



PRACTICAL GUIDE

REGISTRATION, CHANGE OF ELEMENTS AND END OF COVERAGE BY THE VOLUNTARY SOCIAL INSURANCE SCHEME

INSTITUTO DA SEGURANÇA SOCIAL, I.P.

TECHNICAL FILE

TITLE

Practical Guide — Registration, change of elements and end of coverage by the Voluntary Social Insurance Scheme (1004 — v5.41)

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Instituto da Segurança Social, I.P (Social Security Institute, P.I.)

AUTHOR

Benefits and Contributions Department

PAGINATION

Communication and Customer Management Department

CONTACTS

Social Security Line: 210 545 400/300 502 502, business days from 9 a.m. to 6 p.m.

Website: www.seg-social.pt, please consult the Social Security Online Service.

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A — Voluntary Social Insurance Scheme - What is it?

It is an optional (non-mandatory) Contributory Scheme aimed to ensure the right to Social Security for adult national citizens who are considered fit for work and are not covered by any Mandatory Social Protection Scheme, or are covered by social protection schemes not relevant within the scope of the Portuguese Social Security System.

B1 — Who may be registered in/covered by the Voluntary Social Insurance Scheme?

Who may be registered in/covered by the Voluntary Social Insurance Scheme?

Who cannot be registered in/covered by the Voluntary Social Insurance Scheme?

Who may be registered in/covered by the Voluntary Social Insurance Scheme?

- National citizens who are not working and are fit for work.
- Foreign citizens and Stateless Persons residing in Portugal for more than a year.
- National citizens residing and working abroad and not covered by international Social Security instruments to which Portugal is bound.
- National maritime workers carrying out their activity on board vessels of foreign companies (Portuguese maritime workers who are crew members of foreign vessels or joint fishing companies, i.e., all fishing companies set up in foreign countries by Portuguese citizens/companies and foreign citizens/companies, whose Portuguese capital participation cannot be lower than 40 % of the share capital), merchant navy watchmen on board foreign vessels.
- Beneficiaries previously covered by the scheme of optional continuation of contributions payment.
- Social Volunteers (unpaid activity carried out in social solidarity private institutions and humanitarian associations).
- Volunteer firefighters.
- Portuguese Cooperation Agents who, at the date of entry into force of the cooperation contract, are not covered by a mandatory Social Security scheme, or who, despite being registered in a Social Security scheme, are not paying contributions, must be mandatorily registered in the Voluntary Social Insurance Scheme for the duration of the cooperation contract.
- Research fellows integrated in scientific research projects, who are not covered by a mandatory Social Protection scheme.
- High performance athletes.
- Crew members of vessels registered in the International Shipping Register of Madeira (MAR), with protection in the contingencies of Invalidity, Old Age and Death and covered by the Social Security General Scheme for Employees (TCO – *Trabalhadores por Conta de Outrem*) in the contingencies of Sickness, Occupational Diseases and Parenting, in accordance with Article 25 of Decree-Law no. 96/89 of 28 March, as amended by Law no. 23/2015 of 17 March and Decree-Law no. 234/2015 of 13 October.
- Primary Informal Caregivers.

Who cannot be registered in/covered by the Voluntary Social Insurance Scheme?

- Invalidity or Old Age pensioners.

B2 — What are my rights under the Voluntary Social Insurance Scheme?

People registered in/covered by the Voluntary Social Insurance Scheme are protected in the contingencies stated in the following table (which vary according to the type of activity and the respective contributions).

Beneficiaries	Contingencies covered
Research fellows	Invalidity; Old age; Death; Occupational Diseases; Parenting; Sickness
Cooperation Agents	Invalidity; Old age; Death
Social Volunteers	Invalidity; Old age; Death; Occupational Diseases
High performance athletes	Invalidity; Old age; Death
Beneficiaries previously covered by the scheme of optional continuation of contributions payment	Invalidity; Old age; Death; Family Expenses
Volunteer Firefighters	Occupational Diseases; Old age; Invalidity; Death
<ul style="list-style-type: none"> - Portuguese maritime workers and merchant navy watchmen, carrying out their activity on board vessels of foreign companies - Portuguese maritime workers who are crew members of foreign vessels or joint fishing companies 	Sickness; Parenting; Occupational Diseases; Invalidity; Old age; Death
<ul style="list-style-type: none"> - Portuguese citizens who are not working and are fit for work - Foreigner citizens and Stateless persons residing in Portugal for more than a year - Portuguese citizens residing and working abroad and not covered by international Social Security Instruments 	Invalidity; Old age; Death
<ul style="list-style-type: none"> - Crew members of vessels registered in the International Shipping Register of Madeira (MAR) - Primary Informal Caregivers 	Invalidity; Old age; Death

