



## MINIMUM SOCIAL WAGE (MSW)

€254.31 at index 100

Employee		% of the MSW	Monthly gross MSW	Hourly gross MSW
18 years and more	Non qualified	100%	€2,071.10	€11.9717
	Qualified	120%	€2,485.32	€14.366
17 years and more		80%	€1,656.88	€9.5773
15 years and more		75%	€1,553.33	€8.9788

## SOCIAL SECURITY CONTRIBUTIONS

Insurance branches		Employer's part	Employee's part
Pension insurance		8.00%	8.00%
Health insurance <sup>1</sup>	Benefits in cash	0.25%	0.25%
	Benefits in kind	2.80%	2.80%
	<b>Total</b>	<b>3.05%</b>	<b>3.05%</b>
Mutualité & des employeurs	<b>Class 1</b> (absenteeism rate < 0.65%)	0.41%	-
	<b>Class 2</b> (absenteeism rate < 1.60%)	1.07%	-
	<b>Class 3</b> (absenteeism rate < 2.50%)	1.63%	-
	<b>Class 4</b> (absenteeism rate ≥ 2,50 %)	2.79%	-
Accident insurance <sup>2</sup>		0.8%	-
Occupation health		STI : 0.10% / STM : 0.11%	-
Care insurance <sup>3</sup>		-	1.40%

<sup>1</sup> Occasional allowances and indemnities as well as bonuses and benefits in kind are subject to health insurance contribution at a rate of 2.80% (employer's part) and 2,80% (employee's part).

<sup>2</sup> The single contribution rate of 0.80% is multiplied by a bonus-malus factor according to the benefits paid in respect of work accidents during a defined observation period. Each contributor will receive an information letter from the Accident Insurance office (Association d'assurance accident) mentioning its individual contribution rate for the year 2019.

<sup>3</sup> 1.4 % of gross earnings after deducting an allowance of a quarter of the MSW for non-qualified employees (€517.78). Full reduction for 150 hours worked per month.

## SOCIAL SECURITY CEILINGS

Monthly minimum ceiling	1 x MSW for non-qualified employee	€2,071.10
Monthly maximum ceiling	5 x MSW for non-qualified employee	€10,355.50
Annual maximum ceiling for 2019 (except for care insurance)	€124,266.00	

## REMUNERATION OF STUDENTS during school holidays

Age of the Student	% of the MSW according to the age	Monthly gross salary	Gross hourly rate
18 years and more	80% de €2.071,10	€1,656.88	€9.5773
17 years and more	80% de €1.656,88	€1,325.50	€7.6618
15 years and more	80% de €1.553,33	€1,242.66	€7.1830

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The information contained in this document is for general guidance on matters of interest only*

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### EXPERTS EN FORMATIONS FISCALES ET SOCIALES

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# IF GROUP

ADVISORY CHARTERED ACCOUNTANTS  
CORPORATE SERVICES PAYROLL & HR TAX

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45, RUE DES SCILLAS

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L-2529 HOWALD

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T +352 47 68 47 -472

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WWW.IFGROUP.LU

**JANIQUE BULTOT**

**JULIE RATAJCZAK**

*Partner*

*Manager*

T +352 47 68 47 - 445

T +352 47 68 47 - 473

janique.bultot@ifgroup.lu

julie.ratajczak@ifgroup.lu



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