



PRACTICAL GUIDE

ALLOWANCE FOR PREGNANCY TERMINATION

INSTITUTO DA SEGURANÇA SOCIAL, I.P.

TECHNICAL FILE

TITLE

Practical Guide – Allowance for Pregnancy Termination

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TABLE OF CONTENTS

A – What is it?	4
B – Who is the entitled?	4
C – What are the entitlement conditions?	4
D – How much will I receive?	6
D1. How much will I receive?	6
D2. How can I receive it?.....	8
D3. How to register or change the IBAN (International Bank Account Number).....	8
E – Granting period	9
E1. When does the Allowance for Pregnancy Termination start to be paid?	9
E2. How long will I receive it? (granting period)	9
E3. When will the Allowance for Pregnancy Termination be temporarily suspended?	9
E4. When does the Allowance for Pregnancy Termination entitlement end? (cessation)	9
F – How to apply.....	9
F1. Where to apply	9
F2. Which forms must be completed?	10
F3. What documents are required?	10
F4. Time limit to apply	11
G – Can the Allowance for Pregnancy Termination be cumulated with other benefits?	11
G1. It can be cumulated with:	11
G2. It cannot be cumulated with:	12
H – What are my duties and penalties?	12
H1. Duties:	12
H2. Penalties:	12
I – Compensatory Benefits	12
I1. What are the entitlement conditions?	12
I2. How much will I receive?	12
How can I receive it?	13
I3. How to apply	13
Documents required	13
Time limit to apply.....	13
J – Supporting Documentation	13
K - Glossary.....	14
L – Frequently Asked Questions	16

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

A – What is it?

It is a **cash benefit**, paid for a period of 14 to 30 days to **working women** in case of medically certified **pregnancy termination** (e.g., abortion), to compensate for the loss of work income.

Note: Questions regarding leaves or absences must be clarified by the Authority for Working Conditions (*Autoridade para as Condições do Trabalho* - ACT) and not by Social Security.

The entitlement to parental allowances depends on taking the leaves or absences provided for in the Labour Code.

B – Who is the entitled?

- Employees, including domestic workers, who pay contributions to Social Security;
Note: In the event of contract suspension or termination, it is still possible to receive the Allowance, provided that no more than 6 consecutive months without contributions payment have elapsed, between the date of the contract suspension or termination and the date of the pregnancy termination.
- Self-employed women who pay contributions to Social Security;
- Women registered under the voluntary social insurance scheme, who:
 - work on ships of foreign companies, or
 - are scientific research fellows,
- Working women in pre-retirement with reduced working hours;
- Women who are receiving a Relative Invalidity Pension, Old-Age Pension or Survivor's Pension and working and paying contributions to Social Security;
- Women who are receiving unemployment benefits from Social Security (Unemployment Benefit, Unemployment Social Benefit, Activity Cessation Allowance for Economically Dependent Self-Employed Persons, Activity Cessation Allowance for Business Owners and Members of the Statutory Bodies of Legal Persons), whose payment is suspended during the period of the Allowance for Pregnancy Termination granting;
- Home working women.

C – What are the entitlement conditions?

You are entitled to the Allowance for Pregnancy Termination if you **fulfil all of the following conditions**:

- you have a medical certificate indicating the period of incapacity to work due to pregnancy termination (between 14 and 30 days);
- you fulfil the qualifying period, i.e., you have paid **at least 6 months** (consecutive or non-consecutive) **of contributions**, until the day on which you stopped working due to pregnancy termination;

- your **contributory situation is regularised** on the date you become entitled to the Allowance, if you are self-employed or covered by the voluntary social insurance scheme.
- you apply for the Allowance within the established time limit, i.e., within 6 months from the first day on which you stopped working.

Qualifying period

To be entitled to the **Allowance for Pregnancy Termination**, you must have worked and paid contributions for **6 months** (consecutive or non-consecutive) to

- the **Portuguese Social Security**, or
- **to other social protection systems**, national or foreign, provided that the contributions periods do not overlap and include **parental support**.