Beneficiaries covered by broader protection schemes can always opt for the most restricted scheme (Invalidity, Old Age and Death).

The qualifying periods for the access to social protection in the contingencies of Invalidity, Old Age and Death are the following:

- Invalidity: 72 months of contributions payment
- Old age: 144 months of contributions payment
- Death:
 - Survivor's pension: 72 months of contributions payment
 - Death Grant: 36 months of contributions payment

Please note: The Sickness Benefit starts to be paid on the 31st day after the date on which the sickness situation is certified by the doctor of the competent health service, or on the 1st day, in the case of tuberculosis or hospital admission.

C1 — How can I be registered in/covered by the Voluntary Social Insurance Scheme? What Forms and Documents do I have to submit?

Registration in/Coverage by the Voluntary Social Insurance Scheme

Forms

Necessary documents

Where to submit the application

Time limits for the application submission

Who may be registered in/covered by the Voluntary Social Insurance Scheme?

Registration in/Coverage by the Voluntary Social Insurance Scheme

Forms:

- **RV1007** – *Seguro Social Voluntário – Requerimento de **Inscrição**/Enquadramento/Alteração de Elementos/Cessação do Enquadramento* (Voluntary Social Insurance Scheme – Application for **Registration in/Coverage by/Change of Elements/End of Coverage**).

This form is available for printing on the Internet, at www.seg-social.pt; in the **Acessos Rápidos** (Quick Access) menu, click on **Formulários** (Forms) and in the field **Pesquisar por palavra-chave** (Keyword Search) insert the form number or name.

Necessary Documents:

1. National Citizens

- Photocopy of Citizen Card, Identity Card, Civil Registration Certificate, Birth Certificate or another valid ID document and the Taxpayer document (if the person concerned does not have a Citizen Card);
- Medical certificate attesting that the person concerned is fit for work.
 - This certification is carried out by doctors from the competent services of the National Health Service.
 - The competent services are the health centres and hospitals, with the exception of emergency services.

2. Foreign citizens and Stateless persons

- Photocopy of civil identification document, namely the foreign citizen card, residence permit or passport;
- Sworn statement of the person concerned stating that he/she is not covered by a mandatory social protection scheme, or that he/she is covered by a social protection scheme not relevant within the scope of the Portuguese Social Security System;
- Medical certificate attesting that the person concerned is fit for work.
 - This certification is carried out by doctors from the competent services of the National Health Service.
 - The competent services are the health centres and hospitals, with the exception of emergency services.

3. National citizens residing abroad

With the application, the national citizen residing abroad must also submit a statement authenticated by the Portuguese consular services or, if these services do not exist, by the embassy of Portugal in the country concerned, attesting one of the following situations:

- The beneficiary is not working;
- The beneficiary is employed in a country with which Portugal does not have an International Social Security Agreement;
- The beneficiary is employed in a country with which Portugal has an International Agreement, but the type of professional activity he/she is carrying out is not covered by a Social Security System.

Medical certificate attesting that the beneficiary is fit for work. This certificate must be issued by the beneficiary's assistant physician and authenticated by the Portuguese consular services or, if these services do not exist, by the Public Health Institution of the country where the beneficiary is residing.

4. Maritime workers carrying out their activity on board vessels of foreign companies

These workers are also required to submit a copy of the employment contract concluded with the foreign shipowner.

In this case, the medical certificate attesting that the person concerned is fit for work may be issued by one of the following entities:

- the harbour masters medical assessment service;
- other maritime registration services or the shipping company's physician that made the clinical examination.

5. Social Volunteers

Social Volunteers are also required to submit a statement issued by the entity benefiting from the voluntary activity, attesting that they are carrying out that activity.

