

TABLE OF CONTENTS

I. The SSS Mandate.....	1
II. Introduction.....	2
III. Coverage.....	6
1. Coverage of Employees	
2. Coverage of Employers	
3. Coverage of Self-Employed	
4. Coverage of Voluntary Members	
5. Effectivity of Coverage	
6. Effect of Non-reporting and Non-remittance of Contribution	
IV. How and Where to Register.....	9
1. For Employed Members	
2. For Self-Employed Members	
3. For Voluntary Members	
V. Duties and Responsibilities of an SSS Member.....	15
1. For Employee Members	
2. For Employer Members	
3. For Self-Employed/Voluntary Members	
VI. Benefits.....	18
1. Social Security Benefits	
2. Employees' Compensation Benefits	
VII. Member Loan.....	51
Salary Loan	
VIII. Contributions.....	54
IX. Financing.....	57
X. Schedule of Contributions.....	59

THE SSS MANDATE.....



DECLARATION OF POLICY

“It is the policy of the State to establish, develop, promote and perfect a sound and viable tax-exempt social security system suitable to the needs of the people throughout the Philippines which shall promote social justice and provide meaningful protection to members and their families against the hazards of disability, sickness, maternity, old-age, death and other contingencies resulting in loss of income or financial burden. Towards this end, the State shall endeavor to extend social security protection to workers and their beneficiaries.” (Section 2. RA 8282)

STATEMENT OF VISION

“The SSS aims to develop and promote a Viable, Universal and Equitable social security protection scheme through World-class service.”

Viable. Social security protection shall be provided through generations.

Universal. Social security protection shall be provided to all residents of the Philippines, citizens and non-citizens alike, regardless of creed, gender, age, geographic location and economic status, especially the disadvantaged, so that no one will become a burden to society.

Equitable. Fair and uniform coverage shall be made available to all. Benefits shall be meaningful and able to sustain a decent standard of living.

World-class Service. The highest standard of social security service-prompt, accurate and courteous shall be provided to ensure total member satisfaction.

STATEMENT OF CORPORATE VALUES

“The SSS aims to institutionalize a corporate culture that instills the core values of Trust, Empowerment and Teamwork.”

INTRODUCTION

The concept of social security evolved from an age-old search of man for protection against poverty, which breeds grave social ills that not only threaten his survival but also erode his sense of human dignity. It, therefore, becomes the duty of the State to operate a mechanism that would provide such protection to its people.

Legislative History

On Jan. 26, 1948, Pres. Manuel A. Roxas proposed a bill seeking to establish a social security system for wage earners and low-salaried employees. This was recommended to Congress in his State of the Nation Address.

After the death of President Roxas, Pres. Elpidio Quirino created the Social Security Study Commission on July 7, 1948. The creation of the Commission was his first official act upon his assumption to office. Based on the report of the Study Commission, a draft of the Social Security Act was submitted to Congress.

In 1954, Rep. Floro Crisologo, Senators Cipriano Primicias and Manuel Briones introduced bills based on the report of the Social Security Study Commission in the House of Representatives and in the Senate. These bills were consolidated and enacted into Republic Act (RA) 1161, better known as the Social Security Act of 1954.

However, business and labor groups objected to the Social Security Act resulting to a deferment of its implementation.

In 1957, amendatory bills were presented in Congress. These bills were the bases of RA 1792, which amended the original Social Security Act.

On Sep. 1, 1957, the Social Security Act of 1954 or the Social Security Law (SS Law) was finally implemented, marking a significant milestone in the social security program.

Thus, with the implementation of the SS law, the government also adopted the social insurance approach to social security, covering the employed

segment of the labor force in the private sector. In 1993, household helpers earning at least P1,000 were included in the compulsory coverage of employees.

In 1980, some groups of self-employed persons were also required to contribute to the social security fund from which benefits are paid upon the occurrence of a contingency provided by law. Self-employed farmers and fisherfolks were included in the program in 1992 while workers in the informal sector earning at least P1,000 a month such as ambulant vendors and watch-your-car boys, were covered in 1995.

The Social Security System (SSS) administers social security protection to workers in the private sector. On the other hand, the Government Service Insurance System (GSIS) takes care of workers in the public sector.

The SSS administers two programs namely:

1. The Social Security Program; and
2. The Employees' Compensation Program (EC).

Social Security provides replacement income for workers in times of death, disability, sickness, maternity and old age.

On May 1, 1997, Pres. Fidel V. Ramos signed RA 8282, further strengthening the SSS. Also known as the Social Security Act of 1997, it amended RA 1161, providing for better benefit packages, expansion of coverage, flexibility of investments, stiffer penalties for violators of the law, condonation of penalties of delinquent employers and the establishment of a voluntary provident fund for members.

The EC program, started in 1975, provides double compensation effective June 1984 to the worker when the illness, death, or accident occurs during work-related activities. EC benefits are granted only to members with employers other than themselves.

SSS used to administer the Medicare program for hospitalization and other medical needs of the private sector workers; and the Government Service Insurance System (GSIS), for the public sector workers. However, with the passage of Republic Act 7875 or the National Health Insurance Act of 1995, the SSS and GSIS

transferred the administration of the Medicare program to the Philippine Health Insurance Corporation (PhilHealth) for an integrated and comprehensive approach to health development effective July 1999.

SSS retirement, death and total disability pensioners prior to the effectivity of RA 7875 on March 4, 1995 are entitled to hospitalization benefits under PhilHealth. Pensioners upon the effectivity of RA 7875 on March 4, 1995 and thereafter are no longer covered except when they meet the qualification requirements set by PhilHealth.

SOCIAL SECURITY COMMISSION

Thelmo Y. Cunanan

Chairman

Corazon S. de la Paz

Vice-Chairman

MEMBERS

Arturo D. Brion

(ex-officio as Secretary of Labor)

Marianita O. Mendoza

Donald G. Dee

Sergio R. Ortiz-Luis Jr.

Fe Tibayan-Palileo

Victorino F. Balais

Jose Sonny G. Matula

Milagros Pagayatan

Secretary

EXECUTIVE OFFICERS

Corazon S. de la Paz, President & CEO

Horacio T. Templo,

Executive Vice President (EVP)

PAST ADMINISTRATORS

Manuel O. Hizon

June 1955 - Sept. 1956

Bernardino R. Abes

Sept. 1963 - June 1965

Eleuterio L. Adevosos

Sept. 1956 - May 1957

Jovino S. Alonzo

June 1965 - Dec. 1965

Rodolfo P. Andal

June 1957 - Aug. 1958

Gilberto O. Teodoro

Jan. 1966 - Feb. 1986

Emeterio C. Roa Sr.

Sept. 1958 - June 1959

Jose L. Uisia Jr.

March 1986 - Feb. 1990

Ramon G. Gaviola Jr.

June 1959 - Jan. 1962

Renato C. Valencia

March 1990 - June 1998

Rene Espina

Feb. 1962 - Sept. 1963

Carlos A. Arellano

July 1998 - January 2001

Vitaliano N. Nañagas II

January 2001-July 2001

COVERAGE



Who are covered under the SSS?

Compulsory Coverage

1. *Coverage of Employees*

- a. A private employee, whether permanent, temporary or provisional, who is not over 60 years old.
- b. A household-helper earning at least P1,000 a month is compulsory covered starting Sept. 1, 1993.

A household-helper or household is any person who renders domestic or household services exclusively to a household employer such as driver, gardener, cook, governess, and other similar occupations.

- c. A Filipino seafarer upon the signing of the standard contract of employment between the seafarer and the manning agency which, together with the foreign ship owner, act as employers.
- d. An employee of a foreign government, international organization or their wholly-owned instrumentality based in the Philippines, which entered into an administrative agreement with the SSS for the coverage of its Filipino workers.
- e. The parent, spouse or child below 21 years old of the owner of a single proprietorship business.

2. *Coverage of Employers*

- a. An employer, or any person who uses the services of another person in business, trade, industry or any undertaking.
A social, civic, professional, charitable and other non-profit organization which hire the services of employees are considered "employers."
- b. A foreign government, international organization or its wholly-owned instrumentality such as embassy in the Philippines, may enter into an administrative agreement with the SSS for the coverage of its Filipino employees.

3. *Coverage of Self-Employed Persons*

A self-employed person, regardless of trade, business or occupation, with an income of at least P1,000 a month and not over 60 years old, should register with the SSS. Included, but not limited to are

the following self-employed persons.

- a. self-employed professionals;
- b. business partners, single proprietors and board directors;
- c. actors, actresses, directors, scriptwriters and news correspondents who do not fall within the definition of the term "employee;"
- d. professional athletes, coaches, trainers and jockeys;
- e. farmers and fisherfolks; and
- f. workers in the informal sector such as cigarette vendors, watch-your-car-boys, hospitality girls, among others.

Voluntary Coverage

1. *Coverage of Separated Members*

A member who is separated from employment or ceased to be self-employed/OFW/non-working spouse and would like to continue paying his/her contributions.

2. *Coverage of Overseas Filipino Workers (OFWs)*

A Filipino recruited in the Philippines by a foreign-based employer for employment abroad; having a source of income in a foreign country; and permanent resident in a foreign country.

3. *Coverage of non-working Spouse of SSS Members*

A person legally married to a currently employed and actively paying SSS member who devotes full time in the management of household and family affairs may be covered on a voluntary basis provided there is approval of the working spouse. The person should never have been a member of the SSS. The contributions will be based on 50 percent of the working spouse's last posted monthly salary credit but in no case shall it be lower than P1,000.

When does the coverage of members take effect?

