



# PRACTICAL GUIDE

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

INSTITUTO DA SEGURANÇA SOCIAL, I.P.

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## **TECHNICAL FILE**

### **TITLE**

Practical Guide - Registration, Change of Elements and end of Coverage by the Voluntary Social Insurance Scheme

(1004 – v5.45)

### **OWNERSHIP**

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:** +351 210 545 400 | +351 300 502 502, business days from 9:00 a.m. to 6:00 p.m.

**Appointments line:** +351 210 548 888 | +351 300 088 888, business days from 9:00 a.m. to 6:00 p.m., for personalised service, and 24 hours a day, 7 days a week for automatic service.

**Site:** [www.seg-social.pt](http://www.seg-social.pt)

### **PUBLICATION DATE**

30 April 2026

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**The information contained in this practical guide does not waive the consultation of the law.**

## **A – What is it?**

It is an **optional** contributory scheme aimed to ensure the right to Social Security for people **over 18 years of age** who are fit for work and are not covered by mandatory Social Protection Schemes.

Persons that may be covered by the **Voluntary Social Insurance Scheme**:

- Portuguese citizens who are not working but are fit for work;
- Foreign citizens or stateless persons (without nationality) residing in Portugal for more than one year;
- Portuguese citizens working abroad who are not covered by international social security agreements to which Portugal is bound;
- Portuguese maritime workers and watchmen working on vessels of foreign companies;
- Portuguese maritime workers working on board vessels owned by joint fishing companies;
- Crew members of vessels registered in the International Shipping Register of Madeira;
- Persons engaged in unpaid voluntary work for social solidarity institutions or humanitarian associations;
- Volunteer firefighters
- Portuguese cooperation agents who, at the date of their cooperation contract beginning, are not covered by the mandatory Social Security scheme;
- Portuguese cooperation agents who are registered under the Social Security scheme but are not paying contributions (and must therefore be registered under the Voluntary Social Insurance Scheme for the duration of the cooperation contract);
- Research fellows working on scientific projects who are not covered by another mandatory Social Protection Scheme;
- High-performance athletes;
- Primary informal carers;
- Persons previously covered by the scheme of optional continuation of contributions payment.

## **B - For whom is it intended?**

Persons covered by the Voluntary Social Insurance Scheme.

## **C – Registration period**

### **C1. When does the registration take effect?**

As from the **1<sup>st</sup> day of the month following** that of the registration application submission, if approved.

### **C2. Registration period**

The registration with Social Security is **lifelong**, i.e., it only needs to be done once and remains valid for lifetime. Even if the person concerned stops working, he/she will remain registered with Social Security.

### **C3. When does the coverage by the Voluntary Social Insurance Scheme end? (cessation)**

The coverage ends when the person concerned:

- requests the coverage cessation;
- becomes covered by a mandatory Social Protection Scheme;
- does not pay contributions for more than one year.

**Note:** The end of coverage by the Voluntary Social Insurance Scheme takes effect from the month in which you submit your request to Social Security, or from the month following that in which you paid the last contribution.

### **C4. When does the contributory obligation end?**

- In the month following that of the request submission to Social Security, or
- In the month following that of the last contribution payment, if no contributions have been paid for more than one year.

**Note:** If you start working as an employee, you must inform Social Security. You cannot be covered by the two schemes at the same time. If you continue making payments to the Voluntary Social Insurance Scheme, the money will be reimbursed and will not be taken into account in your Social Security contributory record.

## **D - How to apply**

### **D1. Where to apply**

#### **Persons residing in Portugal**

- At the Social Security District Centre chosen for the application submission.

#### **Portuguese citizens residing abroad**

- If you are working outside Portugal, you can send requests or forms to Social Security by email, without having to go to a Social Security Customer Information Service. The email address is: [ISS-IINTERNACIONAIS@seg-social.pt](mailto:ISS-IINTERNACIONAIS@seg-social.pt)

#### **Social volunteer**

- At the Social Security Customer Information Service of the place where the volunteering entity operates.

**Note:** If the volunteering entity is foreign, the registration is made at the Social Security District Centre you chose when you submitted the application.

#### **Volunteer firefighter**

- At the Social Security Customer Information Services of the place where the fire brigade to which you belong is located.