The application must be completed by the social volunteer and the entity benefiting from the volunteer's work.

The entity benefiting from the volunteer's work is responsible for submitting the application for the registration of the social volunteer in the Social Security system, in order to be covered by the Voluntary Social Insurance Scheme.

6. Volunteer Firefighters

They must submit a statement issued by the National Civil Protection Authority (fire department district inspection service) attesting that the person concerned carried out the activity of a volunteer firefighter in the 12 months prior to the application submission. This statement must include the Social Security Identification Number (NISS), **Citizen Card** or Identity Card number of the person concerned and the opinion of the Medical and Health Inspection Service.

7. High performance athletes

The statement attesting that the person concerned is a high performance athlete must be issued by the Portuguese Sports Institute.

8. Research fellows

- The Proof of the Research Fellows activity is provided by a statement attesting the Research Fellow status, issued by the Portuguese Foundation for Science and Technology, when this entity is itself the funding or host entity;
- When the Foundation for Science and Technology is not the funding or host entity, the proof of the Research Fellows activity is provided by a statement attesting the Research Fellow status, issued by the funding and host entity, provided that the respective Research Grant Regulation has been approved by the Faculty of Science and Technology and the funding entity has been notified that the power to issue all the documents attesting the Research Grants Statute has been delegated to it;
- Medical certificate attesting that the person concerned is fit for work.
 - This certification is carried out by doctors from the competent services of the National Health Service.
 - The competent services are the health centres and hospitals, with the exception of emergency services.

9. Primary Informal Caregivers

- With the application, they must submit also a medical certificate attesting that the person concerned is fit for work.
 - This certification is carried out by doctors from the competent services of the National Health Service.
 - The competent services are the health centres and hospitals, with the exception of emergency services.

Please note: Whenever there is doubt about the applicant's ability to work, the competent Social Security Institution must provide for a medical examination to be carried out within the scope of the Disability Assessment System.

Where to submit the application

Citizens residing in Portugal

At the Social Security District Centre where they chose to submit the application.

Portuguese citizens residing abroad

The Social Security Institute (ISS) has made the following email address available: ISS-IINTERNACIONAIS@SEG-SOCIAL.PT, so that beneficiaries who are residing and/or working abroad may send their requests and/or applications without having to go to the Social Security face-to-face customer information services.

Social Volunteer

At the Social Security services of the place where the volunteering entity operates. In case the volunteering entity is foreign, the application may be submitted in the Social Security District Centre chosen by the Social Volunteer.

Volunteer Firefighter

At the Social Security services of the place where the fire brigade is located.

Research fellows

At the Social Security services of the applicant's residence area.

Time limits for the application submission

The application can be submitted at any time, since this scheme is not mandatory.

Who may submit the application for the registration in/coverage by the Voluntary Social Insurance Scheme?

- The person concerned;
- In the case of beneficiaries who carry out professional activities for Private Social Solidarity Institutions, entities holding fire brigades, Voluntary Firefighters, the application for the registration in/coverage by the Voluntary Social Insurance Scheme must be submitted by the entity benefiting from that activity;
- In the case of Portuguese Cooperation Agents, the application for the registration in/coverage by the Voluntary Social Insurance Scheme must be submitted by the entities that promote or carry out the cooperation activity;
- In the case of Social Volunteers, the registration/coverage also depends on the expression of intention of the entities benefiting from the voluntary activity and they are responsible for submitting the application of the person concerned.

C2 — How to consult the contribution payments

Access the Social Security Online Service (SSD – *Segurança Social Direta*); in the **Conta Corrente** (Current Account) menu there are several features that allow you to:

- Consult the current account movements (debit, credit, including settlement of accounts) and the respective description, with optional printing of the details;
- Consult the list of the amounts that need to be settled/paid and issue the respective Payment Document;
- Consult the Payment Documents of the amounts already paid and the respective details.

C3 — When do the Social Security services confirm the Registration/Coverage?

Registration in/Coverage by the Voluntary Social Insurance Scheme

Your registration in/coverage by the Voluntary Social Security Scheme depends on the application approval by the competent services (if all conditions are fulfilled), which takes up to 30 days. When the application is approved, you receive a letter communicating that you must start paying contributions in the following month and informing you about your Social Security Identification Number (NISS), if you were not already registered in the Social Security system.