Effectivity of Compulsory Coverage

1. *For an employee-* on the first day of employment
2. *For an employer-* on the first day the employer hires employee/s.

The employer is given 30 days from the date of employment to report the employee for coverage to the SSS thru the SSS Form R-1A (Employment Report).

3. For self-employed persons- upon payment of the first valid contribution, in case of initial coverage.

Effectivity of Voluntary Coverage

1. For an overseas Filipino worker- upon first payment of contribution, in case of initial coverage.
2. For a non-working spouse- upon first payment of contribution.
3. For a separated member- on the month the person resumed payment of contribution.

When a person has secured an SS number does it mean that one is already an SSS member and therefore has the right to social security benefits?

No. Securing an SS number does not automatically mean a person is already covered as a member. One is considered a member when the employer has reported one for SSS coverage and has paid at least one month contribution as an employee. For self-employed, OFW or non-working spouse, they should have paid at least one month contribution. Securing an SS number does not mean automatic membership.

What is the effect of non-reporting and non-remittance of contribution?

To the Employee

The employee is still entitled to SS benefits even if the employer fails or refuses to remit the SSS contributions.

To the Employer

An employer who does not report temporary or provisional employees is violating the SS law. The employer is liable to the employees and must:

1. pay the benefits of those who die, become disabled, get sick or reach retirement age;
2. pay all unpaid contributions plus a penalty of three percent month; and
3. be held liable for a criminal offense punishable by fine and/or imprisonment.

To the Self-employed Person

A self-employed person who fails to register with

the SSS will also be fined and/or imprisoned. However, in the event the self-employed person does not realize earnings in a given month, payment of SSS contributions for that month is no longer required.

To the Self-employed and Voluntary Member

A self-employed or voluntary member who fails to remit contributions after membership is approved, may pay the monthly contribution prospectively but is not allowed to pay contributions retroactively from the month no contribution payments were remitted.

In the case of the covered non-working spouse, if the person gets employed later, or becomes self-employed or an OFW, the membership shall be reclassified accordingly as employed or self-employed or OFW.

Can a member withdraw membership with the SSS?

No. When a person registers for SSS membership in any capacity, either as an employee-member during employment, or as a self-employed or voluntary member, he/she becomes a member for life.

During such time that the member fails to remit contributions, the benefits and loan privileges provided by SSS can still be availed of for as long as the member meets the qualifying conditions for entitlement thereto.

What happens to the coverage of a member who has received a lump sum benefit for permanent total disability and is re-employed?

The recipient of a lump sum permanent total disability who is re-employed or has resumed self-employment not earlier than one year from date of disability, shall again be subject to compulsory coverage and shall be considered a new member.

REGISTRATION.....

How can one register with the SSS?

A person registering with the SSS for the first time as a prospective **employee** should accomplish **SSS Form E-1 (Personal Record)** and submit it together with the original/certified true copy and photocopy of any of the following: baptismal, birth certificate, driver's



license, passport, Professional Regulation Commission (PRC) Card or Seaman's Book. In the absence of these documents, any two of the following, one of which with recent photo and date of birth, are acceptable. However, surviving spouses and guardians aged 60 and above securing an SS number for the Annual Confirmation of Pensioners (ACOP) program, may be allowed to submit secondary documents with recent photo and age.

- Alien Certificate of Registration
- ATM card with the cardholder's name
- ATM card and certification from the issuing bank that the account number belongs to the cardholder, if the card does not bear the cardholder's name.
- Bank Account Passbook
- Birth/Baptismal Certificate of children
- Certificate from:
 - Office of the Southern/Northern Cultural Communities
 - Office of Muslim Affairs
- Certificate of Licensure Qualification Documents
- Seafarer's ID & Record Book from the Maritime Industry Authority
- Certificate of Naturalization issued by the Bureau of Immigration
- Company ID
- Company Representative Authorization Card issued by SSS
- Credit Card
- Fishermen's Card issued by the Bureau of Fisheries & Aquatic Resources (BFAR)
- GSIS Card
- GSIS Certificate of Membership
- Health or Medical Card
- ID Card issued by Local Government Units (e.g. Barangay/Municipality/City)
- ID Card issued by professional associations recognized by PRC
- Life Insurance Policy
- Marriage Contract
- Membership card issued by private companies
- NBI Clearance
- Overseas Workers Welfare Administration (OWWA) Card
- Pag-Ibig Member's Data Form
- Permit to Carry Firearms issued by the Firearms & Explosives Unit of the Philippine National Police (PNP)
- PHIC Member's Data Record
- Police Clearance

- Postal ID Card
- School ID
- Seafarer's Registration Certificate issue by the Philippine Overseas Employment Authority
- Senior Citizen Card
- Tax Identification Number (TIN) Card
- Temporary License and Student Permit issued by the Land Transportation Office
- Transcript of School Records
- Voter's Identification Card/ Affidavit

A married person should also submit a marriage contract upon registration. If with reported legitimate children, the birth or baptismal certificate/s of child/ren, birth certificate with annotation "legitimated;" if with reported legitimated child/ren, decree of adoption, if with reported legally adopted-child/ren. If reporting illegitimate children, birth or baptismal certificate(s) of children. In the absence of both, any of the following stating the relationship to the reported dependent/beneficiary:

- a. School Record
- b. Insurance Policy
- c. Statement before a court

The original or certified true copies of the documents should be presented to the SSS for authentication purposes.

For Employers

Single Proprietorship

An owner of a single proprietorship business should accomplish and submit **SSS Form R-1 (Employer Registration)** and **R-1A (Employment Report)**.

Partnerships

Any of the partners of a partnership firm should accomplish **SSS Forms R-1 (Employer Registration)** and **R-1A (Employment Report)** and submit these forms together with a photocopy of the Articles of Partnership. The original copy of the Articles of partnership must be presented to the SSS for authentication purposes.

Corporations

A corporation must accomplish **SSS Forms R-1 (Employer Registration)** and **R-1A (Employment**

Report) signed by its President or any of the corporate officers and submit these forms together with a photocopy of the Articles of Incorporation. The original copy of the Articles of Incorporation must be presented to the SSS for authentication purposes.

Household Employers

A household employer who has an existing SS number should use this SS number as the employer number in all transactions with regard to the household helper.

If no existing SS number, the household employer should get an SS number by accomplishing **SSS Form E-1 (Personal Record)**.

For Self-Employed Members

A self-employed person should accomplish **SSS Form RS-1 (Self-Employed Data Record)** and submit it together with a photocopy of any of the following baptismal, birth certificate, driver's license, passport, Professional Regulation Commission (PRC) Card, Seaman's Book. In the absence of these documents, any two of the secondary documents mentioned earlier.

A self-employed member who has employees, should also register as an employer and secure an employer ID number which he must use in all transactions with the SSS.

For Voluntary Members

Separated Members

A member who is separated from employment or ceases to be self-employed/OFW/non-working spouse may continue paying contributions through SSS Form RS-5 using the previously assigned SS number. Posting of said payment will change the membership status from covered employee, self-employed, OFW or non-working spouse to a voluntary paying member.

Non-Working Spouses

A non-working spouse should accomplish **SSS Form NW-1 (Non-Working Spouse Record)** and submit it, duly signed by the working spouse, with a copy of their marriage certificate.

Overseas Filipino Workers (OFWs)

An OFW who has not been issued an SS number should accomplish **SSS Form OW-1 (Overseas Worker Record)** and submit it together with a photocopy of any of the following: birth certificate, baptismal certificate, driver's license, valid passport, Professional Regulation Commission (PRC) Card, or Seaman's Book. In the absence of these documents, any two of the secondary documents mentioned earlier.

How can members change the data in their membership records?

Changes in a member's record should be reported immediately to the nearest SSS office by accomplishing **SSS Form E-4 (Member's Data Amendment)** and submit a photocopy of the following:

1. marriage certificate for change of civil status;
2. birth or baptismal certificate of children for new/additional/change of dependents/beneficiaries.
3. birth or baptismal certificate or passport for correction of name and date of birth;

In the absence of the above-mentioned documents, submit a Certificate of Loss or Non-availability of the documents from the Local Civil Registrar of the place where the member was born and the Parish where the member was baptized and any two (2) of the following secondary documents, that show the name and date of birth of the members:

- Record of Employment
- GSIS Member's Record
- Certificate from the National Archives
- Alien Certificate of Registration (AR)
- Birth Certificate of children
- Certificate of Naturalization issued by the Bureau of Immigration
- Marriage contract
- Driver's License issued by LTO
- School Records
- Voter's ID Card or Affidavit duly authenticated by COMELEC
- TIN card
- Life Insurance Policy
- NBI Clearance
- Pag-ibig Member's Data Form
- PHM Member's Record

- Permit to carry firearms issued by the Fire & Explosives Unit, Camp Crame
- Certificate from the Office of the Cultural Minorities (Aetas, Negritos, Mangyans, Manobos, etc.)

If for correction of names to a totally different name, submit Joint Affidavit of two (2) disinterested persons attesting to the fact and circumstances for the use of the different name/middle name, aside from the above mentioned documents.

For Muslim members, a certificate from the Sharia Court should always be attached to the supporting documents for the following member's data change requests:

1. marriage certificate for change of civil status;
2. certificate of divorce for divorce
3. certificate of conversion for conversion

The original or certified true copies of the documents should be represented to the SSS for authentication purposes.

Who are considered the legal dependents of a member?

The legal beneficiaries of a member are the legally married dependent spouse until he or she remarries, the dependent legitimate, legitimated or legally adopted and illegitimate children, who shall be the primary beneficiaries.

