

# Indonesia

Policies as of 1 January 2022. Updated via a country survey and desk review.  
 Currency: Rupiah (IDR)

## Profile structure

The profiles are organized in **six branches**:

- Old age, invalidity and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the **following categories**:

- Branch overview
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

## Old age, invalidity and survivors

### Branch overview

Type of programme	Programme name
Social insurance	Pension security
Social insurance	Mandatory life insurance
Provident fund	Old-age security

**Note:** A special system exists for public-sector employees and military and police personnel.

### Regulatory framework

Year	Law name and number	Amendments	Additional information
2004 (see note)	<a href="#">Law No. 40 (on the National Social Security System)</a>		This law is being implemented in stages.
2011 implemented in 2014	<a href="#">Law No. 24 (establishing the Social Security Organizing Agency, BPJS)</a>		
2015	<a href="#">Government Regulation No. 60 (on the Implementation of the Provident Fund Programme)</a>		
2015	<a href="#">Government Regulation No. 44 (on the Accident Insurance and Life Insurance Programmes)</a>		
2015	<a href="#">Government Regulation No. 45 (on the Pension Programme)</a>		
2015	<a href="#">Government Regulation No. 46 (on the Provident Fund Programme)</a>		

## Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Pension security (social insurance)	Public- and private-sector employees.	No possibility of voluntary coverage.	Self-employed persons.	No, all legal residents are covered.
Mandatory life insurance (social insurance)	Employed persons working in the formal and informal sectors, including foreign workers who have worked at least six months in Indonesia.	Self-employed persons.	No exclusions.	Other.
Old-age security (provident fund)	Employed persons, including foreign workers who have worked at least six months in Indonesia.	Self-employed persons.	No exclusions.	Other.

## Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions
<b>Pension security (social insurance)</b>			
Employees (+)	<b>Covered person:</b> 1%. <b>Employer:</b> 2%.	Gross monthly covered earnings. <b>Maximum:</b> 8,754,600 rupiah a month	None; contributes as an employer.
<b>Mandatory life insurance (social insurance)</b>			
Employees (+)	<b>Covered person:</b> None. <b>Employer:</b> 0.3%.	Gross monthly payroll.	None; contributes as an employer.
Self-employed	6,800 rupiah a month.		None.
<b>Old-age security (provident fund)</b>			
Employees (+)	<b>Covered person:</b> 2%. <b>Employer:</b> 3.7%.	Gross monthly earnings.	None.
Self-employed	2%.	Gross monthly declared earnings. <b>Minimum:</b> 1,000,000 rupiah a month <b>Maximum:</b> 20,700,000 rupiah a month	None.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.

## Old-age benefits

### Old-age pension – Pension security (social insurance)

#### Qualifying conditions

<b>Age requirements</b>	58	Legislated increases: Gradually rising by one year every three years until reaching age 65 in 2043.
<b>Minimum qualifying period</b>	With at least 180 months of contributions.	Legislated increases: None foreseen.
<b>Benefit details</b>		
<b>Benefit calculation rules</b>	Wage-replacement rate	
<b>Amount</b>	1% of the reference earnings divided by 12 and multiplied by the number of years of contributions.	
<b>Minimum benefit</b>	363,300 rupiah a month.	
<b>Maximum benefit</b>	4,357,900 rupiah a month.	
<b>Reference earnings for benefit calculation</b>	The insured's average adjusted annual earnings.	
<b>Benefit adjustments</b>	Legally mandated. Adjusted every year.	
<b>Reduced benefit for insufficient contributions</b>		
<b>Name</b>	<b>Qualifying conditions</b>	<b>Amount</b>
Old-age settlement	Age 58 (gradually rising by one year every three years until reaching age 65 in 2043) with less than 180 months of contributions.	A lump sum of the insured's social insurance contributions plus accrued interest.

