Social Security System in Türkiye

The Social Security Institution (SGK) consolidated the former SSK, Bağ-Kur and civil-servant pension systems under the reform adopted in 2006. Core provisions of Law No. 5510 took effect in 2008.

Insurance categories

4/a: employees under an employment contract; 4/b: self-employed persons; 4/c: public servants. The table below covers standard 4/a employment.

2026 social insurance contribution rates

Contribution	Employer	Employee	Total
Disability, old age and survivors	12%	9%	21%
General health insurance	7.5%	5%	12.5%
Short-term insurance	2.25%	—	2.25%
Unemployment insurance	2%	1%	3%
Overall total	23.75%	15%	38.75%

2026 contribution base

Monthly minimum: TRY 33,030.00; monthly maximum: TRY 297,270.00 for standard 4/a employees.

Employer reductions and costs

In 2026, eligible private-sector employers may benefit from a 2-percentage-point reduction; manufacturing employers may qualify for a 5-point reduction through year-end. Employer contributions may therefore fall to 21.75% or 18.75%, respectively. Eligibility conditions apply.

Unemployment insurance

Employees contribute 1% and employers 2%; the state additionally contributes 1%. The state contribution is not an additional payroll deduction. Contributions are collected through SGK.

Foreign employees and bilateral agreements

Temporary assignees from countries with a social security agreement may remain covered abroad for specified periods, subject to treaty conditions and a valid certificate of coverage. Foreign nationality or payment abroad alone does not guarantee exemption.

Self-employed (4/b) — brief note

For 2026, the minimum monthly contribution is TRY 11,808.23, or TRY 10,156.73 with the eligible five-point reduction.

Updated 4 November 2026 • General information; special categories and incentives require individual assessment.
Sources: SGK — Employer Contribution Rates (2026); Contribution Base (2026); Current Premium Incentives (2026); Self-Employed Contributions (2026).

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