If single, the benefits will go to the dependent parents who are considered the secondary beneficiaries.

In the absence of both primary and secondary beneficiaries, any other person designated by the member as the secondary beneficiary.

When a member loses the SS ID card or cannot remember the SS number, should the member secure another SS number?

No. The SS number assigned to a member is the lifetime number and must always be used in all transactions with the SSS. The member should not secure another number at any other time.

If the member wishes to secure another SS ID card and cannot remember the SS number, it is advisable to inquire from the nearest SSS office.

If a member has more than one SS number, this will cause delay in processing claim for benefits or loans in the future. Thus, it is important that a member should have only one SS number.

If a member has more than one SS number, it is important to write or visit the nearest SSS branch to request for the cancellation of the other number/s and consolidation of all of the contributions under the retained number. From then on, the retained number should be used in all transactions with the SSS.

What are the duties and responsibilities of SSS employee-members?

SSS members should:

1. secure an SS number
2. ensure that they are reported for coverage under the SSS by their employers;
3. pay their monthly share of contributions and ensure that these contributions are remitted to the SSS by their employers;
4. ensure that **SSS Form R3's (Contributions Collection Lists)** where their names are included, are submitted to the SSS by their employers;
5. pay their monthly loan amortization, if any, thru salary deduction and to ensure that these payments are remitted to the SSS by their employers;
6. update or correct their personal records with the SSS by submitting a duly filled-up **SSS Form E-4 (Member's Data Amendment)** and supporting document/s to avoid delays in the processing of benefit claims; and
7. be conscious of changes and improvements in SSS policies and benefit structure.

What are the duties and responsibilities of SSS employer-members?

Employers are obliged to:

1. require the presentation of the SS number of a prospective employee;
2. report all employees for SS coverage **within thirty (30) days** from the date of employment by submitting an accomplished **SSS Form R-1A (Employment Report)** at the nearest SSS office;
3. deduct from the employees the monthly SS

contributions based on the schedule of contributions; pay their share of contributions including Employees' Compensation (EC) and remit these contributions to the SSS or accredited banks within the first the (10) calendar days following the month when said contributions are due and applicable.

4. Submit a summary of all employees' contributions thru **SSS Form R-3's (Contribution Collection List)** together with a copy of the **Special Bank Receipt (SBR)** and **SSS Form R-5 (Contribution Payment Return)** within 10 days after the applicable quarter;

An employer may also participate in the SSSNet, a computer service using the electronic data interchange technology, designed to hasten the posting of employees contributions for faster processing and availment of benefits and loan privileges.

Or, the employer may opt to participate in the R3 Tape/Diskette Project which allows the submission of the monthly summary of employees' contribution thru a computer tape or diskette. This system is a better alternative to manual reporting as it minimizes encoding errors and processing time.

5. Issue official receipts and maintain official records of employment and deductions for all contributions subtracted from the employees' pay envelopes;

A household employer should submit an accomplished **SSS Form R-3 (Contributions Collection List)** and indicate in the appropriate box as a household employer. Submit this together with the SSS Form R5's at the nearest SSS office. Household employers may enroll in the Auto-Debit Arrangement System which allows the one-time enrollment of the employer's bank account for the automatic payment of monthly SSS contributions and loan repayments. This arrangement is open at the United Coconut Planters Bank, Equitable-PCI Bank, Bank of the Philippine Islands, Metropolitan Bank and Trust Co., Philippine National Bank; Asia Trust Bank; Philippine Savings Bank; Development Bank of the Philippines, Green Bank of Caraga; and more banks soon.

6. remit to the SSS all salary, educational, stocks investment or privatization loan amortization of their employees and submit an accomplished **SSS Form ML-1 (Monthly Salary/Calamity/**

Emergency/ Stock Investment Loan Payment Return) to any of the SSS accredited banks within the first ten (10) calendar days following the month when said amortizations are due and applicable;

7. submit a summary of all employees' loan amortization thru an accomplished **SSS Form ML-2 (Collection List)** with copies of the SBRs and SSS Form ML-1 on or before the tenth day following the applicable month to the nearest branch;

An employer may also participate in the Salary Loan Repayment Tape/Diskette project which allows the submission of the monthly summary of employees' loan repayment thru a computer tape or diskette. This system provides employers with convenience and hastens the posting of member's loan repayments.

8. advance SS and EC sickness benefits due their employees once these are approved by the SSS;
9. advance SS maternity benefits due to qualified female employees;
10. file for reimbursement for all legally advanced sickness and maternity benefits;
11. keep their employees updated on the changes in SSS policies and increases in their benefits;
12. Ensure that all forms submitted are properly and accurately accomplished;
13. Inform SSS of any change in company address, business name or temporary/permanent cessation of business operations through the submission of a duly notarized **SSS Form R-8 (Employer Data Change Request)**; if there is change in business address, the **SSS Form R-8** need not be notarized.
14. Submit annually an updated **SSS Form L-501 (Specimen Signature Card)**; and,
15. Certify SSS-related documents for the employees when required for purposes of their claims.

What are the duties and responsibilities of self-employed/voluntary members?

Self-employed/voluntary members should:

1. pay their monthly contributions using **SSS Form RS-5 (Contributions Payment Return Form)** monthly in accordance with the prescribed schedule.

Beginning 01 January 2004, self-employed and voluntary members, including OFWs may change their MSC monthly. The change may be by one or two salary brackets without requiring the submission of documents to prove their earnings. In case the change will result to an MSC lower than P5,000.00, or where the change will result in more than two salary brackets, a Declaration of Earnings must be submitted to support the new earnings. However, if the age of the member is 55 years or older and the present MSC is more than P10, 000.00, the allowed increase is only one salary bracket regardless of whether the supporting documents are submitted or not.

For Overseas Filipino Workers (OFWs), the minimum MSC was increased from P3, 000.00 to P5, 000.00, or beginning 01 January 2004.

2. update or correct their personal records with the SSS by submitting a duly filled-up **SSS Form E-4 (Member's Data Amendment)** with supporting documents.
3. Be conscious of changes and improvements in SSS policies and benefit structure.

Self-employed and voluntary members may enroll in the Auto-Debit Arrangement System which allows the one-time enrollment of the employer's bank account for the automatic payment of monthly SSS contributions and loan repayments. This arrangement is open at the United Coconut Planters Bank, Equitable/PCI Bank, Bank of the Philippine Islands, Metropolitan Bank and Trust Co., Philippine National Bank, Asia Trust Bank, Philippine Savings Bank, Development Bank of the Philippines, Green Bank of Caraga; and more banks soon.

BENEFITS.....



Covered employees are entitled to a package of benefits under the Social Security and Employees' Compensation (EC) Programs in the event of death, disability, sickness, maternity and old age. Self-

employed and voluntary members also get the same benefits as covered employees, except those benefits under the EC program.

Basically, the SSS provides for a replacement of income lost on account of the aforementioned contingencies. The benefits under the social security program are:

SICKNESS BENEFIT

What is the sickness benefit?

The sickness benefit is a daily cash allowance paid for the number of days a member is unable to work due to sickness or injury.

How does an SSS member qualify for the sickness benefit?

A member is qualified to avail of this benefit if:

1. He is unable to work due to sickness or injury and confined either in a hospital or at home for at least four days;
2. He has paid at least three months of contributions within the 12-month period immediately before the semester of sickness/injury;
3. He has used up all company sick leaves with pay; and
4. He has notified the employer or the SSS, if separated, voluntary or self-employed member

How much sickness benefit is a member entitled to receive?

The amount of a member's sickness benefit per day is equivalent to ninety percent (90%) of the member's average daily salary credit.

How is the sickness benefit computed?

1. Exclude the semester of sickness.
A **semester** refers to two consecutive quarters ending in the quarter of sickness.
A **quarter** refers to three consecutive months ending March, June, September or December.
2. Count 12 months backwards starting from the month immediately before the semester of sickness.

- Identify the six highest monthly salary credits within the 12-month period.

Monthly salary credit means the compensation base for contributions and benefits related to the total earnings for the month. (The maximum covered earnings or compensation is P15,000 effective Jan. 1, 2002).

Please refer to the following table:

Range of Compensation	Monthly Salary Credit
1,000 - 1,249.99	1,000
1,250 - 1,749.99	1,500
1,750 - 2,249.99	2,000
2,250 - 2,749.99	2,500
2,750 - 3,249.99	3,000
3,250 - 3,749.99	3,500
3,750 - 4,249.99	4,000
4,250 - 4,749.99	4,500
4,750 - 5,249.99	5,000
5,250 - 5,749.99	5,500
5,750 - 6,249.99	6,000
6,250 - 6,749.99	6,500
6,750 - 7,249.99	7,000
7,250 - 7,749.99	7,500
7,750 - 8,249.99	8,000
8,250 - 8,749.99	8,500
8,750 - 9,249.99	9,000
9,250 - 9,749.99	9,500
9,750 -10,249.99	10,000
10,250 -10,749.99	10,500
10,750 -11,249.99	11,000
11,250 -11,749.99	11,500
11,750 -12,249.99	12,000
12,250 -12,749.99	12,500
12,750 -13,249.99	13,000
13,250 -13,749.99	13,500
13,750 -14,249.99	14,000
14,250 -14,749.99	14,500
14,750 - OVER	15,000

- Add the six highest monthly salary credits to get the total monthly salary credit.
- Divide the total monthly salary credits by 180 days to get the average daily salary credit.
- Multiply the average daily salary credit by 90 percent to get the daily sickness allowance.

- Multiply the daily sickness allowance by the approved number of days to arrive at the amount of benefit due.