### Old-age benefit – Old-age security (provident fund)

#### Qualifying conditions

<b>Age requirements</b>	58	Legislated increases: Gradually rising by one year every three years until reaching age 65 in 2043.
<b>Employment conditions</b>	Employment may continue.	
<b>Benefit details</b>		
<b>Benefit calculation rules</b>	Defined-contribution (DC) benefit	
<b>Amount</b>	A lump sum of total employee and employer provident fund contributions plus accrued interest is paid. Members with more than 50 million rupiah in their provident fund accounts may opt for a periodic payment.	

#### Early (complete) withdrawal

<b>Name</b>	<b>Qualifying conditions</b>	<b>Amount</b>
Early benefit	<p><b>Age:</b> At any age</p> <p><b>Legislated increases:</b> None foreseen.</p> <p><b>Other qualifying conditions:</b> If emigrating permanently, if starting work as a public-sector employee, if beginning military service, or if unemployed for at least six months after at least five years of fund membership.</p> <p><b>Employment conditions:</b> Employment may continue.</p>	Calculated in the same way as the standard old-age benefit.

#### Deferred retirement

<b>Name</b>	<b>Qualifying conditions</b>	<b>Amount</b>
Deferred pension	The benefit may be deferred. There is no maximum age for deferral.	Calculated in the same way as the old-age benefit.

## Invalidity benefits

### Disability pension – Pension security (social insurance)

Qualifying conditions		
Qualifying conditions	Must be younger than the standard retirement age, be assessed with a total and permanent disability, have at least one month of contributions before the disability began, and have a contribution payment compliance rate of at least 80%. The contribution payment compliance rate is the insured's years of contributions divided by his or her years of membership.	
Benefit details		
Benefit calculation rules	Wage-replacement rate	
Amount	1% of the reference earnings divided by 12 and multiplied by the number of years of contributions is paid.	
Minimum benefit	363,300 rupiah a month.	
Maximum benefit	4,357,900 rupiah a month.	
Reference earnings for benefit calculation	The insured's average adjusted annual earnings.	
Benefit adjustments	Legally mandated. Adjusted every year.	
Benefit duration	Up to the standard retirement age.	
Reduced benefit for insufficient contributions		
Name	Qualifying conditions	Amount
Disability settlement	Must be younger than the standard retirement age, be assessed with a total and permanent disability. Must have less than one month of contributions or a contribution payment compliance rate of less than 80%. The contribution payment compliance rate is the insured's years of contributions divided by his or her years of membership.	A lump sum of the insured's social insurance contributions plus accrued interest.

### Disability benefit – Old-age security (provident fund)

Qualifying conditions	
Qualifying conditions	Must be younger than the standard retirement age and assessed with a total permanent incapacity for work as a result of a work injury. A medical doctor must certify the incapacity.
Benefit details	
Benefit calculation rules	Defined-contribution (DC) benefit
Amount	A lump sum of total employee and employer provident fund contributions plus accrued interest. Members with more than 50 million rupiah in their provident fund accounts may opt for a periodic payment.

## Survivor benefits

### Survivor pension – Pension security (social insurance)

Qualifying conditions	
Qualifying conditions	The deceased received or was entitled to receive a social insurance old-age or disability pension, had at least one year of contributions, and had a contribution payment compliance rate of at least 80%. The contribution payment compliance rate is the deceased's years of contributions divided by his or her years of membership.
Eligible survivors	A widow(er), unmarried nonworking orphans younger than age 23, and parents.
Remarriage conditions	The widow(er)'s pension ceases upon remarriage.

