

2025 vs 2026 Comparison

(Rates & Impact)

Item	2025 Rate	2026 Rate	Change	Explanation
Employee Social Insurance (SIC)	8.3%	8.8%	0.50%	SIC rate increased in 2026 and ceiling limits updated → employee contributions increased
Employee GHS (Healthcare)	2.65%	2.65%	0	Healthcare contribution rate unchanged; ceiling adjustments may slightly affect total
Employer Social Insurance (SIC)	8.3%	8.8%	0.50%	Employer SIC rate increased in line with employee rate
Employer Redundancy Fund	1.2%	1.2%	0	Unchanged
Employer Industrial Training	0.5%	0.5%	0	Unchanged
Total Employer Contribution	12%	16%	4%	SIC increase + additional funds added in 2026 → total employer cost increased significantly

Example for employee having **2500 EUR gross**

December Amounts		January Amounts		Differences
Gross salary	2500	Gross salary	2500	0.00
Employee contributions	286.25	Employee contributions	399.23	112.98
Net salary	2,213.75	Net salary	2100.77	-112.98
Employer contributions	385.00	Employer contributions	625.42	240.42
Total cost	2,885.00	Total cost	3,125.42	