Social Insurance & Identity Compliance 社保与身份合规速查卡

One-page quick reference for foreign employees. Policies vary by city; confirm with your local social insurance agency (12333) or HR. 外籍员工一页纸速查。参保范围与流程各地不同，以当地社保经办机构及 12333 最新答复为准。

1 · The five insurance types 五项社会保险

You pay 你缴费

- Basic pension insurance 职工基本养老保险
- Basic medical insurance 职工基本医疗保险
- Unemployment insurance 失业保险

Employer pays only 单位缴费

- Work injury insurance 工伤保险
- Maternity insurance 生育保险
- Legal basis: Social Insurance Law Art. 97 + Interim Measures (人社部令第16号) 法律依据：社会保险法第97条 + 暂行办法

2 · Bilateral social security agreements 双边社保协定（已生效 12 国）

Country 国家	Status 状态	Typically exempt 通常免除险种
Germany 德国	In force 已生效	Pension + unemployment 养老 + 失业
South Korea 韩国	In force 已生效	Pension + unemployment 养老 + 失业
Denmark 丹麦	In force 已生效	Pension + unemployment 养老 + 失业
Finland 芬兰	In force 已生效	Pension + unemployment 养老 + 失业
Canada 加拿大	In force 已生效	Pension 养老
Switzerland 瑞士	In force 已生效	Pension + unemployment 养老 + 失业
Netherlands 荷兰	In force 已生效	Pension 养老
Spain 西班牙	In force 已生效	Pension + unemployment 养老 + 失业
Luxembourg 卢森堡	In force 已生效	Pension + unemployment 养老 + 失业
Japan 日本	In force 已生效	Pension + unemployment 养老 + 失业
Serbia 塞尔维亚	In force 已生效	Pension + unemployment 养老 + 失业
Kyrgyzstan 吉尔吉斯斯坦	In force since 14 Oct 2025 2025年10月14日起生效	Pension only 仅养老保险
France 法国	Signed, not yet in effect 已签未生效	-

Exempt types vary by agreement; medical and work injury insurance are generally NOT covered. 免除险种以各国协定为准；医疗、工伤通常不在协定覆盖范围内。

3 · Exemption application steps 免缴申请步骤

- Step 1: Get a coverage certificate from your home country's social security agency 向本国社保机构申请参保证明
- Step 2: Submit the certificate to your local Chinese social insurance agency 向参保地社保经办机构提交母国出具的参保证明原件，机构审核后留存复印件备案
- Step 3: Confirm the exemption is recorded for the agreement period 确认已按协定期限完成免缴核准
- Note: Exemption covers the payment, not the registration. You must still be registered. 注意：免除的是缴费义务，不是参保登记义务
- Note: Since 15 September 2025 the online-only channel (National Social Insurance Public Service Platform, e-social-security card, 掌上12333 APP) applies to Chinese nationals applying for exemption abroad. Foreign employees claiming exemption in China still submit the home-country certificate to their local Chinese social insurance agency 注意：2025年9月15日起"线下不再受理"针对中国公民赴外免缴申请；外国人在华免缴仍向参保地社保经办机构提交母国参保证明

4 · When you leave China 离境处理

Keep or withdraw 保留或领取

- Pension personal account: keep it (accumulate if you return) or apply in writing for a lump sum withdrawal 养老个人账户：可保留（再华缴费累计）或书面申请一次性领取
- Contribution record: print it before departure 缴费明细：离境前打印留存

No carry-forward 不延续

- Medical insurance: current-period benefits; any individual account balance is settled per local rules 医保：当期参保当期享受，个人账户余额按当地规定清算
- Unemployment insurance: no individual account, contributions go to the pooled fund, no refund on departure 失业保险：无个人账户，缴费进入统筹基金，离境不退
- Maternity insurance: employer-funded and pooled, no individual account, no refund on departure 生育保险：单位缴费进入统筹基金，无个人账户，离境不退

5 · Six questions to ask HR 六问 HR 自查清单

- 1. Has the company registered me for social insurance? 公司有没有给我登记?
- 2. What contribution base is being used, and how is it calculated? 登记的基数是按什么算的?
- 3. Does my country have a bilateral social security agreement with China? 我的国家是否与中国有社保协定?
- 4. Which insurance types does that agreement exempt me from? 协定免除哪些险种?
- 5. Was my social insurance registration completed within 30 days of my work permit being issued? 公司是否在我办理就业证件之日起 30 天内完成了社保登记（暂行办法第四条）?
- 6. How do I access or withdraw my personal account when I leave? 我离职时个人账户怎么处理?

Sources 来源： 《中华人民共和国社会保险法》第 97 条；人社部对十三届全国人大一次会议第 6083 号建议的答复；《在中国境内就业的外国人参加社会保险暂行办法》（人社部令第 16 号）；人社部办公厅《关于实施中国-吉尔吉斯斯坦社会保险协定的通知》（2025-10-13）；人社部《关于进一步做好双边社会保障协定实施工作的通知》（人社厅发〔2025〕27号）；深圳光明社保分局（2026-05）；广州 12345 知识库。

说明： Coverage scope, agreement countries and filing procedures may be adjusted; confirm with your local social insurance agency (12333) or HR before acting. 参保范围、协定国家名单与办理流程可能调整，行动前请向当地社保经办机构或 12333 核实。