Please note: In general terms, the application approval determines that you are covered by the Voluntary Social Insurance Scheme **as of the 1st day of the month following** that in which the application was submitted.

Please note: In the case of Research Fellows who sign grant contracts with a duration of six months or more, they are covered by the Voluntary Social Insurance Scheme as of the date of the grant contract beginning, provided that the application is submitted before the end of the grant minimum period.

As for Research Fellows who sign grant contracts with a duration of less than six months and, therefore, Article 10 of the Research Grants Statute does not apply to them for the purpose of the

respective registration in the Voluntary Social Insurance Scheme, if they fulfil all the other conditions, they may apply for the registration in the Voluntary Social Insurance Scheme in accordance with Article 169 *et seq.* of the Code of Contributory Schemes of the Social Security Welfare System and the application approval takes effect on the 1st day of the month following the date on which the application was submitted, in accordance with Article 173(4) of the same Code. They may also apply for the registration in the Voluntary Social Insurance Scheme, if the research grant contract is concluded within the scope of a self-employment activity.

D1 — How does this registration work? What are my duties?

How to choose a remuneration level

You may change your remuneration level

Social Security contributions payment

What happens if you do not pay your Social Security contributions?

Communication to the Social Security services of the change to a mandatory Social Protection Scheme

What happens if you do not communicate a change of scheme to the Social Security services?

How to choose a remuneration level

Beneficiaries of the Voluntary Social Insurance Scheme must choose a remuneration level, which will be used to calculate their Social Security contributions monthly amount, as well as the social support they may receive.

Remuneration levels:

Beneficiaries of the Voluntary Social Insurance Scheme		
Income Levels	IAS (Social Support Index)	Remuneration
1 st	1 X IAS	€522,50
2 nd	1.5 X IAS	€783,75
3 rd	2 X IAS	€1.045,00
4 th	2.5 X IAS	€1.306,25
5 th	3 X IAS	€1.567,50
6 th	4 X IAS	€2.090,00
7 th	5 X IAS	€2.612,50
8 th	6 X IAS	€3.135,00
9 th	7 X IAS	€3.657,50
10 th	8 X IAS	€4.180,00

In the case of **Portuguese Cooperation Agents**, the calculation of the Social Security contribution amount is always based on the 3rd remuneration level, which is 3 x the Social Support Index (IAS – *Indexante dos Apoios Sociais*) value (€1.567,50 in 2025).

Volunteer Firefighters also pay a fixed Social Security contribution amount based on the remuneration level of 1 x IAS (€522,50 in 2025).

As for **Research Fellows**, it is mandatory to fix the 1st remuneration level; however, they may choose a higher level.

In the case of beneficiaries who are covered by the Voluntary Social Insurance Scheme, aged **63,5** or more in 2025, and who are not in any of the special situations of the contribution base option, the maximum contribution base limit is the one that corresponds to the 5th remuneration level, i.e., the amount of €1.567,50.

Important: Special situations of contribution base option

Beneficiaries who:

- have paid contributions to the Social Security General Scheme for Employees for a period of more than 12 months, based on remuneration amounts higher than the highest contribution base level of the Voluntary Social Insurance Scheme, may opt for the highest remuneration level regardless of their age;
- have ceased to be covered by the Voluntary Social Insurance Scheme and subsequently paid contributions to a mandatory Social Security scheme for a period of 12 months, based on a contribution base higher than the one previously considered in the Voluntary Social Insurance Scheme, may opt for a remuneration level equal to or immediately higher than the contribution base of that scheme when they return to the Voluntary Social Insurance Scheme, regardless of their age.

You may change your remuneration level

The change to a lower remuneration level is always possible.

The change to a higher remuneration level is only possible if the beneficiary:

- has paid contributions for the same remuneration level during a period of at least 12 consecutive months;
- is aged up to 63,5 years in 2025, progressing 6 months per year until reaching the age of 65, up to the limit of the 5th remuneration level,

taking into account the age progression according to the following table:

YEAR	AGE
2011	56,5
2012	57
2013	57,5
2014	58
2015	58,5
2016	59
2017	59,5
2018	60
2019	60,5
2020	61
2021	61,5
2022	62
2023	62,5
2024	63
2025	63,5
2026	64
2027	64,5
2028	65

If you have applied for the end of coverage by the Voluntary Social Insurance Scheme and then return to it, the remuneration level remains the same as before the end of coverage, or you may opt for the next higher remuneration level, regardless of your age.

