

Benefits for temporary incapacity (SSI report allowance)

Definition of incapacity?

The incapacity reports or the medical reports are the reports for the recovery of the insured employees, approved by the doctors and health care providers authorized by the Social Security Institution (SSI) due to illness, prenatal and postnatal period, occupational disease or occupational accidents. The benefit for temporary incapacity or SSI report allowance are the amounts paid to the 4A (workers employed in the private sector through a contract) and the 4B (the insured who work independently by the service contract or on their own behalf and account) by the Social Security Institution to avert them facing trouble during the period they are at rest.

As per the contract between the employer and the employee, the employer is not liable for paying the insurance premium and salary during the reported period. However, under the existence of an employer-employee relationship based on trust, the employer is entitled to full payment of the insurance premiums and not to make any deduction from the salary to avert the employee from facing trouble. Under the second circumstance, the employer has the right to demand the return of the benefit for temporary incapacity paid to the employee.

In this article, we have explained how employees can control and obtain incapacity payments in details.

Who will be paid?

The employees should be meeting the terms indicated in the section containing provisions for short term insurance within Article 18 of Social Security and General Health Insurance Law no.5510 that the insured who work independently by the service contract or on their own behalf and account are subject to for obtaining the benefit for temporary incapacity. Pertaining to these terms, the SSI pays the incapacity benefit for the reports over 2 days and must have paid at least 90 days insurance premiums within one year prior to the start of the employee's incapacity report.

Calculation of the payment

To release the payment of incapacity benefit to the employees, the institution from which the report is received must log in to the SSI's medical visit system and that should be approved by the employer. In calculating the reports exceeding 2 days, SSI divides the total gross wage of the last 3 months to the total number of premium days in the last 3 months. Then the number of days reported is multiplied by the result. The significant point here is the deduction of 2 days during the calculation since the first 2 days are not paid by the SSI. Finally, 2/3 of the result for outpatient treatments and half for inpatient treatments should be taken into account.

How to follow up the benefit

The incapacity benefit has been started to be controlled through e-state as of 1 June 2013. Concerning checks on it may be performed over the title of “Monitoring the 4A/4B Incapacity Benefits”. In the circumstance of an absence of the employee’s e-state password, the employee may receive a password from PTT or log in to the e-state via the bank of which he/she is an internet banking user.

If employees have bank accounts defined in the SSI system, the payment is transferred directly to the bank accounts. Transaction for account definition may be handled through the title “Account Definition for Individual Payments” via the e-state if the person has a bank account within any contractor bank.

Ziraat Bankası, Halk Bank, Vakıf Bank, Akbank, Burgan Bank, Fibabanka, Şeker Bank, Türkiye Ekonomi Bankası and Garanti Bankası are the banks contracted by the SSI. In case the individual is not a client of any of these banks, the benefit may be acquired through the PTT Bank. If the amount deposited in the employee's account is not withdrawn within 2 months, the payment will be returned to SSI and transferred to the safekeeping account. The SSI call center (170) should be called and action must be taken to remove the amount from safekeeping account and deposited into the employee’s account.

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