In order to complete the 6 months of contributions it is also taken into account:

- the month in which you **start the leave**, if you have worked and paid contributions for at least **1 day** in that month, or
- the month in which **you stopped working**, if you have worked and paid contributions for at least **1 day** in that month.

Note: If the months with contributions are not consecutive, **there cannot be a period of 6 months or more without contributions payment**. Otherwise, a **new qualifying period** must be fulfilled as from the month in which the payment of contributions is resumed (i.e., when there is a new salaries registration);

Example 1:

Maria João began working and **paying contributions to Social Security in October 2021**.

On **10 March 2022**, she had to stop working due to **pregnancy termination**.

As she **had not yet completed 6 full months of contributions** by that date, the month of **March** will also be taken into account for the qualifying period, even if she did not work the entire month.

Example 2:

Luísa began paying contributions to the Portuguese Social Security system in **August 2022**.

On **1 November**, she stopped working due to **pregnancy termination** and she has paid contributions until **30 October 2022**.

At the time she stopped working, she **had not yet completed 6 months of contributions** in Portugal. However, since she **has worked and paid contributions in France until May 2022**, **those periods of contributions will also be taken into account to complete the qualifying period**.

Note: A woman who has not yet completed 6 months of contributions may be entitled to the **Social Allowance for Pregnancy Termination** if she meets the means-testing condition.

General Condition for the Allowance payment to Self-Employed women and Women Registered under the Voluntary Social Insurance Scheme

Self-employed women and women registered under the **voluntary social insurance** scheme must have their payments to social security regularised on the date they become entitled to the Allowance.

If there are contributory debts to Social Security, the payment of the **Allowance for Pregnancy Termination** will be suspended as from the date it was due. However, if the debt is settled within 3 months following that in which the suspension occurred, the entitlement to the Allowance is resumed.

If the debt is not regularised within that time limit, the woman loses the right to the Allowance.

However, if the debt is regularised after the time limit of 3 months, but still during the period in which the woman could receive the Allowance, the respective payment will be resumed as from the day following the regularisation date.

Note: If you have debts but are paying them in instalments under an agreement with the Social Security Services, the situation is considered regularised as long as you comply with that agreement.

D – How much will I receive?

D1. How much will I receive?

The daily amount of the Allowance for Pregnancy Termination corresponds to **100% of the Reference Remuneration (RR)**, and it cannot be lower than **€14,32** [80% of 1/30 of the Social Support Index (IAS – *Indexante dos Apoios Sociais*) value, which in 2026 is equal to €537,13].

Note: If you live in the autonomous regions, the amount received increases by 2%.

How to calculate the Reference Remuneration (RR)

The RR is calculated in **3 steps**:

Step 1. Identify the salaries registered in the Social Security System in the **oldest 6 months of the last 8 months prior** to that in which the work incapacity (leave) begins, excluding Holiday pay, Christmas bonus and similar payments.

In this case, you can consult your registered salaries through the Social Security Online Service, in the Menu > *Trabalho* (Work) > *Remunerações e contribuições* (Remunerations and Contributions) > *Carreira contributiva* (Contributory career).

Step 2. Add the salaries from the 6 months identified in Step 1;

Step 3. Divide the result of Step 2 by 180 days (30 days × 6 months) to obtain the daily Reference Remuneration.

Example: Maria has been working for several years and will begin her leave on 10 April 2025.

Step 1. Identify the salaries registered by Social Security in the **oldest 6 months out of the last 8 months prior** to that in which the leave begins;

In this case, if the leave begins in April 2025, the last 8 months prior to the leave will be from August 2025 to March 2026. From these 8 months, we choose the oldest 6, i.e., the salaries from **August 2025 to January 2026**.

Step 2. Add the salaries from the 6 months identified in Step 1;

Months identified in step 1	Registered salary, excluding Holiday pay, Christmas bonus and similar payments.
August	€1.000,00
September	€1.000,00
October	€1.100,00
November	€1.100,00
December	€1.200,00
January	€1.200,00

In this case, the total amount of salaries from the 6 months is **€6.600,00**.