The worker may opt for another remuneration level, provided that he/she fulfils the previously mentioned conditions for the remuneration level change.

The period between the end of coverage by a Social Security scheme and the beginning of coverage by another scheme (the Voluntary Social Insurance Scheme) does not count for the previously mentioned 12-month period of contributions payment.

Social Security Contributions payment

The beneficiaries of the Voluntary Social Insurance Scheme are responsible for the payment of the respective Social Security contributions.

Social Security contributions amount

The amount of your Social Security contributions depends on the type of activity you are carrying out (and the respective contribution rate) and the **remuneration level** you choose taking into account your situation under the Voluntary Social Insurance Scheme.

Contribution Rates 2025	Voluntary Social Insurance Scheme
26,90 %	National citizens who are not working and are considered fit for work ⁽¹⁾
	Foreign citizens and Stateless Persons residing in Portugal for more than a year ⁽¹⁾
	National citizens residing and working abroad and not covered by international Social Security instruments ⁽¹⁾
	High Performance Athletes ⁽¹⁾
	Beneficiaries previously covered by the scheme of optional continuation of contributions payment ⁽¹⁾
	Crew members of vessels registered in the International Shipping Register of Madeira (MAR) ⁽¹⁾
	Cooperation Agents ⁽¹⁾
29,60 %	Research fellows ⁽²⁾ National Maritime workers and merchant navy watchmen carrying out their activity on board vessels of foreign companies ⁽³⁾ Portuguese maritime workers who are crew members of foreign vessels or joint fishing companies ⁽³⁾
27,40 %	Volunteer Firefighters ⁽⁴⁾ Social Volunteers ⁽⁴⁾
21,40 %	Primary Informal Caregivers ⁽¹⁾

⁽¹⁾ Protection in the contingencies of Invalidity, Old Age and Death

⁽²⁾ Protection in the contingencies of Occupational Diseases, Sickness, Parenting, Invalidity, Old Age and Death

⁽³⁾ Protection in the contingencies of Parenting, Occupational Diseases, Invalidity, Old Age, Death and Family Expenses

⁽⁴⁾ Protection in the contingencies of Occupational Diseases, Invalidity, Old Age and Death

Important:

In the case of Cooperation Agents, High Performance Athletes, National Citizens who are not working and are fit for work, Foreign Citizens and Stateless Persons residing in Portugal for more than a year, National citizens residing and working abroad and not covered by international Social Security instruments, protected only in the contingencies of Invalidity, Old Age and Death, they may add 0,5 % to the corresponding contribution rate to be entitled to protection in Occupational Diseases, under the terms established in its specific legislation.

Time limits for the payment of contributions

The contributions to the Voluntary Social Insurance Scheme must be paid until the 20th day of the month following that to which they concern. If you pay your contributions after the established time limit, you will be subject to the payment of interest on late payment.

Please note: Contributions for the month of July can be paid up to the last day of August 2025, regardless of whether it is a business day or not, without any additional charges or penalties.

How to pay the contributions

Via the **ATM system**:

- **With an ATM reference**, obtained through the Social Security Online Service
- **Without an ATM reference** – Special Service

It is not necessary to indicate the number of working days for the payment of contributions; the amount of the contribution to be paid is shown automatically.

In case of late contributions payment, the interest value on the late payment is displayed on the screen. This allows you to pay the interest on late payment and the contributions simultaneously.

Note: Please keep the receipt issued by the ATM as proof of payment of the Social Security contributions and for tax purposes.

1. In the treasuries of the Social Security Institutions:

- Through the automatic payment terminal (TPA), with no amount limit;
- In cash, up to a limit of €150,00;
- By certified cheque, bank cheque and cheque issued by the *Agência de Gestão da Tesouraria e da Dívida Pública IGCP, EPE* (Portuguese Treasury and Public Debt Management Agency), with no amount limit.