For Example, let us say that an SSS member gets sick or injured in October 2006 for 20 days:

- The semester of sickness would be from July 2006 to December 2006.
- The 12-month period would be from July 2005 to June 2006 within which the six highest monthly salary credits will be chosen.
- Let us assume that the six highest monthly salary credits are P15,000 each. The total monthly salary credit would be P90,000 (P15,000 x 6).
- The total monthly salary would be divided by 180 to get the average daily salary credit or P500 (P90,000/180).
- The daily sickness allowance is 90 percent of the average daily salary credit or P450 (P500 x 0.9).
- The sickness benefit due is P9,000 (P450 x 20 days).

How many days in a year can a member avail of the sickness benefit?

A member can be granted sickness benefit for a maximum of 120 days in one calendar year. Any unused portion of the allowable 120 days sickness benefit cannot be carried forward and added to the total number of allowed compensable days for the following year.

The sickness benefit shall not be paid for more than 240 days on account of the same illness. If the sickness or injury still persists after 240 days, his claim will be considered a disability claim.

Who should an employee notify regarding the sickness or injury?

A member should notify the employer within five (5) calendar days after the start of sickness or injury. The employer, in turn, must notify the SSS of the confinement within (5) calendar days after receipt of the notification from the employee member.

Notification to the employer is not necessary if the member's confinement is in a hospital or if the member got sick or was injured while working or was within the company premises. In this case, the employer must notify the SSS within five (5) calendar days from the start of the employee's sickness or injury while he was

working or was within the company premises.

What is the procedure on notification for unemployed, self-employed and voluntary members?

Unemployed, self-employed or voluntarily paying members should notify the SSS directly within five (5) calendar days after the start of confinement, unless such confinement is in a hospital, in which case, notification is also not necessary.

What are the effects of failure or delay in notification?

1. If the employee notifies the employer, or the SSS, in the case of an unemployed, self-employed or voluntarily paying member, beyond the prescribed five-day period, the confinement shall be deemed to have started not earlier than the fifth day immediately preceding the date of notification.
2. If the employer notifies the SSS beyond five (5) calendar days after receipt of the notification from the employee, the employer shall be reimbursed only for each day of confinement starting from the 10th calendar day immediately preceding the date of notification to the SSS.
3. If the employee has given the required notification to the employer, but the employer fails to notify the SSS of the confinement within the prescribed period resulting in the reduction of the benefit or denial of the claim, the employer shall have no right to recover the daily sickness allowance advanced to the employee.

How would an employed member be paid sickness benefit?

The payment of the daily sickness allowance is advanced by the employer every regular payday. The SSS will then reimburse the employer of the amount legally advanced upon receipt of satisfactory proof of such payment and legality thereof.

The SSS will reimburse the employer only for confinements within the one-year period immediately preceding the date the claim for benefit or reimbursement is received by the SSS, except for confinements in hospital (i.e. SSS receives the employer's reimbursement claim on Oct. 3, 2006 for the sickness period September 23 to Oct. 14, 2005. The employer will be reimbursed for the period Oct. 4 to 14, 2005 only as Sept. 23 to Oct. 3, 2005 falls outside the

prescribed one-year period for reimbursement claim.

How about the unemployed, self-employed or voluntary members?

The sickness benefit will be paid directly by the SSS to the unemployed, self-employed or voluntary members.

What is the prescribed period in filing a claim for sickness benefit of a member confined in a hospital?

For hospital confinement, the claim for benefit must be filed within one (1) year from the last day of confinement from the hospital. For home confinement, the claim for reimbursement by the employer must be filed within one (1) year from the start of illness. Failure to file the claim within the prescribed period will result to denial of the claim.

What forms are needed in filling for sickness benefit?

1. *For the employed member-*
 - a. **SSS Form CLD-9N (Sickness Notification)**
For the employer-
 - b. **SSS Form B-304 (Sickness Benefit Reimbursement Application)**
2. *For the unemployed/self-employed/voluntary member-*
 - a. **SSS Form CLD-9A (Sickness Benefit Application Form For Unemployed/Self-employed/Voluntary Members)**
 - b. **SSS Form MMD-102 (Medical Certificate)**
3. Other documents:
 - a. *For unemployed members-*
 - Certification from last employer showing the effective date of separation from employment or notice of the company's closure/strike or certification from the Department of Labor and Employment that the employee or employer has a pending labor case.
 - Certification that no advance payment was granted, if the date of separation from employment is within the confinement period being applied for.
4. Presentation of the SS Digitized ID/SSS Form E-6 (acknowledgement stub) with 2 valid IDs, one of which with the recent photo. To ensure receipt of benefits by members, authorized company representatives who file sickness benefit claims shall present the members' SS digitized ID or

E-6 (acknowledgement stub) with two valid IDs (at least one with photo). This requirement is in addition to the presentation by the company representative's own SS digitized ID and blue card.

Where does the member file the claim for sickness benefit?

For the employed member - claims may be filed at the nearest SSS office. However, processing will be done at the branch where the employer and employee records are based.

For the unemployed/voluntary/self-employed member - claims may be filed at the SSS office nearest the member's residence. However, processing will be done at the branch where the record is based.

MATERNITY BENEFIT

What is the maternity benefit?

The maternity benefit is a daily cash allowance granted to a female member who was unable to work due to childbirth or miscarriage.

What are the qualifications for entitlement to the maternity benefit?

1. She has paid at least three monthly contributions within the 12-month period immediately preceding the semester of her childbirth or miscarriage.
2. She has given the required notification of her pregnancy through her employer if employed, or to the SSS if separated, voluntary or self-employed member.

Is the voluntary or self-employed member also entitled to the maternity benefit?

Yes. A voluntary or a self-employed member is entitled to the maternity benefit provided that she meets the qualifying conditions.

How much is the maternity benefit?

The maternity benefit is equivalent to 100 per cent of the member's average daily salary credit multiplied by 60 days for normal delivery or miscarriage, 78 days for caesarian section delivery.

How is the maternity benefit computed?

1. Exclude the semester of contingency (delivery or miscarriage).
A **semester** refers to two consecutive quarters ending in the quarter of contingency.
A **quarter** refers to three consecutive months ending March, June, September or December.
2. Count 12 months backwards starting from the month immediately before the semester of contingency.
3. Identify the six **highest monthly salary credits** within the 12-month period.

Monthly salary credit means the compensation base for contributions and benefits related to the total earnings for the month. Please refer to the table below.

Range of Compensation	Monthly Salary Credit
1,000 - 1,249.99	1,000
1,250 - 1,749.99	1,500
1,750 - 2,249.99	2,000
2,250 - 2,749.99	2,500
2,750 - 3,249.99	3,000
3,250 - 3,749.99	3,500
3,750 - 4,249.99	4,000
4,250 - 4,749.99	4,500
4,750 - 5,249.99	5,000
5,250 - 5,749.99	5,500
5,750 - 6,249.99	6,000
6,250 - 6,749.99	6,500
6,750 - 7,249.99	7,000
7,250 - 7,749.99	7,500
7,750 - 8,249.99	8,000
8,250 - 8,749.99	8,500
8,750 - 9,249.99	9,000
9,250 - 9,749.99	9,500
9,750 - 10,249.99	10,000
10,250 - 10,749.99	10,500
10,750 - 11,249.99	11,000
11,250 - 11,749.99	11,500
11,750 - 12,249.99	12,000
12,250 - 12,749.99	12,500
12,750 - 13,249.99	13,000
13,250 - 13,749.99	13,500
13,750 - 14,249.99	14,000
14,250 - 14,749.99	14,500
14,750 - OVER	15,000

4. Add the six highest monthly salary credits to get the total monthly salary credit.
5. Divide the total monthly salary credit by 180 days to get the average daily salary credit. This is equivalent to the daily maternity allowance.
6. Multiply the daily maternity allowance by 60 (for normal delivery or miscarriage) or 78 days (for caesarian section delivery) to get the total amount of maternity benefit.

For example, let us say that an SSS member gives birth in December 2006.

- a. The semester of contingency would be from July 2006 to December 2006.
- b. The 12-month period before the semester of contingency would be from July 2005 to June 2006.
- c. Let us assume that the six highest monthly salary credits are P15,000 each. Thus, the total monthly salary credit would be P90,000 (P15,000 x 6).
- d. The daily maternity allowance would be P500 (P90,000/180).
- e. The total maternity benefit due would be P30,000 (P500 x 60 days) for normal delivery or P39,000 (P500 x 78) for caesarian cases.

How many deliveries are covered under existing laws?

The maternity benefit shall be paid only for the first four (4) deliveries or miscarriages starting May 24, 1997 when the Social Security Act of 1997 (RA 8282) took effect.

Can a member apply for sickness benefit if she has been paid the maternity benefit?

No. A female member cannot claim for sickness benefit for a period of 60 days for normal delivery or miscarriage or 78 days for caesarian delivery within which she has been paid the maternity benefit. As a rule, no member can be entitled to two benefits for the same period.

Is it necessary to notify the SSS of a member's pregnancy?

Yes. As soon as a member becomes pregnant, she

must immediately notify her employer (if employed) or the SSS (if unemployed/voluntary/self-employed) of such pregnancy and the probable date of her childbirth at least 60 days from the date of conception. She must accomplish **SSS FORM MAT-1 (Maternity Notification Form)** and by submit with the proof of pregnancy to her employer or SSS.

The employer must, in turn, notify the SSS through the submission of the maternity notification form and proof of pregnancy immediately after the receipt of the notification from the employee member.

Failure to observe the rule on notification may result to the denial of the maternity claim.

How would the claimant be paid the maternity benefit?