Step 3. Divide the result of Step 2 by 180 days (30 days × 6 months) to obtain the daily Reference Remuneration.

The calculation of the daily Reference Remuneration is the following: **€6.600,00 / 180 days = €36,67 per day**.

This amount will be used to calculate the daily value of the Allowance to which you are entitled.

What happens if I do not have 6 months of contributions to Social Security?

If the Allowance granting is based on contributions paid to other national or foreign schemes, the Reference Remuneration (RR) is calculated according to the following **4 steps**:

Step 1. Identify the salaries registered in the Social Security System up to the **day before** the start of the incapacity for work (leave), excluding Holiday pay, Christmas bonus and similar payments;

Step 2. Add the salaries from the months identified in Step 1;

Step 3. Count the number of months with registered salaries (with paid contributions);

Step 4. Divide the result from Step 1 by 30 × the total from Step 2.

Example: Marta started working 3 months ago and will begin his leave on 15 April 2026.

Step 1. Identify the salaries registered in the Social Security System up to the **day before** the start of the leave;

In this case, if the leave starts in April 2026 and Marta has been working for 3 months, the months with registered contributions to Social Security are from **January 2026 to March 2026**.

Step 2. Add the salaries from the months identified in Step 1;

Months identified in Step 1:	Registered salary, excluding Holiday pay, Christmas bonus and similar payments):
January	€1.000,00
February	€1.100,00
March	€1.200,00

In this case, the total amount of salaries from the 3 months is **€3.300,00**.

Step 3. Count the number of months with registered salaries (with paid contributions);

Marta paid contributions for **3 months**.

Step 4. Divide the result from Step 1 by 30 × the total from Step 2.

The calculation of the daily Reference Remuneration is the following: **€3.300,00 / (30 x 3 meses) = €36,67 per day**.

This amount will be used to calculate the daily value of the Allowance to which she is entitled.

D2. How can I receive it?

There are **2 modalities** of payment of this Allowance. The payment can be made

- by bank transfer, or
- by postal order issued by the Portuguese postal services (*CTT*) to your address.

D3. How to register or change the IBAN (International Bank Account Number)

1. Online

You can register or change the IBAN through the Social Security Online Service, in the menu *Iniciar Sessão* (Log In) > *Perfil* (Profile) > *Conta bancária* (Bank Account) > *Consultar e decidir pedidos de alteração de conta bancária* (Consult and decide on bank account change requests).

2. At the Social Security Customer Information Services

To register or change the IBAN, you must complete the form MG 14 - *Requerimento de Registo ou Alteração de IBAN* (Application for IBAN Registration or Change) available on the Social Security Online Service in the *Formulários* (Forms) menu, and attach a bank document confirming the IBAN, which must

include the name of the person submitting the application or the person entitled to the **Allowance for Pregnancy Termination** as the account holder.

Note: The IBAN will be pending validation by Social Security. Once confirmed, a notification will be sent to your inbox in the *Mensagens* (Messages) menu.

Minimum Banking Services (SMB)

If you still do not have a current account, you may open a Minimum Banking Services account at any bank.

The annual cost is less than 1% of the national minimum wage, which in 2026 amounts to €920,00.

For more information on Minimum Banking Services, please consult the *Portal do Cliente Bancário* (Bank Customer Portal).

E – Granting period

E1. When does the Allowance for Pregnancy Termination start to be paid?

This Allowance is paid as from the 1st day in which you stopped working due to pregnancy termination, confirmed by a medical certificate.

E2. How long will I receive it? (granting period)

You may receive the Allowance for Pregnancy Termination for a **period between 14 and 30 days**, depending on the time your doctor considers it necessary.

E3. When will the Allowance for Pregnancy Termination be temporarily suspended?

This Allowance is suspended when:

- the woman entitled to it returns to work.