Benefit details			
<b>Benefit calculation rules</b>	See the calculation of pensions under the earlier branch(es).		
<b>Benefit amount</b>			
<i>Spouse/partner</i>	50 % of the social insurance old-age or disability pension the deceased received or was entitled to receive to a widow(er).	Minimum: No information.	Maximum: No information.
<i>Dependent children</i>	50% of the social insurance old-age or disability pension the deceased received or was entitled to receive (to a full orphan); 50% of the spouse's pension (to a half orphan).	Minimum: No information.	Maximum: No information.
<i>Other dependents</i>	If there is no eligible spouse or child, 20% of the social insurance old-age or disability pension the deceased received or was entitled to receive (to a parent).	Minimum: No information.	Maximum: No information.
<b>Benefit adjustments</b>	Legally mandated. Adjusted every year.		
<b>Schedule of payments</b>	Monthly.		
<b>Benefit duration</b>	No limit (unless the beneficiary remarries); age restrictions apply for orphans (see qualifying conditions).		
Reduced benefit for insufficient contributions			
Name	Qualifying conditions	Amount	
Survivor settlement	The deceased had less than one year of contributions or a contribution payment compliance rate of less than 80%. The contribution payment compliance rate is the deceased's years of contributions divided by his or her years of membership.	A lump sum of the deceased's social insurance contributions plus accrued interest.	
Survivor benefit – Old-age security (provident fund)			
Qualifying conditions			
<b>Qualifying conditions</b>	Paid to eligible survivors when a fund member younger than age 58 (gradually rising by one year every three years until reaching age 65 in 2043) or a recipient of a periodic provident fund old-age or disability benefit dies.		
<b>Eligible survivors</b>	A spouse or, if there is no spouse, dependent children. If there is no widow(er) or child, other eligible survivors in order of priority are parents, grandchildren, grandparents, siblings, and parents-in-law.		
Benefit details			
<b>Benefit calculation rules</b>	Defined-contribution (DC) benefit		
<b>Amount</b>	A lump sum of total employee and employer provident fund contributions plus accrued interest, minus any prior payments to the deceased. If there is more than 50 million rupiah in the deceased's provident fund account, the survivor may opt for a periodic payment.		
Death grant – Mandatory life insurance (social insurance)			
Qualifying conditions			

<b>Qualifying conditions</b>	Paid to eligible survivors when the insured dies.
<b>Eligible survivors</b>	In order of priority, a spouse, children, parents, grandchildren, grandparents, siblings, or parents-in-law. If there are no eligible survivors, the benefit is paid to a person named by the deceased; if there is no named survivor, only the funeral benefit is paid to the person who pays for the funeral.
<b>Benefit details</b>	
<b>Benefit calculation rules</b>	Flat-rate amount
<b>Amount</b>	A lump sum of 20,000,000 rupiah is paid plus 500,000 rupiah a month.
<b>Benefit duration</b>	For up to 24 months.

### Funeral grant – Mandatory life insurance (social insurance)

<b>Qualifying conditions</b>	
<b>Qualifying conditions</b>	Paid when the insured dies.
<b>Eligible survivors</b>	In order of priority, a spouse, children, parents, grandchildren, grandparents, siblings, or parents-in-law. If there are no eligible survivors, the benefit is paid to a person named by the deceased; if there is no named survivor, only the funeral benefit is paid to the person who pays for the funeral.
<b>Benefit details</b>	
<b>Benefit calculation rules</b>	Flat-rate amount
<b>Amount</b>	A lump sum of 10,000,000 rupiah.

### Administrative organization

Organization	Role in relation to programme	Related programmes
<a href="#">National Social Security Board</a>	General supervision and regulation.	Mandatory life insurance (social insurance), Old-age security (provident fund), Pension security (social insurance)
<a href="#">Ministry of Manpower</a>	General supervision and regulation.	Mandatory life insurance (social insurance), Old-age security (provident fund), Pension security (social insurance)
<a href="#">Social Security Administering Body on Employment (BPJS Ketenagakerjaan)</a>	Programme administration and delivery; Collection of contribution.  Note: Collects contributions, administers benefits, and manages the investment funds.	Mandatory life insurance (social insurance), Old-age security (provident fund), Pension security (social insurance)

## Health and long-term care benefits

### Branch overview

Type of programme	Programme name
Social insurance	National health insurance
Social assistance	

**Note:** No special systems.

### Regulatory framework

Year	Law name and number	Amendments	Additional information
2003	Labour Law No. 13 of 25 March (on Manpower)		
2004 (see note)	<a href="#">Law No. 40 (on the National Social Security System)</a>		This law is being implemented in stages.
2011 implemented in 2014	<a href="#">Law No. 24 (establishing the Social Security Organizing Agency, BPJS)</a>		

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
National health insurance	Public- and private-sector employees, self-employed persons, and foreign workers who have worked at least six months in Indonesia.	No possibility of voluntary coverage.	No exclusions.	Other.
Social assistance	Needy residents of Indonesia.			No, all legal residents are covered.

## Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
<b>National health insurance</b>				
Employees (+)	<p><b>Covered person:</b> 1% plus an additional 1% for the fourth and each subsequent covered dependent.</p> <p><b>Employer:</b> 4%.</p>	<p>Monthly covered earnings.</p> <p><b>Maximum:</b> 12,000,000 rupiah a month.</p>	None; pays the contribution for beneficiaries of the Health insurance contribution assistance programme (PBI).	The insured may choose from two classes of hospital services with varying contribution rules: 1st class (provides the most private and spacious hospital rooms), or 2nd class (provides less private and spacious hospital rooms).
Self-employed	A flat-rate contribution of 35,000 rupiah a month (3rd class), 100,000 rupiah a month (2nd class), or 150,000 rupiah a month (1st class).		7,000 rupiah a month (3rd class); pays the contribution for beneficiaries of the Health insurance contribution assistance programme (PBI).	The self-employed person may choose from three classes of hospital services with varying contribution rules: 1st class (provides the most private and spacious hospital rooms), 2nd class (provides less private and spacious hospital rooms), or 3rd class (provides the least private and spacious hospital rooms).
<b>Social assistance</b>				
All covered persons	None.		The government pays the total cost.	

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc).

## Health benefits

### Medical benefits – National health insurance

Qualifying conditions	
Qualifying conditions	There is no minimum qualifying period.
Eligible dependents	Eligible dependents include a dependent spouse and up to three dependent children (unmarried and unemployed) younger than age 21
Benefit details	
Services covered	Medical benefits include primary and specialist outpatient care; hospitalization; medicine; emergency, dental, and eye care; and eyeglasses, hearing aids, and prostheses.
Approved service providers and service conditions	Insured persons must register with a primary care provider who is under contract with BPJS. A doctor's referral is required for access to specialist and inpatient care (except for emergencies).
Cost sharing	Services at community health centres are set at 3,000 to 6,000 rupiah.
Services covered for dependents	The same as those for the main beneficiary.

### Medical benefits – Social assistance

See Medical benefits under Social insurance above.



## Administrative organization

Organization	Role in relation to programme	Related programme(s)
<a href="#">Ministry of Health</a>	General supervision and regulation.	National health insurance, Social assistance
<a href="#">National Social Security Board</a>	General supervision and regulation.	National health insurance, Social assistance
<a href="#">Social Security Administering Body on Health (BPJS Kesehatan)</a>	Programme administration and delivery; Collection of contribution.	National health insurance, Social assistance

## Sickness and maternity

### Branch overview

#### Type of programme

Employer-liability system

**Note:** A special system exists for civil servants.

### Regulatory framework

Year	Law name and number	Amendments
2003	Labour Law No. 13 of 25 March (on Manpower)	
2011 implemented in 2014	<a href="#">Law No. 24 (establishing the Social Security Organizing Agency, BPJS)</a>	

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Employer liability	Employed persons.	No possibility of voluntary coverage.	Self-employed persons.	No, all legal residents are covered.

### Source of funds

Programme name and persons covered [1]	Contributions	Government contributions
<b>Employer liability</b>		
Employees (+)	<b>Covered person:</b> None. <b>Employer:</b> The total cost.	None.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.