For employed members - the benefit is advanced by the employer to the qualified employee, in full, within 30 days from the date of filing of the maternity leave application. The SSS, in turn, shall immediately reimburse the employer 100 percent of the amount of maternity benefit advanced to the female employee upon receipt of satisfactory proof of such payment and legality thereof.

If the employee member gives birth or suffers miscarriage without the required contributions having been remitted by the employer, or the employer fails to notify the SSS, the employer will be required to pay to the SSS damages equivalent to the benefits the employee would otherwise have been entitled to.

For unemployed/voluntary/self-employed members - the amount of benefit is paid directly to them by the SSS.

What are the forms needed in filing for maternity benefit?

1. *For employed members:*
 - a. **SSS Form MAT-1 (Maternity Notification)** duly stamped and received by SSS;
 - b. **SSS Form MAT-2 (Maternity Reimbursement);**
 - c. Other documents:
 - Normal delivery - certified true or authenticated copy of duly registered birth certificate. In case the child dies or is a stillborn, duly registered death or fetal death certificate.

- Caesarian delivery – certified or authenticated copy of duly registered birth certificate and certified true copy of operating room record/surgical memorandum.
- Miscarriage or abortion - obstetrical history stating the number of pregnancy certified by the attending physician and dilatation and curettage (D&C) report for incomplete abortion, or ultra sound report pregnancy test before and after abortion with age of gestation and histopath report.
- SSS digitized ID or E-6 acknowledgement stub with two valid IDs, one of which with recent photo.
- To ensure receipt of benefits by members authorized company representatives who file maternity benefit claims shall present the member’s SSS digitized ID or E-6 acknowledgement stub with two valid IDs (at least one with photo). This requirement is in addition to the presentation by the company representative’s own SSS digitized ID and blue card.

2. *For unemployed members:*

- a. Items 1a up to 1c of required documents for employed members;
- b. Certification from last employer showing the effective date of separation from employment or notice of company’s closure/strike or certification from the Department of Labor and Employment that the employee or employer has a pending labor case;
- c. Certification that no advance payment was granted (if confinement days applied for are within or prior to separation); and
- d. SS digitized ID or E-6 acknowledgement stub with two valid IDs, one of which with recent photo.

3. *For self-employed and voluntary members:*

- a. Items 1a up to 1c of required documents for employed members.
- b. SSS digitized ID or E-6 acknowledgement stub with two valid IDs, one of which with recent photo.

Where must the member file her application?

1. *For employed and unemployed members* - application forms may be filed at the SSS branch where the employer and employee records are based.
2. *For voluntary/self-employed members* - application

forms may be filed at any SSS branch nearest the member’s residence or where her record is based.

DISABILITY BENEFIT

What is the New Disability Program?

The new SSS Disability program is a re-designed disability program that implements the revised manual of disability assessment. The new program adopts the World Health Organization’s (WHO) definition of disability that states as any “restriction or lack (resulting from impairment) of ability to perform an activity in the manner or within the range considered normal for a human being.”

What is the main objective of the new disability program?

The re-designed disability program aims to ensure that the right cash benefit for disability is paid to truly deserving members.

What are the salient features of the new disability program?

The re-designed disability program –

- adopts the WHO definition of disability which is any “restriction or lack (resulting from impairment) of ability to perform an activity in the manner or within the range considered normal for a human being.” Impairment is defined as any loss or abnormality of psychological, physiological, or anatomical structure or function.
- adopts the International Statistical Classifications of Diseases and Related Health problems Codes (ICD-10).
- includes medical and functional assessments.
- requires annual assessment of all pensioners except those with scheduled disabilities stated under Section 13-A (f) of the SS Law.

How is the medical and functional assessments done?

Under medical assessment, physical examination and interview of claimant/member, supported by appropriate diagnostic/laboratory teste, is done to determine the nature and degree of impairment to the affected body parts or system. Under functional assesment, the capacity of the claimant/member to

perform the activities of daily living (ADL) is tested using the Functional Independence Measure (FIM).

The member should have at least twenty percent (20%) medical impairment rating to qualify for functional assessment.

Who is qualified for disability benefit under the new program?

A member who suffers partial or total permanent disability with at least one monthly contribution paid to the SSS prior to the semester of contingency is qualified.

What are some of the partial permanent disabilities?

A complete and permanent loss or use of any of the following body parts and does not totally prevent a member from engaging in any gainful occupation.

one thumb	one big toe
one index finger	one hand
one middle finger	one arm
one ring finger	one foot
one little finger	one leg
hearing of one ear	one ear
hearing of both ears	both ears
sight of one eye	

What are some of the total permanent disabilities?

The following fall under total permanent disability:

1. complete loss of sight of both eyes;
2. loss of two limbs at or above the ankles or wrists;
3. permanent complete paralysis of two limbs;
4. brain injury resulting to incurable imbecility or insanity; and
5. such cases as determined and approved by the SSS.

What are the types of disability benefits?

1. monthly pension; or
2. lump sum amount.

The monthly pension is a cash benefit paid to a disabled member who has paid at least 36 monthly contributions to the SSS prior to the semester of disability.

The lump sum amount is granted to those who have not paid the required 36 monthly contributions.

How much is the monthly pension?

The amount of the monthly pension will be based on the member's number of paid contributions and the years of membership.

The lowest monthly pension is P1,000 for members with less than 10 credited years of service (CYS); P1,200 with at least 10 CYS and P2,400 with at least 20 CYS.

Is the monthly pension for life?

Only totally and permanently disabled members will receive a lifetime monthly pension. However, the pension will be suspended if the pensioner recovers from the illness, resumes employment or fails to report for annual physical examination when notified by the SSS. The member may request for a domiciliary or a home visit if the disability inhibits the member from reporting for re-examination by the SSS physician at any of SSS branch offices.

The monthly pension of a partially disabled member is paid up to a certain number of months only according to the degree of disability. If with deteriorating and related permanent partial disability, the percentage degree of disability of previously granted claim shall be deducted from the percentage degree of disability of the current claim.

The monthly pension is also given in a lump sum if duration of pension is payable for less than 12 months.

How is the monthly pension paid?

The monthly pension is paid thru the member's designated bank. He is allowed to choose the bank nearest his residence thru which he wishes to receive his pension benefits under the "Mag-impok sa Bangko" program. This became mandatory effective September 1, 1993.

A member must open a single savings account and must submit to the SSS his savings account number and a photocopy of his passbook upon filing of his application. The original copy of the passbook must be presented for authentication purposes.

Upon approval of the claim, the SSS will mail a notice-voucher to the claimant when to withdraw the benefit from the bank.

How much is the lump sum amount?

For a permanent total disability, the lump sum benefit is equivalent to the monthly pension times the number of monthly contributions paid to the SSS or twelve (12) times the monthly pension, whichever is higher.

For permanent partial disability, the lump sum is equivalent to the monthly pension times the number of monthly contributions times the percentage of disability in relation to the whole body or the monthly pension times 12 times the percentage of disability, whichever is higher.

Aside from the disability benefit, what else can a disability pensioner receive?

In addition to the monthly pension, a supplemental allowance of P500.00 is paid to the total or partial disability pensioner. The allowance will provide additional financial assistance to meet the extra needs arising from the disability.

Total disability pensioners and their legal dependents prior to the effectivity of RA 7875 on March 4, 1995 are entitled to hospitalization benefits under PhilHealth. A copy of DDR Print-out indicating the type of claim is disability in nature and the effectivity date of pension or a Copy of Disability-Pensioner Certification, shall be submitted. Total disabled pensioners upon the effectivity of R.A. 7875 on March 4, 1995 and thereafter, are no longer covered except when they have accumulated one hundred twenty (120) Medicare monthly contributions and have reached age sixty (60). They need to register with PhilHealth for the issuance of their PhilHealth ID card for Non-Paying members.

However, those who wish to avail of PhilHealth benefits may enroll in the Individually-Paying Program (for voluntary/self-employed) or the Sponsored Program of PhilHealth.

Are the children of a disabled member entitled to the dependent's pension?

The dependent legitimate, legitimated, legally adopted and illegitimate children, conceived on or before the date of contingency of a totally disabled pensioner will each receive a dependent's pension equivalent to 10 percent of the member's monthly pension or P250, whichever is higher.

Only five minor children, beginning from the youngest are entitled to the dependents' pension. No substitution is allowed. Where there are legitimate and illegitimate minor children, the legitimate, legitimated or legally adopted ones will be preferred.

The minor children of a partially disabled pensioner are not entitled to the dependent's pension.

For how long will the dependent child receive the pension?

The dependent's pension stops when the child reaches 21 years old, gets married, gets employed or dies. However, the dependents' pension is granted for life to children who are over 21 years old, provided, they are incapacitated and incapable of self-support due to physical or mental defect which is congenital or acquired during minority.

What will happen to the monthly pension in case the pensioner gets re-employed, resumes self-employment, recovers from permanent total disability or fails to present himself/herself for examination upon notice by SSS?

The monthly pension of the member and the dependent's pension will be suspended upon the reemployment or resumption of self-employment or the recovery of the disabled member from permanent total disability or failure to present himself/herself for examination at least once a year upon notice by SSS.

What will happen to the monthly pension of a disability pensioner in case of death?

Upon the death of the permanent total disability pensioner, the primary beneficiaries as of the date of disability, shall be entitled to 100 percent of the monthly pension and the dependents to the dependents' pension.

If the totally disabled pensioner has no primary beneficiaries and dies within sixty (60) months from the start of the monthly pension, the secondary beneficiaries shall be entitled to a lump sum benefit equivalent to the total monthly pensions corresponding to the balance of the five-year guaranteed period excluding the dependent's pension.

