



February 2026

New cap on remuneration subject to social security contributions – increases on freelancers’ and self-employed individuals’ contributions

According to Ministerial Decision **D.15/D/1865/23.01.2026** and **No 4/2026 Circular of e-EFKA**, significant reforms are introduced as of **01.01.2026** regarding (i) a new cap on remuneration subject to social security contributions (insurable earnings) and (ii) the amount of social security contributions for freelancers and self-employed individuals.

More specifically:

A new cap on insurable earnings

As of **01.01.2026**, the maximum insurable earnings threshold used to calculate monthly social security contributions for both employees and employers has been increased by 2.5%, bringing it to **€7,761.94**.

Increase in contributions for self-employed individuals and freelancers for primary pension

As of **01.01.2026**, the amounts of the insurance categories for the payment of the monthly social security contributions of freelancers and self-employed individuals for primary pension are determined as follows:

Category of contributions	Primary Pension	Healthcare insurance in cash	Healthcare insurance in kind	Total
1 st category	185.09	5.97	59.71	250.77
2 nd category	222.12	7.16	71.65	300.93
3 rd category	281.82	7.16	71.65	360.63
4 th category	354.66	7.16	71.65	433.47
5 th category	440.64	7.16	71.65	519.45
6 th category	597.06	7.16	71.65	675.87
Special Category	111.06	3.58	35.82	150.46

Increase on social security contributions for auxiliary pension and lump sum benefit of self-employed individuals and freelancers (salaried lawyers, engineers and healthcare employees)

As of **01.01.2026**, social security contributions for auxiliary pension and lump sum benefit for the relevant categories are determined as follows:

Category of contributions	Auxiliary pension as of 01.01.2026 onwards	Lump-sum contribution
1 st category	46.57	31.05
2 nd category	56.13	37.02
3 rd category	66.88	44.18



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Let's talk

For a more in-depth discussion
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