## Sickness benefits

### Sickness benefit – Employer liability

#### Qualifying conditions

Qualifying conditions	There is no minimum qualifying period.
-----------------------	--

#### Benefit details

Benefit calculation rules	Wage-replacement rate
---------------------------	-----------------------

Amount	100% of the reference earnings (for the first four months of incapacity); 75% (for the fifth through the eighth month); 50% (for the ninth through the twelfth month); and 25% thereafter.
--------	--

Reference earnings for benefit calculation	The employee's normal earnings.
--	---------------------------------

## Maternity benefits

### Maternity benefit – Employer liability

#### Qualifying conditions

Qualifying conditions	There is no minimum qualifying period.
-----------------------	--

#### Benefit details

Benefit calculation rules	Wage-replacement rate
---------------------------	-----------------------

Amount	100% of the reference earnings.
--------	---------------------------------

Reference earnings for benefit calculation	The employee's normal earnings.
--	---------------------------------

Benefit duration	For 3 months, beginning 1.5 months before childbirth; for a total of 1.5 months in case of abortion.
------------------	--

### Paternity benefit – Employer liability

#### Qualifying conditions

Qualifying conditions	There is no minimum qualifying period.
-----------------------	--

#### Benefit details

Benefit calculation rules	Wage-replacement rate
---------------------------	-----------------------

Amount	100% of the reference earnings.
--------	---------------------------------

Reference earnings for benefit calculation	The employee's normal earnings.
--	---------------------------------

Benefit duration	For 2 days.
------------------	-------------

## Administrative organization

Organization	Role in relation to programme	Related programmes
<a href="#">Ministry of Manpower</a>	General supervision and regulation.	Employer liability
Employers	Payment/delivery of benefits.	Employer liability

## Accidents at work and occupational diseases

### Branch overview

Type of programme	Programme name
Social insurance	Employment injury security

**Note:** A special system exists for public-sector employees and military and police personnel.

### Regulatory framework

Year	Law name and number	Amendments	Additional information
2004 (see note)	<a href="#">Law No. 40 (on the National Social Security System)</a>		This law is being implemented in stages.
2011 implemented in 2014	<a href="#">Law No. 24 (establishing the Social Security Organizing Agency, BPJS)</a>		
2015	<a href="#">Government Regulation No. 44 (on the Accident Insurance and Life Insurance Programmes)</a>		

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Employment injury security (social insurance)	Private-sector employees, self-employed persons, and foreign workers who have worked at least six months in Indonesia.	Self-employed persons.	No exclusions.	Other.

### Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions
<b>Employment injury security (social insurance)</b>			
Employees (+)	<b>Covered person:</b> None.  <b>Employer:</b> Contributions vary depending on the class of risk: 0.24% (class I); 0.54% (class II); 0.89% (class III); 1.27% (class IV); or 1.74% (class V).	Payroll.	None.
Self-employed	1%.	Monthly declared earnings.  <b>Minimum:</b> 1,000,000 rupiah a month  <b>Maximum:</b> 20,700,000 rupiah a month	None.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc).

### Temporary work-injury benefits

#### Temporary disability benefit – Employment injury security (social insurance)

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease and be younger than the normal retirement age. A medical doctor assesses the degree of disability based on a health examination.
Accidents during commute	Covered.
Benefit details	
Benefit calculation rules	Wage-replacement rate
Amount	100% of the reference earnings for the first twelve months; and 50% thereafter.
Reference earnings for benefit calculation	The insured's earnings in the month before the disability began.
Benefit duration	Until rehabilitation or certification of permanent disability.

## Permanent work-injury benefits

### Permanent disability pension – Employment injury security (social insurance)

Qualifying conditions		
Qualifying conditions	Must be assessed with a work injury or occupational disease and be younger than the normal retirement age. A medical doctor assesses the degree of disability based on a health examination.	
Accidents during commute	Covered.	
Benefit details		
Amount	A lump sum of 70% of 80 months of the reference earnings, plus 500,000 rupiah a month.	
Reference earnings for benefit calculation	The insured's earnings in the month before the disability began.	
Benefit duration	The additional benefit of 200,000 rupiah a month is paid for 24 months.	
Reduced benefit for a partial disability		
Name	Qualifying conditions	Amount
Partial disability benefit	Paid based on the assessed loss of work capacity.	A lump sum of 80 months of the reference earnings multiplied by the assessed degree of disability according to a schedule in law

## Medical work-injury benefits

### Medical benefits – Employment injury security (social insurance)

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease and be younger than the normal retirement age.
Accidents during commute	Covered.
Benefit details	
Services covered	Medical benefits include all necessary medical treatment, hospital care, dental and eye care, rehabilitation, and prostheses. From 2,000,000 rupiah up to 10,000,000 rupiah is paid for transportation costs from the place of the accident to the hospital depending on the method of transport used.

