 20 times of the regional minimum salary.

From 1 January 2026, new regional minimum salary is applied is applied following Decree 293/2025 issued by Government on 10 Nov 2025.

The regions corresponding to minimum regional salary is defined in Appendix issued along with Decree 293/2025.

Region	VND per month (USD equivalent)	UI Threshold
#1	5,310,000 (205)	106,200,000 (4,085)
#2	4,730,000 (182)	94,600,000 (3,640)
#3	4,140,000 (160)	82,800,000 (3,185)
#4	3,700,000 (140)	74,000,000 (2,850)

Region #1 include metropolitan areas, central cities such as: Hanoi, Ho Chi Minh, Danang etc.

(to be continued)



The increase in minimum regional salaries signals an improvement in living standards in Vietnam, especially within its fast-moving and evolving economy. All enterprises operating in Vietnam should consider these changes by reviewing their current salary structures and evaluating the cost-benefit balance of employment. This process not only demonstrates goodwill toward employees but also supports the company's overall growth strategy.

## KEY SUMMARY OF SHUI SCHEMES IN VIETNAM

ITEMS	VIETNAMESE	EXPATRIATE																														
Condition of employment	No requirement	Obtaining Work Permit																														
Employment	Probation (maximum 60 days) Labor contract (definite or indefinite-term)	Normally no probation Labor contract (definite-term based on WP)																														
SHUI Contribution  <i>EE / Employee</i> <i>ER / Employer</i>	<table> <tr> <th>SHUI</th><th>EE</th><th>ER</th></tr> <tr> <td>SI</td><td>8%</td><td>17.5%</td></tr> <tr> <td>HI</td><td>1.5%</td><td>3%</td></tr> <tr> <td>UI</td><td>1%</td><td>1%</td></tr> <tr> <td>Total</td><td>10.5%</td><td>21.5%</td></tr> </table>	SHUI	EE	ER	SI	8%	17.5%	HI	1.5%	3%	UI	1%	1%	Total	10.5%	21.5%	<table> <tr> <th>SHUI</th><th>EE</th><th>ER</th></tr> <tr> <td>SI</td><td>8%</td><td>17.5%</td></tr> <tr> <td>HI</td><td>1.5%</td><td>3%</td></tr> <tr> <td>UI</td><td>N/A</td><td>N/A</td></tr> <tr> <td>Total</td><td>9.5%</td><td>20.5%</td></tr> </table>	SHUI	EE	ER	SI	8%	17.5%	HI	1.5%	3%	UI	N/A	N/A	Total	9.5%	20.5%
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SHUI Contribution (Cont')	<p>Threshold of SI &amp; HI contribution is 20 times of "referral salary" i.e. <b>VND 46,800,000 (equivalent to USD1,800) (*)</b></p> <p>(*) <b>From 1 Jul 2025</b>, referral salary is VND 2,340,000 and equal to minimum basic salary regulated in Decree 73/2024/ND-CP. It is supposed to be changed from time to time by Vietnam Government.</p> <p>Threshold of UI contribution is 20 times of "regional minimum salary" i.e. <b>VND 106,200,000 (equivalent to USD4,085) applicable to Region #1 (**)</b></p> <p>(**) <b>From 1 Jan 2026</b>, new regional minimum salary is revised increasingly following Decree 293/2025/ND-CP. And the corresponding region can be found in Appendix of such Decree.</p>																															
Ongoing Compliance	<p>SHUI is contributed on <b>MONTHLY basis</b>, no later than the last working day of each month.</p> <p>Any changes relating to new-hire, resignation, increasing, decreasing salary, sickness claim, maternity claims etc. must be informed to Vietnam SHUI authority on time.</p>																															