E4. When does the Allowance for Pregnancy Termination entitlement end? (cessation)

The entitlement to this **Allowance** ends when **at least one of the following circumstances happens:**

- The person concerned no longer meets at least one of the necessary conditions to be entitled to the Allowance;
- For more information, please consult section C - What are the entitlement conditions?
- Fraud occurs;
- The woman is working while receiving the Allowance;
- The woman receiving the Allowance dies (in this case, the Allowance ceases on the following day)

F – How to apply

F1. Where to apply

- Through the Social Security Online Service;

- At any Social Security Customer Information Service;
- By post, sent to the Social Security District Centre of the place of residence of the woman entitled to the Allowance.

Note: When the reason for the work incapacity is certified by a doctor of the National Health Service (e.g., in the Health Centres) through the form - *CIT – Certificado de Incapacidade Temporária para o Trabalho* (Certificate of Temporary Incapacity for Work), it is not necessary to apply for this Allowance.

F2. Which forms must be completed?

- Form 5051 – *Requerimento de Subsídio: Risco Clínico durante a gravidez, interrupção da gravidez, riscos específicos* (Application for: Allowance for Clinical Risk During Pregnancy, Allowance for Pregnancy Termination, Allowance for Specific Risks);
- Form RP 5003 – *Requerimento de Prestações Compensatórias* (Application for Compensatory Benefits).

Note: Self-employed women (issuing “green receipts”, or individual entrepreneurs) are not entitled to **Christmas pay** or **Holiday bonus** payments while receiving the **Allowance for Pregnancy Termination**.

F3. What documents are required?

- Bank document confirming the IBAN, which must include the name of the person submitting the application as the account holder, if she wants that the payment is made by bank transfer.
- Valid identification document (e.g., Citizen Card, Identity Card, Birth Certificate, Passport and Residence Permit);
- Medical certificate indicating the period of incapacity to work due to pregnancy termination (between 14 and 30 days), if the certificate is issued by a private doctor or private Health Establishment.

Note:

- When the reason for the work incapacity is certified by a doctor of the National Health Service (e.g., in the Health Centres) through the form - *CIT – Certificado de Incapacidade Temporária para o Trabalho* (Certificate of Temporary Incapacity for Work), it is not necessary to apply for this Allowance.
- Since **1 September 2013**, the form - *CIT - Certificado de Incapacidade Temporária para o Trabalho* (Certificate of Temporary Incapacity for Work) can also be used to certify the situations of Pregnancy Termination.

Updated address

You must always keep your address updated.

- If you do not have a Citizen Card, you must update your address:
 - through the Social Security Online Service, or
 - by submitting the form MG 2 – *Requerimento de Alteração de Dados* (Application – Change of personal details).
- If you have a Citizen Card, you must update your address:
 - via the internet, by accessing the *Portal do Cidadão* (Citizen’s Portal), after making your registration.

Note: This service allows any adult to update his/her address online easily and simultaneously in multiple public entities. Alternatively, this can also be done in person at a Citizen Shop (*Loja do Cidadão*) or at other entities that issue the Citizen Card.

You may be asked to provide additional documents by the Social Security services, in order to confirm that you meet the conditions for the Allowance.

F4. Time limit to apply

Up to 6 months after the 1st day on which you stopped working.

If you submit the application after the time limit of 6 months but are still within the period in which you could receive the Allowance, the period that has elapsed after the 6 months’ time limit will be deducted.

Example: If the 1st day on which you stopped working was 1 March 2026, the time limit to apply for the Allowance ends on 31 August 2026 (6 months later) and you will receive the full amount of the Allowance. If you apply for the Allowance on 1 October 2026, i.e., 1 month after the 6 months’ time limit, it will be deducted the amount corresponding to 1 month of Allowance.

G – Can the Allowance for Pregnancy Termination be cumulated with other benefits?

G1. It can be cumulated with:

- Solidarity Supplement for the Elderly;
- Compensation or pension due to occupational disease or work accident;
- Old-age Pension (provided that you are working and paying contributions to Social Security);
- Relative Invalidity Pension (provided that you are working and paying contributions to Social Security);
- Survivor’s Pension (provided that you are working and paying contributions to Social Security);
- Pre-retirement (agreement between employee and employer that allows employees to stop working before the retirement age), provided that you are working and paying contributions to Social Security;
- Social Integration Income.