The pension stops when a partial disability pensioner retires or dies.

What is the prescriptive period in filing disability claim?

The prescriptive period in the filing of disability benefit claim should be ten (10) years from the date of occurrence of disability.

What are the forms needed in filing a disability benefit?

1. **Disability Claim Application (SSS Form DDR-1);**
2. **Medical Certificate (SSS Form MMD-102);** and
3. Other documents that may be required to support the disability claim such as clinical and laboratory tests results; x-ray; and hospital records.
4. SSS digitized ID or E-6 (acknowledgement stub) with two valid IDs, one of which with recent photo.

Where can a member file the disability benefit application?

Application forms of disability benefit are filed at the nearest SSS branch or representative office.

RETIREMENT BENEFIT

What is the retirement benefit?

It is a cash benefit either in monthly pension or lump sum paid to a member who can no longer work due to old age.

Who may qualify for a retirement benefit?

1. A member who is 60 years old, separated from employment or ceased to be self-employed, and has paid at least 120 monthly contributions prior to the semester of retirement.

2. A member who is 65 years old whether employed or not and has paid at least 120 monthly contributions prior to the semester of retirement.

For Underground Mineworkers:

1. Has reached the age of 55 years old and is an underground mineworker for at least 5 years (either continuous or accumulated) prior to the semester of retirement but whose actual date of retirement is not earlier than March 13, 1998; separated from employment or in the case of self-employed, has ceased self-employment, and has paid at least 120 monthly contributions prior to the semester of retirement.
2. Has reached the age of 60 years old whether employed or not and has paid at least 120 monthly contributions prior to the semester of retirement.

What are the types of retirement benefits?

1. monthly pension, or
2. lump sum amount.

The monthly pension is a lifetime cash benefit paid to a retiree who has paid at least 120 monthly contributions to the SSS prior to the semester of retirement.

The lump sum amount is granted to a retiree who has not paid the required 120 monthly contributions. It is equal to the total contributions paid by the member and by the employer including interest.

How much monthly pension will a retiree receive?

The monthly pension depends on the member's paid contributions, including the credited years of service (CYS) and the number of dependent minor children but not to exceed five. The amount of monthly pension will be the highest of:

1. the sum of P300 plus 20 percent of the average monthly salary credit plus two per cent of the average monthly salary credit for each credited year of service (CYS) in excess of 10 years; or
2. 40 per cent of the average monthly salary credit; or

3. P1,200, provided that the credited years of service (CYS) is less than 20; P2,400, if the CYs is 20 or more. The monthly pension is paid for not less than 60 months.

A retiree has the option to receive the first 18 monthly pension in lump sum discounted at a preferential rate of interest to be determined by the SSS. The option should be exercised upon filing of the first retirement claim. Only advance payments shall be discounted on the date of the payment. The dependents' pension and 13th month pensions are excluded from the 18 months lump sum pension.

The member will receive the monthly pension on the 19th month and every month thereafter.

What happens when the retiree pensioner resume employment?

The monthly pension shall be suspended upon the re-employment or resumption of self-employment of a retired member who is less than 65 years old. The member shall again be subjected to compulsory coverage. At 65 years old, whether employed or not, he can already claim for retirement benefit.

How much is the monthly pension of a member who retires after age 60 and who has contributed the required 120 monthly contributions?

The monthly pension shall be the higher of the following.

1. the monthly pension computed at the earliest time the member could have retired had he been separated from employment or ceased to be self-employed plus all adjustments thereto; or
2. the monthly pension computed at the time when the member actually retires.

A pensioner who retires more than once shall be entitled to the higher of:

1. the monthly pension computed for the first retirement claim; or
2. the re-computed monthly pension for the new claim.

How is the monthly pension paid?

The monthly pension is paid thru the member's designated bank. He is allowed to choose the bank nearest his residence thru which he wishes to receive his pension benefits under the "Mag-impok sa Bangko" program. This became mandatory effective September 1,1993.

A member must open a single savings account and must submit to the SSS his savings account number and a photocopy of his passbook upon filing of his application. The original copy of the passbook must be presented for authentication purposes.

For ATM, the name of the member must be embossed on the ATM card otherwise, a copy of the deposit slip must be submitted.

Upon approval of the claim, the SSS will mail a notice-voucher to the claimant informing when to withdraw the benefit from the bank.

Aside from the retirement benefit, what else can a retiree receive?

The retiree is entitled to a 13th month pension payable every December. All retiree pensioners prior to the effectivity of RA 7875 on March 4, 1995 are automatically considered members of PhilHealth and he and his legal dependents are entitled to its hospitalization benefits. On the other hand, retirees effective March 4,1995 up to the present will be entitled to hospitalization benefits under PhilHealth only if they have contributed 120 monthly Medicare contributions. The counting of 120 monthly ontributions shall start on 1972, when the Medical Care Act of 1969 started implementation.

A copy of DDR Print-out indicating the type of claim is retirement in nature and the effectivity date of pension or in its absence, a Copy of Retiree-Pensioner Certification issued by SSS shall be required. They need to register with PhilHealth for the issuance of PhilHealth ID card for Non-Paying members.

Are the children of a retiree member entitled to the dependents' pension?

The legitimate, legitimated, or legally adopted and illegitimate children, conceived on or before the date of retirement of a retiree will each receive dependents' pension equivalent to 10 percent of the member's

monthly pension or P250, whichever is higher.

Only five minor children, beginning from the youngest, are entitled to the dependents' pension. No substitution is allowed.

If there are more than five dependents, the legitimate, legitimated or legally adopted children shall be preferred.

For how long will the dependent child receive the pension?

The dependents' pension stops when the child reaches 21 years old, gets married, gets employed or dies. However, the dependents' pension is granted for life to children who are over 21 years old, provided they are incapacitated and incapable of self-support due to physical or mental disability which is congenital or acquired during minority.

What will happen to the monthly pension of a retiree in case of death?

Upon the death of a retiree pensioner, the primary beneficiaries as of the date of retirement shall be entitled to 100 percent of the monthly pension and the dependents to the dependents' pension.

If the retiree pensioner dies within sixty (60) months from the start of the monthly pension and has no primary beneficiaries, the secondary beneficiaries shall be entitled to a lump sum benefit equivalent to the total monthly pensions corresponding to the balance of the five-year guaranteed period, excluding the dependents' pension.

What documents are needed in filing for a retirement benefit?

1. Retirement claim application (SSS Form DDR-1);
2. DDR Savings Account form;
3. Certificate of Separation from last employer (for member less than 65 years old);
4. Passbook/ATM card (if pension);
5. Certified true copies of birth or baptismal certificate of dependent children (duly certified by the Local Civil Registrar or Parish Priest, respectively)
6. Certification of cessation of business or practice of profession (for self-employed less than 65 years old);

7. Marriage certificate (if with dependent children) duly certified by the Local Civil Registrar
8. Proofs of filiation for illegitimate dependent children; and
9. SSS digitized ID or E-6 (acknowledgement stub) with two valid IDs, one of which with photo.

Where can a member file the retirement application?

Application forms for retirement benefit are filed at any SSS branch or representative office.

DEATH BENEFIT

What is the death benefit?

It is a cash benefit either in monthly pension or lump sum paid to the beneficiaries of a deceased member.

Who are the beneficiaries of a deceased member?

The primary beneficiaries are the legitimate dependent spouse until the person remarries and the dependent legitimate, legitimated, or legally adopted and illegitimate children of the member who are not yet 21 years old. In the absence of primary beneficiaries, the dependent parents shall be the secondary beneficiaries. In their absence, any other person designated by the member as beneficiary in the member's record.

What are the types of death benefit?

1. monthly pension; or
2. lump sum amount.

The monthly pension is granted only to the primary beneficiaries of a deceased member who had paid 36 monthly contributions before the semester of death.

The lump sum is the amount granted to the primary beneficiaries of a deceased member who had paid less than 36 monthly contributions before the semester of death. The secondary beneficiaries shall be entitled to a lump sum benefit.

How much is the monthly pension?

The monthly pension depends on the member's paid contributions, including the credited years of

service (CYS) and the number of dependent minor children but not to exceed five.

The amount of monthly pension will be the highest of:

1. the sum of P300 plus 20 percent of the average monthly salary credit plus two percent of the average monthly salary credit for each credited year of service (CYS) in excess of 10 years; or
2. 40 percent of the average monthly salary credit; or
3. P1,000 if the member had less than 10 credited years of service (CYS); P1,200 if with at least 10 CYS; or P2,400 if with at least 20 CYS. The monthly pension is paid for not less than 60 months.

If the deceased member is survived by legitimate, legitimated, or legally adopted and illegitimate children, how is the monthly pension divided?

If a deceased member is survived by less than five minor legitimate, legitimated, or legally adopted children, the illegitimate minor children will be entitled to 50 per cent of the share of the legitimate, legitimated or legally adopted children in the basic pension and 100 percent of the dependents' pension.

In cases where there are no legitimate, legitimated or legally adopted children, the illegitimate minor children shall be entitled to 100 percent of the basic pension. Plus dependents' pensions.

How is the monthly pension paid?

The monthly pension is paid thru the beneficiary's designated bank. The beneficiary is allowed to choose the bank nearest his residence thru which he wishes to receive his pension benefits under the "Mag-impok sa Bangko" program. This became mandatory effective September 1, 1993.

The beneficiary must open a single savings account and must submit to the SSS his saving account number and a photocopy of his passbook upon filing of application. The original passbook must be presented for authentication purposes. For ATM, the name of the spouse/ guardian must be embossed on the ATM and otherwise, a copy of the deposit slip must be submitted.