2. Payment via **Homebanking**, according to the table available in the Practical Guide – Social Security Contributions Payment, available at **www.seg-social.pt**; in the **Acessos Rápidos** (Quick Access) menu, click on **Guias Práticos** (Practical Guides) and in the field **Pesquisar por palavra-chave** (Keyword Search) insert the Guide name.

3. By **Direct Debit**; this payment modality requires the previous authorisation by the contributor, through the Social Security Online Service; in the **Conta-Corrente** (Current Account) menu, click on **Autorizar débito direto para pagamento de contribuições** (Authorise direct debit for the payment of contributions).

Attention: When the Social Security services are unable to collect contributions by direct debit for three consecutive months, they cancel the subscription to the service, notifying this fact to the contributor by message sent via the Social Security Online Service.

Please note: The direct debit system charges only the monthly contribution amount, i.e., if the contributor has debts from other months, or interest on late payment, these amounts must be paid using the other means of payment available.

Please note: After the payment has been made, the Banks have to communicate this information to the Social Security services; this procedure is not immediate. The contributor's current account is updated with the respective payment only after the information is received by the Social Security services.

Therefore, it is normal that the information is not updated in the Social Security Online Service immediately after the payment, because the exchange of information between the Bank and the Social Security services is not immediate.

Requirements for the payment by cheque:

- All the cheques [certified cheques, bank cheques and cheques issued by the *Agência de Gestão da Tesouraria e da Dívida Pública IGCP, EPE* (Portuguese Treasury and Public Debt Management Agency)] sent by registered mail to any Social Security Treasury must be made payable to the *Instituto de Gestão Financeira da Segurança Social, I.P.* (Social Security Financial Management Institute, P.I). The following information must be indicated on the back of the cheque: the Social Security Identification Number (NISS) and Taxpayer Number (NIF) of the contributor and the year and month to which the payment concerns.
- Only cheques to be drawn on credit institutions operating in the national territory may be accepted.
- Only cheques with the date of issue of the same day they are submitted, or of the two immediately preceding business days, can be accepted.
- When the cheques are received by post, the date of entry of the amounts in the Social Security services will be considered as the collection date, and the date of the cheque issuing must correspond to the date of registration in the post office (CTT), or to the two immediately preceding business days.
- It must always be verified that the cheques are duly completed, in accordance with the general rules on cheques, published by *Banco de Portugal* (the Portuguese central bank), whatever the channel of receipt.

Situations in which it is mandatory to use a specific means of payment

The payment by certified cheque or bank cheque is always mandatory in case of:

- Redemption of bad cheques, regardless of the payment nature;
- The use of a single cheque for the payment of contributions from more than one contributor;
- The use of a single cheque for the payment of reimbursements from more than one beneficiary.

How to issue a Payment Document through the Social Security Online Service

Access the Social Security Online Service (SSD – *Segurança Social Direta*); in the **Conta Corrente** (Current Account) menu, click on **Posição atual** (Current Position) » **Valores a pagar** (Values to pay) and you may consult the amounts to be paid and issue the Payment Document.

Alternatively, you may click on **Pagamentos à Segurança Social** (Payments to Social Security) » and issue the Payment Document.

Please note: The Payment Document is valid for 120 hours.

For more information on contributions payment, please see the [Practical Guide — Social Security Contributions Payment](#) available at www.seg-social.pt; in the **Acessos Rápidos** (Quick Access) menu, click on **Guias Práticos** (Practical Guides) and in the field **Pesquisar por palavra-chave** (Keyword Search) insert the Guide name.

What happens if you do not pay your Social Security contributions?

If you do not pay your contributions within the established time limit, you cease to be covered by the Voluntary Social Insurance Scheme, except in situations where the payment is resumed before a period of one year has elapsed, since the last payment.

Please note: If you resume the payment of contributions before the end of the time limit of one year, you must also pay the outstanding contributions for the period concerned plus interest on late payment.

Communication to the Social Security services of the change to a mandatory Social Protection Scheme

If you change from the Voluntary Social Insurance scheme to a mandatory Social Protection Scheme (e.g., you become an Employee), you must communicate this fact preferably to the Social Security Services of your residence area to cease your coverage under the Voluntary Social Insurance Scheme.