G2. It cannot be cumulated with:

- Benefits granted within the scope of the solidarity subsystem, with the exception of the Social Integration Income and the Solidarity Supplement for the Elderly;
- Unemployment Benefits (Unemployment Benefit, Unemployment Social Benefit, Activity Cessation Allowance for Economically Dependent Self-Employed Workers, Activity Cessation Allowance for Business Owners and for Statutory Bodies Members of Legal Entities).

Note: If you receive unemployment benefits, those benefits will be suspended while you are receiving the Allowance for Pregnancy Termination. You must communicate to the Employment Centre within 5 business days the start and end of the period during which you are receiving this Allowance, in order to be exempt from fulfilling your duties towards the Employment Centre.

- Employment income;
- Sickness Benefit.

H – What are my duties and penalties?

H1. Duties:

- Inform Social Security within **5 business days** of any changes that determine the end of the Allowance for Pregnancy Termination entitlement, such as changes to periods of leave or absences provided for in the Labour Code, or similar situations;

H2. Penalties:

If the **duties are not fulfilled** or **illegal means are used to obtain the Allowance**, the person concerned will be subject to **fines**.

I – Compensatory Benefits

I1. What are the entitlement conditions?

You are entitled to compensatory benefits for Holiday pay, Christmas Bonus or similar payments, if you **fulfil all of the following conditions:**

- your employer has not paid the Holiday pay and Christmas bonus, either in full or in part;
- the period of absence from work (leave) was **equal to or higher than 30 consecutive days**.

I2. How much will I receive?

The amount to be received corresponds to:

- **60% of the Holiday pay and Christmas bonus value** that the employer has neither paid nor is obliged to pay, in cases where the person was ill and receiving Sickness Benefit; or
- **80% of the Holiday pay and Christmas bonus value** that the employer has neither paid nor is obliged to pay, in cases where the person concerned was on parental leave and receiving parental allowances. In situations where the person concerned takes a leave to care for a child

with a disability or chronic illness, the compensatory benefits amount cannot exceed 2 times the Social Support Index (IAS – *Indexante dos Apoios Sociais*) value, which in 2026 is equal to €537,13.

How can I receive it?

There are **2 modalities of payment** of compensatory benefits. The payment can be made

- by bank transfer, or
- by postal order issued by the Portuguese postal services (*CTT*) to your address.

I3. How to apply

You can apply to the compensatory benefits:

- through the Social Security Online Service, in the menu *Doença* (Sickness) > *Cuidados na doença* (Sickness Care) > *Prestação Compensatória dos Subsídios de Férias e Natal* (Compensatory Benefit for Holiday Pay and Christmas Bonus), or
- in the *Trabalho* (Work) menu > *Cuidados na doença* (Sickness Care) > *Prestação Compensatória dos Subsídios de Férias e Natal* (Compensatory Benefit for Holiday Pay and Christmas Bonus);
- by submitting the form RP 5003 - *Requerimento de Prestações Compensatórias* (Application for Compensatory Benefits), together with the **required documents**:
 - by post, sent to the Social Security District Centre of your place of residence, or
 - at any Social Security Customer Information Service;

Documents required

- Valid identification document (e.g., Citizen Card, Identity Card, Birth Certificate, Passport and Residence Permit);
- Bank document confirming the IBAN, which must include the name of the person submitting the application as the account holder, if she wants that the payment is made by bank transfer.

Time limit to apply

Up to **6 months**, as from:

- 1 January of the year following the one in which the Holiday pay and the Christmas bonus should have been paid by the employer, or
- the date of the employment contract end, when applicable.

J – Supporting Documentation

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).

Decree-Law no. 139/2025 of 29 December

Updates the value of the guaranteed minimum monthly wage (i.e., the national minimum salary) for 2026, to €920,00.