Upon approval of the claim, the SSS will mail a notice-voucher to the beneficiary informing him when to withdraw his benefit from the bank.

How much is the lump sum benefit?

The primary beneficiaries of a deceased member who has paid less than 36 monthly contributions shall be entitled to a lump sum benefit which shall be the higher of:

- monthly pension times the number of monthly contributions paid prior to the semester of death; or
- twelve (12) times the monthly pension.

The secondary beneficiaries of the deceased member shall be entitled to a lump sum benefit equivalent to:

- 36 times the monthly pension; if the member has paid at least 36 monthly contributions prior to the semester of death; or
- monthly pension times the number of monthly contributions paid or twelve (12) times the monthly pension, whichever is higher, if the member has paid less than 36 monthly contributions prior to the semester of death.

Is there anything else a deceased member's beneficiaries can avail of?

Yes. The deceased member's beneficiaries are entitled to a 13th month pension payable every December and the funeral benefit which is paid to whoever shouldered the funeral expenses of the deceased member.

Survivorship pensioners prior to the effectivity of RA 7875 on March 4, 1995 are also entitled to hospitalization benefits under PhilHealth. They need to register under PhilHealth and must submit a DDR print-out indicating the type of claim is survivorship in nature and the effectivity date of pension or a Copy of Death/Survivorship Certification issued by the SSS indicating the effectivity of the pension shall be submitted to PhilHealth.

Survivorship pensioners upon the effectivity of RA 7875 on March 4, 1995 and thereafter, are no longer covered. However, those who wish to avail of PhilHealth benefits may enroll in the Individually-Paying Program (voluntary/self-employed) or the Sponsored Program of PhilHealth.

If the deceased member has not paid any single contribution, are the beneficiaries still entitled to the death and funeral benefits?

The primary or secondary beneficiaries of a deceased employee-member, who had no contribution payment at all and who was reported for coverage shall be entitled to funeral benefit only.

Are the children of a deceased member entitled to the dependents' pension?

The dependent legitimate, legitimated, or legally adopted and illegitimate children, conceived on or before the date of death of a deceased will each receive a dependents' pension equivalent to 10 percent of the members' monthly pension or P250, whichever is higher.

Only five minor children, beginning from the youngest, are entitled to the dependents' pension. No substitution is allowed.

Where there are more than five (5) legitimate, legitimated or legally adopted children and illegitimate minor children, the legitimate, legitimated or legally adopted children shall be preferred.

For how long will the dependent child receive the pension?

The dependents' pension stops when the child reaches 21 years old, gets married, gets employed or dies. However, the dependents' pension is granted for life to children who are over 21 years old, provided they are incapacitated and incapable of self-support due to physical or mental disability which is congenital and acquired during minority.

What is the funeral grant?

A funeral grant of P20,000 (effective September 1, 2000) is given to whoever pays the burial expenses of the deceased member or pensioner.

What are the documents needed in filing death and funeral claims?

For death claim-

1. Death claim application (SSS DDR-1).

2. Filer's Affidavit.
3. DDR Savings Account Form.
4. Passbook/ ATM card (for pension).
5. Report of Death (if cause of death is work-connected).
6. SSS Form CLD 1.3A (Affidavit for Death Claim, if claimant is a secondary beneficiary).
7. SSS Form CLD 1.3 (Joint Affidavit, if claimant is a legal heir).
8. Photo of filer and valid IDs.
9. If married, marriage certificate of the deceased and birth certificates of minor children (duly certified by the Local Civil Registrar).
10. If single, the deceased member's birth certificate and marriage certificate of the parents (duly certified by the Local Civil Registrar).

Note: Other papers may be required as they are found to be necessary during the processing of the claim.

For funeral claim

1. Claim for Funeral Benefit (SSS Form BPN-103).
2. Death certificate duly certified by the Local Civil Registrar.
3. Receipt of payment issued by the funeral parlor.
4. Affidavit of funeral expenses, if did not render the services of a funeral parlor.
5. Report of Death (if cause of death is work-connected).
6. Photo of filer and valid IDs.

Original or certified true copies of the supporting documents should be presented during the filing of the claim.

Where does the beneficiary file for the funeral or death benefit?

Application forms for funeral/death benefit can be filed at any SSS branch or representative office.

EMPLOYEES' COMPENSATION BENEFITS

The Employees' Compensation (EC) program aims to assist workers who suffer work-connected sickness or injury resulting in disability or death. The benefits under the EC program may be enjoyed simultaneously with benefits under the social security program.

Who are covered under the EC program?

All SSS-registered employers and their employees are compulsorily covered under the program.

Employers and employees registered in the SSS need not register again under EC.

How much is the monthly EC contribution?

Only the employer is required to remit monthly EC contributions on behalf of the employees. Effective Jan. 1, 2007, the required contribution is P10 for those with monthly salary credits (MSC) of less than P15,000. For those with MSC of P15,000, the required contribution is P30. (Please refer to table of contributions).

How long is an employer obliged to pay for the EC contributions of the employee?

For as long as the employee works for him/her the employer is obliged to pay EC contributions.

The obligation of the employer ceases when an employee is separated from employment or, if the employee dies during employment.

When a covered employee becomes disabled during employment, the employer's obligation to pay the monthly contribution arising from the employment will be suspended during such months that the employee is not receiving salary or wages.

What are the benefits under the EC program?

Benefits under the Employees' Compensation program include:

1. Medical services appliances and supplies provided to the afflicted member beginning on the first day of injury or sickness, during the subsequent period of disability and as the progress of recovery may require.

These benefits, however, are limited to the ward services only of an accredited hospital and physician.

Ward services consist of all the services an in-patient would ordinarily receive in a hospital.

2. Rehabilitation Services

Rehabilitation is the process by which there is

provided a balanced program of remedial treatment, vocational assessment and preparation designed to meet the individual needs of each handicapped employee to restore him to suitable employment, including assistance as may be within its resources to help each rehabilitatee to develop his mental, vocational or social potential.

3. Income cash benefit for:

- a. **Temporary total disability or sickness.** An income cash benefit equivalent to 90 per cent of the average daily salary credit with a minimum of P10 and a maximum of P200 (effective Nov. 1, 1996).

It is payable for a period not longer than 120 consecutive days except where each injury or sickness still requires medical attendance beyond 120 days but not to exceed 240 days. However, the System may declare the total and permanent status at any time after 120 days of continuous temporary total disability as may be warranted by the degree of actual loss or impairment of physical or mental functions of the member. The employer shall be liable for the benefit if such illness or injury occurred before the employee is duly reported for coverage to the System.

This benefit is advanced by the employer every regular payday. The amount legally paid by the employer is reimbursed 100 percent by the SSS in the form of cheque or thru the bank.

- b. **Permanent total disability** (loss of two limbs at or above the ankle or wrists, permanent complete paralysis of two limbs, etc.). This benefit is a monthly pension paid for as long as the injured lives plus 10 per cent for each of the five dependent children beginning with the youngest and without substitution.

The monthly pension is guaranteed for five years but will be suspended if the employee is gainfully employed, recovers from permanent total disability, or fails to present himself/herself for examination at least once a year upon notice by the SSS or fails to submit a quarterly medical report certified by the attending physician as required under Section 5, Rule IV of the EC law. The minimum monthly income benefit is P2,000.

Beginning Jan. 1, 1991, a permanent total or permanent partial disability pensioner is also given a

supplemental allowance in addition to the monthly pension. This allowance will provide additional financial assistance to meet the extra needs arising from the disability. Effective May 1, 1993, the supplemental allowance is P575 a month.

Upon the death of an EC permanent total disability pensioner, the SSS will pay to the primary beneficiaries 80 per cent of the monthly pension. In addition, the dependents will be paid the dependent's pension. If the deceased pensioner has no primary beneficiaries, the SSS will pay to the secondary beneficiaries the remaining balance of the five-year guaranteed period, excluding the dependent's pension.

c. **Permanent partial disability** (such as loss of one thumb, finger, leg). A monthly pension is provided to the member equivalent to the pension for permanent total disability but limited to the number of months designated by law for a particular disability. The minimum monthly pension is P2,000.

However, if the period of permanent partial disability pension is less than a year, the benefit may be paid in lump sum.

d. **Death.** A monthly pension is provided to the deceased member's primary beneficiaries, plus 10 per cent of such benefit for each of the dependent children, subject to some limitations. In the absence of primary beneficiaries, the secondary beneficiaries are entitled to the monthly pension but not to exceed 60 months.

Under the EC program, a funeral benefit of P10,000 will also be paid to any person who actually shouldered the burial expenses of the deceased member.

What are the qualifications for EC benefits?

1. Employees should be duly reported to the SSS;
2. Employees' sickness, injury or death is work-connected; and
3. The SSS has been duly notified of such sickness, injury or death.

Under what condition can an injury, sickness or death be compensable under EC?

A sickness, injury, disability or death resulting from

an employment accident is compensable if:

1. The employee is injured at the workplace;
2. the employee is performing official functions; and
3. if the injury is sustained elsewhere, the employee is executing an order for the employer.

Under what conditions can an injury, sickness or death be deemed not compensable under EC?

No compensation will be allowed to an employee or the dependents if the injury, sickness, disability or death is due to:

1. drunkenness;
2. willful intention to injure or kill oneself or another; or
3. notorious negligence.

What should an employee do to file for an EC claim?

The employer should be notified of the member's sickness, injury or death within five days from the occurrence of the contingency. Notice is not necessary if the contingency occurred during working hours, at the place of work and with the knowledge of the employer or representative.