#### **Research fellows**

- At the Social Security Customer Information Services of your residence area.

#### **Notes:**

- If you are a social volunteer, the registration can be made either by you or by the entity benefiting from your voluntary work, and the application must be submitted to the Social Security services of the place where the volunteering entity operates.
- If you are a Portuguese cooperation agent, the registration must be made by the entity that promotes or carries out the cooperation activity;
- If you are a volunteer firefighter, you must submit the application at the Social Security Services of the place where the fire brigade to which you belong is located.

## **D2. Which forms must be completed?**

- Form RV – 1007 – Application for the Voluntary Social Insurance Scheme (*Requerimento de Seguro Social Voluntário*).

## **D3. What documents are required?**

### **For all situations:**

- Valid identification document (e.g., Citizen Card, Identity Card, Birth Certificate, Passport or Residence Permit);
- Medical certificate attesting that the person concerned is fit for work, issued by a doctor from the National Health Service (SNS).

**Note:** Whenever there is a doubt about the applicant's ability to work, the Social Security Services may request a medical examination to be carried out by the Disability Assessment System.

### **Foreign citizens and stateless persons**

- Copy of a valid identification document (e.g., Citizen Card, Identity Card, Birth Certificate, Passport or Residence Permit);
- A sworn statement of the person concerned stating that he/she is not covered by a mandatory Social Security scheme or that he/she is covered by a Social Security scheme not relevant within the scope of the Portuguese Social Security system.

### **Portuguese citizens residing abroad**

- A statement certified by the Portuguese consular services.

If such services do not exist, the statement may be authenticated by the embassy of Portugal in the country concerned, attesting that the person:

- is not working, or
- is working in a country with which Portugal does not have an International Social Security Agreement, or
- is working 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 that Agreement.

### **Portuguese maritime workers and watchmen working on vessels of foreign companies**

- 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 verification service;
- other maritime registration services or the shipping company's physician that made the clinical examination.

### **Social volunteers**

- A statement issued by the entity benefiting from the voluntary activity.

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

The entity benefiting from the volunteer's activity 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.

### **Volunteer firefighters**

- A statement issued by the National Civil Protection Authority (Fire Department District Inspection Service), attesting the concerned person's rank and active service as a volunteer firefighter during the past 12 months.

**Note:** This statement must include the Social Security Identification Number (NISS) or the Citizen Card or Identity Card number of the person concerned, as well as the opinion of the Medical and Health Inspection Service.

### **High-performance athletes**

- A statement attesting that the person concerned is a high-performance athlete, issued by the Portuguese Sports Institute, P.I.

### **Research fellows**

- A statement attesting the Research fellow status, issued by the Portuguese Foundation for Science and Technology, P.I., in the cases where this entity is itself the funding or hosting entity;

**Note:** When the Foundation for Science and Technology is not the funding or hosting entity, the proof of the Research fellows activity is provided by a statement attesting the Research fellow status issued by the funding 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 it has been authorised to issue documents attesting the Research Grant holder status.

## **D4. Time limit for applying**

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

## **D5. How to consult my contributory situation**

Through the Social Security Online Service (*Segurança Social Direta*) in the menu

- *Pagamentos e dívidas* (Payments and debts) > *Posição atual* (Current Position), or

- in the *Iniciar sessão* (Log in) menu > *Posição Atual* (Current Position).

You can:

- view outstanding or receivable amounts with their respective description (and print them if you wish);
- see the amounts that can be paid and generate the Payment Document;
- consult payments already made and the amounts' details.

#### **D6. When do the Social Security services confirm the registration/coverage?**

The confirmation depends on the application approval by the competent services, which may take **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.

#### **Notes:**

- In general terms, the application approval determines that you are covered by the Voluntary Social Insurance Scheme, as of the 1<sup>st</sup> day of the month following that in which the application was submitted;
- 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 the specific rules for registration in the Voluntary Social Insurance Scheme do not apply to them, but they fulfil the other conditions, they may register in the Voluntary Social Insurance Scheme in accordance with the law. In this case, the registration will take effect as from the 1<sup>st</sup> day of the month following that of the application submission, or for as long as they carry out the grant contract as self-employed persons.