Law no. 7/2016 of 17 March

Provides for a specific increase in the amount of benefits within the scope of social protection, in the events of maternity, paternity and adoption, received by residents of the autonomous regions.

Ministerial Order no. 220/2013 of 4 July

It changes the Certificate of Temporary Incapacity for Work (CIT – *Certificado de Incapacidade Temporária para o Trabalho*) and the obligation for it to be sent electronically to the Social Security services, by the competent services of the National Health Service.

Decree-Law no. 91/2009 of 9 April, as amended by **Decree-Law no. 70/2010 of 16 June**, **Decree-Law no. 133/2012 of 27 June**, **Law no. 120/2015 of 1 September** and **Decree-Law no. 53/2018 of 2 July**.

Establishes the legal framework for social protection in parenthood.

Law no. 53-B/2006 of 29 December

Creates the Social Support Index (*IAS – Indexante dos Apoios Sociais*) and establishes new rules for updating pensions and other social benefits from the Social Security system.

Order no. 8847/2001 of 27 April

Excludes the months in which there is a contributory gap due to professional training during the granting of unemployment benefits, for the purposes of the qualifying period fulfilment and calculation of the reference remuneration.

K - Glossary

Qualifying period

It is the minimum period of contributions payment to Social Security required for the entitlement to a benefit.

In the case of the **Allowance for Pregnancy Termination**, a woman is only entitled to this Allowance if she has worked and paid contributions for at least **6 months** (consecutive or non-consecutive) to Social Security or to another national or foreign social protection system, provided that the contribution periods do not overlap and that the other system also guarantees her an allowance in these situations.

If necessary, the month in which the work interruption occurs is also taken into account for the qualifying period, provided that the woman concerned has worked and paid contributions for at least **1 day during that same month**.

The woman concerned **cannot have a gap of 6 consecutive months or more without contributions payment**. Otherwise, a new period of 6 months with contributions payment begins, as of the month in which the contributions payment is resumed.

Reference Remuneration

It is the value used to calculate the Allowance.

In the case of the **Allowance for Pregnancy Termination**, it corresponds to the average of salaries registered in the Social Security system in the **6 oldest months of the last 8 months** before the month in which you stopped working (**excluding Holiday pay, Christmas bonus and similar payments**).

For example, if the pregnancy termination occurred in April 2026, the salaries taken into account for this calculation will be the salaries from August 2025 to January 2026.

Countries that allow the aggregation of contributory periods for the fulfilment of the qualifying period (European Union, European Economic Area and Switzerland):

Germany	Austria	Belgium	Bulgaria
Cyprus	Denmark	Slovakia	Slovenia
Spain	Estonia	Finland	France
Greece	Hungary	Ireland	Iceland
Italy	Latvia	Liechtenstein	Lithuania
Luxembourg	Malta	Norway	Netherlands
Poland	Portugal	United Kingdom	Czech Republic
Romania	Sweden	Switzerland	

Countries with Agreements or Conventions with Portugal that allow the aggregation of contributory periods for the fulfilment of the qualifying period:

Andorra	Brazil	Cape Verde	Morocco
Australia	Tunisia		

L – Frequently Asked Questions

1 – If I am self-employed and have debts to Social Security, and later pay those debts, do I lose the right to the benefit?

If there are contributory debts to Social Security, the payment of the Allowance **will be temporarily suspended**.

If **the situation is regularised within 3 months following that in which the payment was suspended**, the entitlement to the Allowance is resumed and the outstanding amounts of the Allowance will be paid.

If you **regularise the situation only after that time limit**, but still within the period in which you are entitled to the Allowance, you will start receiving it again, as from the day following the regularisation date.

If you do not pay the debt within the established time limit, you **lose the right** to the amounts not received.

2. Do I have to declare the amounts of the Allowance for Pregnancy Termination received from Social Security for Income Tax (IRS) purposes?

No. Currently, the Allowance for Pregnancy Termination amounts received from Social Security do not need to be declared **for income tax (IRS) purposes**.