In the case of Social Volunteers, the Entities benefiting from the voluntary activity must communicate to the Social Security Institute, on a monthly basis, the information on the Social Volunteers that no longer carry out their voluntary activity.

What happens if you do not communicate the change of scheme to the Social Security services?

If you do not pay your contributions for a period of more than one year, the Social Security Services will send you a letter informing you that you are in debt. You may choose to pay your outstanding contributions and continue to be covered by the Voluntary Social Insurance Scheme, or you may inform the services that you want to stop being covered by this scheme.

D2 — Under what conditions does my Registration in/Coverage by the Voluntary Social Insurance Scheme end?

Registration in the Social Security system
End of coverage by the Voluntary Social Insurance Scheme
End of contributory duties

Registration in the Social Security system

A person's registration in the Social Security system is for life, i.e., it only needs to be done once and lasts a lifetime. Even if the person stops working, he/she continues to be registered in the Social Security system.

End of coverage by the Voluntary Social Insurance Scheme

The beneficiary's coverage by the Voluntary Social Insurance Scheme ends:

- At the request of the person concerned, through the submission of the corresponding application;
- When the beneficiary becomes covered by a mandatory social protection scheme;
- When the beneficiary does not pay his/her contributions for a period of more than one year.

Please note: The end of coverage by the Voluntary Social Insurance Scheme takes effect from the month in which the respective application to the Social Security is submitted, or from the month following the one in which the last contribution was paid.

End of contributory duties

The contributory duties under the Voluntary Social Insurance Scheme end in the month following that in which the beneficiary has applied for the end of coverage or, in the absence of contributions payment for a period of more than **one year**, the contributory duties cease from the month following the one in which the last payment was made.

Please note: If a beneficiary covered by the Voluntary Social Insurance Scheme starts working as an employee, he/she must communicate this fact to the Social Security services by submitting form *RV1007 – Seguro Social Voluntário – Requerimento de inscrição/enquadramento/alteração de Elementos/cessação do enquadramento* (Voluntary Social Insurance Scheme – Application for registration in/coverage by/change of elements/end of coverage).

As it is not possible to be covered simultaneously by the Voluntary Social Insurance Scheme and a Mandatory Social Security Scheme, if you continue to pay contributions for the Voluntary Social Insurance Scheme, these will not be taken into account for Social Security purposes; therefore, they will be returned to you.

E1 — Applicable Legislation

Ministerial Order no. 6-B/2025/1 of 6 January

It updates the Social Support Index (IAS) value for the year 2025 (€522,50).

Law no. 13/2023 of 3 April

It amends the Labour Code and related legislation, within the scope of the Decent Work Agenda (*Agenda do Trabalho Digno*), which came into force on 01.05.2023, amending article 10 of Decree-Law no. 66/2011 of 1 June.

Law no. 24-D/2022 of 30 December

State Budget for 2023 - Article 270 adds Article 23-B to the Code of Contributory Schemes of the Social Security Welfare System.

Law no. 100/2019 of 6 September – Approves the Informal Caregiver Statute

It amends Articles 170, 172 and 184 of the Code of Contributory Schemes of the Social Security Welfare System (*Código dos Regimes contributivos do sistema Previdencial de Segurança Social*), approved by Law no. 110/2009 of 16 September.

Regulatory Decree no. 6/2018 of 2 July

It establishes the sixth amendment to Regulatory Decree no. 1-A/2011 of 3 January, amended by Law no. 64 -B/2011 of 30 December, Regulatory Decrees no. 50/2012 of 25 September, no. 6/2013 of 15 October and no. 2/2017 of 22 March, and Decree-Law no. 93/2017 of 1 August, which regulates the Code of Contributory Schemes of the Social Security Welfare System.

Decree-Law no. 234/2015 of 13 October

It establishes the eighth amendment to Decree-Law no. 96/89 of 28 March - Crew members of vessels registered in the International Shipping Register of Madeira (MAR),

Regulatory Decree no. 50/2012 of 25 September

It establishes the second amendment to Regulatory Decree no.1-A/2011 of 3 January, which regulates the Code of Contributory Schemes of the Social Security Welfare System.

Decree-Law no. 202/2012, published in the Official Gazette of the Portuguese Republic no. 165, Series I, of 27 August 2012

It establishes the first amendment to the Research fellow Statute, approved in the annex to Law no. 40/2004 of 18 August.