*Code of Contributory Schemes of the Social Security Welfare System, Articles 169 and following.*

## **E - What are my rights, duties and penalties?**

### **E1. Rights**

By registering in the Voluntary Social Insurance Scheme, you become entitled to **benefits** granted by Social Security in the following situations:

#### **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.

### **Persons 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.

### **Portuguese maritime workers and watchmen working on vessels of foreign companies**

- Sickness;
- Parenting;
- Occupational diseases;
- Invalidity;
- Old age;
- Death.

### **Portuguese maritime workers working on board vessels owned by joint fishing companies**

- Sickness;

- Parenting;
- Occupational diseases;
- Invalidity;
- Old age;
- Death.

**Portuguese citizens who are not working but are fit for work**

- Invalidity;
- Old age;
- Death.

**Foreign citizens and stateless persons residing in Portugal for more than one year**

- Invalidity;
- Old age;
- Death.

**Portuguese citizens who are working outside Portugal and are not covered by International Social Security Agreements to which Portugal is bound**

- Invalidity;
- Old age;
- Death.

**Crew members of vessels registered in the International Shipping Register of Madeira**

- Invalidity;
- Old age;
- Death.

**Primary informal carers**

- Invalidity;
- Old age;
- Death.

**Professional Trainees**

- Invalidity;
- Old age;
- Death.

In order to be entitled to benefits, the worker must have his/her contribution situation regularised on the date on which the right to the benefit is recognised.

If your contribution situation is not regularised, the benefits will be temporarily suspended as from the date they should be paid.

The persons covered by a more comprehensive protection scheme may choose to switch to a simpler one that only covers **Invalidity, old age, and death**.

In order to be entitled to this protection, you must have paid contributions for:

- **Invalidity:** 72 months (6 years);
- **Old age:** 144 months (12 years);
- **Death:**
  - **Survivor's pension:** 72 months (6 years);
  - **Death grant:** 36 months (3 years).

**Note:** The Sickness Benefit starts to be paid on the 31<sup>st</sup> day after the sickness situation is certified, or on the 1<sup>st</sup> day, in the case of tuberculosis or hospital admission.

## E2. Duties

- **How to choose an income level**

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

Income levels:

Income levels	Social Support Index (IAS)	Income
1 <sup>st</sup>	1 X IAS	€537,13
2 <sup>nd</sup>	1.5 X IAS	€805,70
3 <sup>rd</sup>	2 X IAS	€1.074,26
4 <sup>th</sup>	2.5 X IAS	€1.342,83
5 <sup>th</sup>	3 X IAS	€1.611,39
6 <sup>th</sup>	4 X IAS	€2.148,52
7 <sup>th</sup>	5 X IAS	€2.685,65
8 <sup>th</sup>	6 X IAS	€3.222,78
9 <sup>th</sup>	7 X IAS	€3.759,91
10 <sup>th</sup>	8 X IAS	€4.297,04

### Notes:

In the case of **cooperation agents**, the calculation of the Social Security contribution amount is always based on the 5<sup>th</sup> income level (3 x IAS);

- **Volunteer firefighters** also pay a fixed Social Security contribution amount (1 x IAS);

- As for **Research fellows**, they also pay a fixed Social Security contribution amount (1 x IAS), but they may choose a higher level;
- As for beneficiaries aged **64** in 2026, who do not fall under other cases, they can only choose an income level up to the 5<sup>th</sup> level (3 x IAS).

**You may choose a higher income level, if:**

- you have already paid contributions for more than 12 months under the General Social Security Scheme (as an employee) whose amount was above the highest income level of the Voluntary Social Insurance Scheme;
- you cease to be covered by the Voluntary Social Insurance Scheme but have paid contributions for 12 months under another mandatory scheme at a higher amount than the one you used before. When returning to the Voluntary Social Insurance Scheme, you may opt for an income level equal to or immediately above that amount, with no age limit.

**Change of income level**

The change to a lower income level is always allowed. The change to a higher income level is only allowed if:

- you have paid contributions for the same income level during a period of at least 12 consecutive months;
- you are aged up to 64 years in 2026. The age limit increases by 6 months each year until it reaches 65 years. The highest income level allowed in these cases is the 5<sup>th</sup> 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
<b>2026</b>	<b>64</b>
2027	64.5
2028	65

**Notes:**

- If you cease to be registered under the Voluntary Social Insurance Scheme and then return to it, the income level remains the same or you may move up to the next income level, regardless of your age.
- The worker may opt for another income level, provided that he/she fulfils the previously mentioned conditions for the income level change.
- The period between the end of coverage by the scheme and the return to the scheme does not count for the required period of 12 consecutive months of contributions payment.

