SGK · 2026

Refund of premiums above the ceiling for employees with multiple employers

Social Security Law No. 5510 · Article 82/4

KEY POINTS

6 key points

SWIPE TO CONTINUE →

02 · THE ISSUE

Why excess premiums are paid

Social security premiums are calculated on earnings between the lower and upper limits. The upper limit, the ceiling, is set **per insured person**.

For a person working for more than one employer under the same status, each employer reports earnings separately and applies the ceiling only to its own report. When the total exceeds the ceiling, premiums are also paid on the excess. The law provides that this excess is refunded to the insured person on request.

03 · 2026 CEILING

2026 SGK premium ceiling

TRY 297,270

Monthly upper limit of earnings subject to premiums

TRY 9,909

Daily upper limit of earnings subject to premiums

From 1 January 2026, the ceiling is 9 times the daily lower limit (previously 7.5 times). Amounts apply until 31 December 2026.

When the right to a refund arises

The insured person must be reported by more than one employer in the same month under the same status, and the total reported earnings must exceed the ceiling.

01 **Executives paid by more than one company in a group**

02 **Part-time employees working for more than one employer**

There is no refund for those with a single employer; earnings above the ceiling are not subject to premiums in the first place.

What is refunded

01 Employee share only · Disability, old-age and survivors', general health insurance and the employee share of unemployment insurance. The employer share is not refunded.

02 In the month after the request · The refund is made in a single payment.

03 Without interest · No interest is added to the refund.

04 Working pensioners · For those paying the social security support premium, the refund is 7.5% of the earnings above the ceiling.

06 · EXAMPLE

A worked example

An executive receives TRY 200,000 gross from each of two companies in the same group in the same month.

ITEM	AMOUNT
Total earnings subject to premiums	**TRY 400,000**
2026 monthly ceiling	**TRY 297,270**
Earnings above the ceiling	**TRY 102,730**
Employee share	**15%**
Monthly refund	**TRY 15,409.50**

15% = 9% disability, old-age and survivors' + 5% general health insurance + 1% unemployment insurance. Without an application, no refund is made.

07 · APPLICATION

Application steps

01 **Prepare a petition · State the months and the workplaces that made the reports. The request can also cover past months.**

02 **Apply to SGK · To the Provincial Social Security Directorate or a Social Security Centre.**

03 **Attach the service record · The record from e-Government shows reports by more than one employer.**

04 **Review and payment · The refund is based on premiums actually paid; work may be reviewed if workplaces are in different provinces. Payment is made in the month after the request.**

This content covers the topic in outline. For your own situation, please consult your financial adviser.

RAST | PARTNERS

ACCOUNTING · TAX · PAYROLL · ADVISORY

www.rastcpa.com