Law no. 20/2012 of 14 May

It establishes the first amendment to Law no. 64-B/2011 of 30 December (State Budget for 2012), within the scope of the initiative to strengthen financial stability – pages 2486 to 2488.

Law no. 66/2011 of 1 June

It lays down the rules for professional traineeships.

Ministerial Order no. 66/2011 of 4 February

It establishes the supplementary rules for the definition of procedures and delimitation of pieces and means of evidence, in accordance with Article 3(4) of Regulatory Decree no. 1-A/2011 of 3 January.

Law no. 110/2009 of 16 September

Code of Contributory Schemes of the Social Security Welfare System as amended by the State Budget for 2010.

International Social Security Instruments binding Portugal with other countries

European Regulations on Social Security – Regulation no. 883/2004, as amended by Regulation (EC) no 988/2009, and Regulation (EC) no. 987/2009, covering the 27 Member States of the European Union.

Community Regulations on Social Security – Council Regulations (EC) no. 1408/71 and no. 574/72, covering Iceland, Liechtenstein and Norway (part of the European Economic Area) and Switzerland, within the framework of the Agreement on free movement of persons, concluded between the European Community Member States and the Swiss Confederation.

Within the bilateral framework: the Social Security Conventions/Agreements concluded with Andorra, Argentina, Australia, Brazil, Cape Verde, Canada, Quebec, Chile, the United States of America, Morocco, the United Kingdom in relation to the Channel Islands (Jersey, Guernsey, Alderney, Herm, Jethou and Man), Uruguay and Venezuela.

Decree-Law no. 241/2007 of 21 June 2007

Volunteer firefighters.

Legislative Order no. 40/2005 of 18 August

It provides for the new wording to Article 7(2) of the Regulation for the Equivalence to Scholarship Holders, as set out in the Annex to **Legislative Order no. 23/98 of 1 April**.

Law no. 40/2004 of 18 August

It approves the Research Fellow Statute.

Law no. 13/2004 of 14 April

Portuguese Cooperation Agents.

With the amendments to Decree-Law no. 49/2018, in force as from 22 June 2018

Decree-Law no. 297/2000 of 17 November

It reviews the benefits enshrined in the Firefighter's Bylaws, with a view to extending and improving the firefighter's social rights and benefits in order to strengthen the framework of incentives for volunteering, thus contributing to support, promote and dignify the firefighter's social role.

Decree-Law no 389/99 of 30 September

It regulates Law no. 71/98 of 3 November (Social Volunteers).

Law no. 71/98 of 3 November

Social Volunteers.

Decree-Law no. 40/89 of 1 February

Voluntary Social Insurance Scheme.

Legislative Order no. 208/83 of 31 August

It lays down in general terms the date from which the value of the legally established guaranteed minimum monthly wage takes effect in the calculation of the conventional salaries foreseen in some Social Security schemes.

E2 — Glossary

Coverage

Workers are covered by the Social Security schemes according to the type of work performed.

A worker may be covered by one of the following Social Security schemes, that provide for different obligations and benefits:

- The Social Security General Scheme for Employees (also covering domestic service workers)
- The Self-employment Scheme
- The Voluntary Social Insurance Scheme

Cooperation Agents

Any citizen who, through an employment contract, participates in an action financed by Portugal in a foreign country, being the action carried out by a Portuguese public company or a Portuguese private non-profit company.

Beneficiaries previously covered by the scheme of optional continuation of contributions payment

Beneficiaries registered in the Social Security system before the existence of the Voluntary Social Insurance Scheme, whose professional activity did not require the payment of contributions to Social Security or to any other system.

International Social Security Instruments binding Portugal with other countries

European Regulations on Social Security – Regulation no. 883/2004, as amended by Regulation (EC) no 988/2009, and Regulation (EC) no. 987/2009, covering the 27 Member States of the European Union.

Community Regulations on Social Security – Council Regulations (EC) no. 1408/71 and no. 574/72, covering Iceland, Liechtenstein and Norway (part of the European Economic Area) and Switzerland, within the framework of the Agreement on free movement of persons, concluded between the European Community Member States and the Swiss Confederation.

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