- **Social Security Contributions Payment**

The beneficiaries of the Voluntary Social Insurance Scheme must pay their contributions every month.

**How much will I pay?**

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

<b>Contribution Rates 2026</b>	<b>Voluntary Social Insurance Scheme</b>
<b>26,90%</b>	<ul style="list-style-type: none"> <li>• Portuguese citizens who are not working but are fit to work.</li> </ul>
	<ul style="list-style-type: none"> <li>• Foreign citizens or stateless persons residing in Portugal for more than one year.</li> </ul>
	<ul style="list-style-type: none"> <li>• Portuguese citizens residing and working abroad who are not covered by international Social Security instruments.</li> </ul>
	<ul style="list-style-type: none"> <li>• High-performance athletes.</li> </ul>
	<ul style="list-style-type: none"> <li>• Persons previously covered by the scheme of optional continuation of contributions payment.</li> </ul>
	<ul style="list-style-type: none"> <li>• Crew members of vessels registered in the International Shipping Registry of Madeira.</li> </ul>

	<ul style="list-style-type: none"> <li>• Cooperation agents;</li> </ul>
<b>29,60%</b>	<ul style="list-style-type: none"> <li>• Research fellows;</li> <li>• Portuguese maritime workers and watchmen working on board vessels of foreign companies.</li> </ul>
	<ul style="list-style-type: none"> <li>• Portuguese maritime workers who are crew members of vessels of joint fishing companies.</li> </ul>
<b>27,40%</b>	<ul style="list-style-type: none"> <li>• Volunteer firefighters;</li> <li>• Social volunteers.</li> </ul>
<b>21,40%</b>	<ul style="list-style-type: none"> <li>• Primary informal carers.</li> </ul>

**Note:** In the case of cooperation agents, high performance athletes, Portuguese citizens who are not working and are fit to work, foreign citizens and stateless persons residing in Portugal for more than a year, and Portuguese citizens residing and working abroad and not covered by international Social Security instruments, the contribution rate only covers situations of Invalidity, Old Age, and Death.

If they also wish to have protection in case of Occupational Diseases, they may add 0,5% to the rate they pay, as provided for by law.

#### **When to pay the contributions**

The contributions must be paid **until the 20<sup>th</sup> day of the month** following that to which they concern.

If you pay the contributions after this time limit, you will be subject to payment of interest on late payment.

#### **Where 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 also displayed on the screen. This allows you to pay the interest on late payment and the contributions simultaneously.

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

- **In the Treasuries of Social Security Institutions:**

In the Treasuries of Social Security Institutions, with the Payment Document issued through the Social Security Online Service or in the Treasuries, when requested by the person concerned:

- Through the automatic payment terminal (TPA), with no amount limit;
  - in cash, up to a limit of €150,00;
  - by certified cheque, bank cheque, or 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.
- **Homebanking:**  
For more information, please consult the *Guia Prático – Pagamento de Contribuições à Segurança Social* (Practical Guide - Payment of Social Security Contributions);
  - **By direct debit:**
    - Through the Social Security Online Service, in the menu *Pagamentos e dívidas* (Payments and Debts) > *Valores a pagar à Segurança Social* (Amounts to be paid to Social Security) > *Autorizar débito direto para pagamento de contribuições* (Authorise Direct Debit for the Payment of Contributions).

**Notes:**

- When the Social Security Services are unable to collect contributions by direct debit for three consecutive months, the subscription to the service will be cancelled and this fact will be notified to the contributor, by message sent via the Social Security Online Service;
- The direct debit system charges only the monthly contribution amount. Debts from other months or interest on late payment must be paid using other means of payment.

After the payment has been made, the Bank must send the information to the Social Security Services, which may take some time. Therefore, your account on the Social Security Online Service may not be updated immediately after the payment.

