

Abstract

The purpose of this study on "Guidelines to Extend the Old-age Benefit for the Insured Person of Social Security Fund" aims to study the current implementation of the old-age benefit and guidelines to extend the old-age benefit. This study was made from 243 SSO staffs at the Social Security Office Headquarters which were the insured persons. 11 Social Security Office executives were interviewed in this study. Data were collected by questionnaires, content analysis, percentage, mean, standard deviation, t-test and F-test. The results of the study as follows:

Most of the samples were single female between aged 31-40 years with at least bachelor's degree, monthly average income between 8,001-10,000 baht, high level employees with 5-9 years of working experience and having saving bank account.

The results of the study revealed that the samples highly agreed especially with the feature of the implementation of the old-age benefit on compulsory saving for the feature expenditure. Moreover, this implementation provided security to the elderly insured persons. The findings of the overall of the guidelines to extend the old age benefit was found that the samples highly agreed ; at the highest level with the extension on social services especially in career promotion and medical service extension. The samples required to get continued medical service at selected hospital. The results of executive interview on guidelines to extend the old age benefit in the future were found that retirement age of the insured person should be extended from 55 to 60 years and over, should extend the contribution rate according to the real income level of the insured person exceeding 15,000 baht, should specify minimum pension rate enough for living standard and should provide protection to survivor of the insured person if the insured person getting old-age pension or lump sum died. Moreover, the Social Security Fund should be administered to get high return rate with low risk.

The suggestions from this study were that the SSO should increase or extend the old-age benefit to the insured person in the future by considering requirement, necessity, and readiness of the insured person as well as considering the stability of the Fund, moreover, SSO should increase the revenue on the investments by increasing the portion of assets with higher returns, and should enhance the insured person to realize on the saving value to be guidelines for saving money to the National Pension Fund in the future, and should enhance the insured person to receive data and information regarding benefit effecting directly to them especially old-age benefit.