## Survivor's work-injury benefits

### Survivor benefit – Employment injury security (social insurance)

Qualifying conditions	
Qualifying conditions	Must have died due to a work injury or occupational disease and be younger than the normal retirement age. Accidents that occur while commuting to and from work are covered.

<b>Eligible survivors</b>	In order of priority, a spouse, children, parents, grandchildren, grandparents, siblings, or parents-in-law. If there are no eligible survivors, the benefit is paid to a person named by the deceased; if there is no named survivor, only the funeral benefit is paid to the person who pays for the funeral.
<b>Benefit details</b>	
<b>Benefit calculation rules</b>	Wage-replacement rate
<b>Amount</b>	A lump sum of 60% of 80 months of reference earnings, plus 500,000 rupiah a month for 24 months.
<b>Reference earnings for benefit calculation</b>	The deceased's earnings in the month before death.
<b>Benefit duration</b>	24 months

### Death grant – Mandatory life insurance (social insurance)

See Old age, invalidity, and survivors.

### Funeral grant – Mandatory life insurance (social insurance)

See Old age, invalidity, and survivors.

### Administrative organization

Organization	Role in relation to programme	Related programmes
<a href="#">National Social Security Board</a>	General supervision and regulation.	Employment injury security (social insurance)
<a href="#">Ministry of Manpower</a>	General supervision and regulation.	Employment injury security (social insurance)
<a href="#">Social Security Administering Body on Employment (BPJS Ketenagakerjaan)</a>	Programme administration and delivery; Collection of contribution.  Note: Collects contributions, administers benefits, and manages the investment funds.	Employment injury security (social insurance)

## Unemployment

### Branch overview

Type of programme	Programme name
Social insurance	Unemployment insurance

**Note:** No special systems.

### Regulatory framework

Year	Law name and number	Amendments
2020	Law No. 11 (on Job Creation)	
2021	Regulation No. 37 of 2 February (on Job Loss Benefit Programme)	

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Unemployment insurance	Public- and private-sector employees first insured before age 54.	No possibility of voluntary coverage.	Self-employed.	Yes, citizens only.

### Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions
<b>Unemployment insurance</b>			
Employees (+)	<b>Covered person:</b> None. <b>Employer:</b> 0.24%.	Gross monthly covered earnings. <b>Maximum:</b> 5,000,000 rupiah a month	0.22%

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.

## Unemployment benefits

### Unemployment benefit – Unemployment insurance

#### Qualifying conditions

Qualifying conditions	Must have at least 12 months of contributions in the last 24 months, including at least six consecutive months of contributions before unemployment began; be able and willing to work.
-----------------------	---

#### Benefit details

Benefit calculation rules	Wage-replacement rate
Amount	45% of the reference earnings for the first three months of unemployment; 25% thereafter.
Maximum benefit	2,250,000 rupiah a month.
Reference earnings for benefit calculation	The employee's last earnings.
Maximum reference earnings	5,000,000 rupiah a month.
Schedule of payments	Monthly
Benefit duration	6 months

Administrative organization		
Organization	Role in relation to programme	Related programmes
<a href="#">National Social Security Board</a>	General supervision and regulation.	Unemployment insurance
<a href="#">Social Security Administering Body on Employment (BPJS Ketenagakerjaan)</a>	<p>Programme administration and delivery; Collection of contribution.</p> <p>Note: Collects contributions, administers benefits, and manages the investment funds.</p>	Unemployment insurance



## Family and household benefits

### Branch note

No statutory benefits are provided. However, the Ministry of Social Affairs provides a means-tested conditional cash transfer to very poor families under the Family Hope Programme (PKH). Each eligible household receives an annual benefit, and additional benefits are paid for up to four individuals in the household, depending on specific conditions such as pregnancy, severe disability, enrolment in school, and old age.