● **By MB WAY**

To use this new payment method:

- Access the ***Pagamentos e Dívidas*** (Payments and Debts) menu and click on > ***Consultar na Posição Atual*** (Consult on Current Position). After authentication, click on ***Obter documentos já emitidos*** (Obtain documents already issued). In the *Ações* (Actions) tab, select ***Pagar por MBWay*** (Pay by MBWay), insert the mobile phone number associated with the application and confirm the payment after authorisation on your mobile phone.

**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 the following situations:

- 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.

## Payment Document issuing

- Through the Social Security Online Service, in the menu *Iniciar sessão* (Log in) > *Posição atual* (Current position), or
- in the menu *Pagamentos e dívidas* (Payments and debts) > *Posição atual* (Current position);

**Note:** The payment document is valid for 72 hours.

For more information, please consult the Practical Guide - Payment of Social Security Contributions (*Guia Prático – Pagamento de Contribuições à Segurança Social*).

- **Communication to the Social Security Services of the change to a mandatory Social Protection Scheme**

If you change to a mandatory Social Protection Scheme (e.g., you start working as an employee), you must communicate this fact, preferably to the Social Security Services of your residence area, in order to cease your coverage under the Voluntary Social Insurance Scheme.

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

## E3. Penalties

- **if you do not pay your contributions within the established time limit**, you will cease to be covered by the Voluntary Social Insurance Scheme, unless you resume the contributions payment before a period of one year has elapsed, since the last payment.
- **Note:** If you resume the payment of contributions before the time limit of one year, you must also pay the outstanding contributions plus interest on late payment.
- **if you do not communicate to Social Security that you have changed to a mandatory Social Protection Scheme**, you will receive a letter informing you of the outstanding debt, after one year without payments. You may pay the debt and remain in the Voluntary Social Insurance Scheme or choose to withdraw.

## F - Supporting documentation

### F1. Applicable legislation

#### Ministerial Order no. 480-A/2025/1 of 30 December

Updates the Social Support Index (IAS) value for the year 2026 (€537,13).

#### Law no. 13/2023 of 3 April

Amends the Labour Code and related legislation, within the scope of the Decent Work Agenda (*Agenda do Trabalho Digno*), which entered 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 (*Código dos Regimes Contributivos do Sistema Previdencial de Segurança Social*).

#### Law no. 100/2019 of 6 September

Approves the Informal Carer Statute. 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**

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 (*Código dos Regimes Contributivos do Sistema Previdencial de Segurança Social*).

**Decree-Law no. 234/2015 of 13 October**

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**

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 (*Código dos Regimes Contributivos do Sistema Previdencial de Segurança Social*).

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

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**

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**

Lays down the rules for professional traineeships.

**Ministerial Order no. 66/2011 of 4 February**

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.

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

Volunteer Firefighters.

**Legislative Order no. 40/2005 of 18 August**

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**

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**

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**

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**

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.

## **G - 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.

Types of coverage:

- Employee (including domestic work);
- Self-employed person;
- Voluntary Social Insurance.

### **Cooperation Agents**

These are persons who, under an employment contract, participate in projects funded by Portugal but carried out in other countries. These projects are implemented by Portuguese public companies or Portuguese private non-profit companies.

### **Persons previously covered by the scheme of optional continuation of contributions payment**

These are persons who were already registered with Social Security 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**

Portugal has agreements with several countries to ensure social protection for people who have worked or lived abroad. These agreements are intended to ensure that Social Security rights (such as pensions, allowances, etc.) are recognised in different countries.

There are three main types of agreements:

- **European Regulations:** These Regulations apply to the 27 countries of the European Union and are defined in Regulation no. 883/2004 (and respective updates).
- **Community Regulations:** These Regulations also include Iceland, Liechtenstein, Norway (countries of the European Economic Area), and Switzerland, through an agreement with the European Union on the free movement of persons.
- **Bilateral and Multilateral Agreements:** These are agreements made directly between Portugal and other countries, such as Andorra, Argentina, Australia, Bolivia, Brazil, Canada, Cape Verde, Chile, Dominican Republic, Ecuador, El Salvador, India, Moldova, Morocco, Mozambique, Paraguay, Peru, Philippines, Timor-Leste, Tunisia, Türkiye, Ukraine, United Kingdom (including the Islands of Jersey, Guernsey, Alderney, Herm, Jethou and Man), Uruguay, USA and Venezuela.