On the other hand, what should the employer do upon the employee's submission of the notice?

Pursuant to Section 2 Rule XVI - Employer's Records and Notices of PD 626 or the Employee's Compensation Law, all employers are required to keep a logbook to record chronologically the sickness, injury or death of their employees setting forth therein their names, dates and places of contingency and absences. Entries in the logbook shall be made within five (5) days from notice of knowledge of the occurrence of the contingency. Within five (5) days after entry in the logbook, the employer shall report to the SSS those contingencies it deems to be work-connected.

All entry in the employer's logbook shall be made by the employer or any of the authorized official after verification of the contingencies or the employee's absences for a period of a day or more. Upon request by the System, the employer shall furnish the necessary certificate regarding information about any contingency appearing in the logbook, citing the entry number, page number and date. Such logbook shall be

made available for inspection to the duly authorized representative of the System.

What will happen if the employer fails to record the sickness, injury or death of any of the employees in the logbook?

Failure of the employer to keep a logbook or to give false information or withhold material information already in possession shall make the employer liable for fifty percent (50%) of the lump sum equivalent of the income benefit to which the employee may be found to be entitled, the payment of which shall accrue to the State Insurance Fund.

In case of payment of benefits for any claim which is later determined to be fraudulent and the employer is found to be a party to the fraud, such employer shall reimburse the System the full amount of the compensation paid.

Who are the legal dependents of a member?

The primary beneficiaries of a member are the:

1. legitimate spouse living with the employee at the time of death until he/she remarries; and the
2. legitimate, legitimated, legally adopted or acknowledged natural children, who are unmarried, not gainfully employed, not over 21 years of age, or over 21 years of age, provided that they are incapacitated and incapable of self-support or due to physical or mental defect which is congenital or acquired during minority; provided further that a dependent acknowledged natural child shall be considered as a primary beneficiary only when there are no other dependent children who are qualified and eligible for monthly income benefit; provided finally, that if there are two or more acknowledged natural children, they shall be counted from the youngest and without substitution, but not exceeding five (ECC Resolution No. 2799, July 25, 1984).

The secondary beneficiaries are the:

1. legitimate parents wholly dependent upon the employee for regular support;
2. the legitimate descendants and illegitimate

children who are unmarried, not gainfully employed, and not over 21 years of age, or over 21 years of age provided they are incapacitated and incapable of self-support due to physical or mental disability which is congenital or acquired during minority.

What will happen to the monthly death pension if the member has no primary and secondary beneficiaries?

If the deceased member has no primary and secondary beneficiaries at the time of death, the benefit will accrue to the EC fund.

What forms are needed to file for EC claims?

For medical expenses:

1. **SSS Form B-301 (EC Medical Reimbursement Benefit Application)**

For temporary total disability or sickness:

2. **EC Form B-309 (Accident/Sickness Report)**
3. **EC Form B-300 (Employee's Notification); and**
4. **SSS Form B-304 (Sickness Benefit Reimbursement Application).**

For disability:

1. **Claim for Disability Benefit; and**
2. **SSS Form MMD-102 (Medical Certificate).**

For death:

1. **BPN-105 (Report of Death) and**
2. **DDR-1 (Death Claim Application).**

For funeral expenses:

1. **BPN-103 (Claim for Funeral Expenses);**
2. Death Certificate of deceased member duly certified by the Local Civil Registrar; and
3. Official receipt from the funeral parlor
4. **BPN-105 (Report of Death)**

NOTE: Other documents may be required as they are found to be necessary during the processing of the claim.

What other documents are needed for EC death claim?

For Primary Beneficiaries

1. Original or certified true copy (signed by the Local Civil Registrar) of:

- a. Death certificate of member;
- b. Birth certificate(s) of minor children; and
- c. Marriage certificate of member.

For illegitimate children (acknowledged natural children whose parents have no legal impediment to marry) -

1. Original or certified true copy (signed by the Local Civil Registrar) of:
 - Death certificate of deceased;
 - Birth certificate of the children; and
 - Joint Affidavit of two disinterested persons that parent have no legal impediment to marry.
2. If minor children are orphaned, guardianship will be filed by grandparent, eldest brother or sister or any guardian. The guardian will apply for an appointment as representative payee through a competent court or the System.

Note: Other papers may be required as they are found to be necessary during the processing of the claim.

For Secondary beneficiaries

1. Parents of deceased:
 - a. Original or certified true copy (signed by the Local Civil Registrar) of :
 - Death certificate of deceased;
 - Birth certificate of deceased; and
 - Marriage certificate of parents.
 - b. **SSS Form CLD-1.3A (Affidavit for Death Benefit Claim)**
2. For illegitimate children (Parents have legal impediment to marry and claims are to be filed by their guardian)
 - a. Original or certified true copy (signed by the Local Civil Registrar) of:
 - Death certificate of deceased;
 - Death certificates of parents of deceased, if both are no longer living;
 - Birth certificate of the children; and
 - **SSS Form CLD-1.3A (Affidavit for Death Benefit Claim).**

Where are claims for the EC benefit filed?

Claims for EC benefits are filed at any SSS branch or representative office nearest the member's residence or place of work.

MEMBER LOAN.....



SSS was mandated primarily to give social security protection to its members. However, it has also provided its members with short-term loan programs from which they can borrow for personal purposes.

SALARY LOAN

The Social Security Commission, under Resolution No. 669 dated 10 December 2003, approved the revised guidelines on salary loans granting.

What is a salary loan?

It is a loan intended to meet the members' short-term credit needs.

Who may qualify for a salary loan?

1. An employed, currently paying self-employed or voluntary member (SE/VM) who has **6** posted monthly contributions for the last **12** months prior to the month of filing of application.

For a one-month loan, the member-borrower must have **36** posted monthly contributions prior to the month of filing of application.

For a two-month loan, the member-borrower must have **72** posted monthly contributions prior to the month of filing of application.

2. If the member-borrower is employed, the employer must be updated in contributions and loan remittances.
3. The member-borrower must be updated/current in the payment of other member loans, which include educational, stock investment, MADE & housing loans granted under the Unified Housing Loan program (UHLP) or direct from SSS.
4. The member-borrower has not been granted refund of ontributions or final benefit (total permanent disability, retirement and death).
5. The member-borrower must not be more than sixty five (65) years of age at the time of application.

(Effective 12 January 2006 per SSC. Res. No. 434 dated 09 November 2005)

6. The member-borrower has not been disqualified due to fraud committed against the SSS.

How much is the loanable amount?

A one-month salary loan is equivalent to the average of the member's latest 12 monthly salary credits posted.

A two-month salary loan is equivalent to twice the average of the member's latest 12 monthly salary credits posted (rounded to the next higher monthly salary credit), but not to exceed P24,000.

How long will it take the member to pay back the loan?

The one-month or two-months salary loan shall be payable within two (2) years in 24 equal monthly installments.

How much is the interest charged on a salary loan?

The loan shall be charged a nominal interest of 10% per annum. First year's interest shall be deducted in advance from the proceeds of the loan. Second year's interest shall be included in the monthly amortizations.

In case a loan is not paid, how much is the delinquency interest?

Loan amortization not remitted on due date shall bear a penalty of 1% per month.

Is there a service fee?

Yes. A service fee of 1% of the loan amount shall be charged and deducted from the proceeds of the loan.

When can a member renew a salary loan with the SSS?

The loan may be renewed after the prescribed amortization period of two (2) years. Balance of P500 or less shall be deducted from the proceeds of the new loan.

How does a member pay back the loan?

For employed member-borrower, the first deduction from their salaries shall start on the second month following the date of loan. All remittances shall be made on or before the 10th day following the applicable month of deduction to the SSS or to any of its authorized banks.

The employee is obliged to report to the new employer his obligations with SSS and shall allow the new employer to deduct from his salary the corresponding amortizations due, plus any penalty for late remittance of amortizations.

For self-employed or voluntary paying member-borrowers, the first amortization shall be paid to the SSS or any of its authorized banks on or before the 10th day of the third month following the date of loan.

What are the obligations of the employer to the SSS?

The employer shall be responsible for the collection and remittance to the SSS of the amortization(s) due on the member-borrower's salary loan through payroll deduction.

The employer shall require new employees to secure from the SSS an updated statement of account.

The new employer shall continue the deduction and shall be accountable for remittance to the SSS.

In case of transfer, separation or resignation, how can a borrower pay back the loan?

In case a member-borrower is separated voluntarily, (e.g. retirement or resignation) or involuntarily, (e.g. termination of employment or cessation of operations of the company), the employer shall be required to deduct the total balance of the loan from any benefit(s) due to the employee and shall remit the same in full to SSS.

If the benefit(s) due the employee or the amount thereof legally available for offset of obligations of the employee is insufficient to fully repay the loan, the employer shall report the unpaid loan balance to SSS.

In case of member-borrower's death, total disability or retirement, what happens to the unpaid loan?

In case of member-borrower's death, total disability or retirement under the Social Security Act, the entire

amount or any unpaid amount of the loan as well as the interest and penalty thereon, if any, shall be deducted from the corresponding benefit.

What are the papers/documents needed for filing a salary loan?

An employed member shall submit an accomplished SSS Form ISL-101 (Member Loan Application Revised January 2006) and present the digitized SSS ID card or E-6 acknowledgement stub with two (2) valid IDs listed below one of which with recent photo and date of birth.

A self-employed, voluntary member, overseas Filipino worker, non-working spouse, farmer or fisherfolk and household-helper shall submit an accomplished SSS Form ISL-101 and present the SS digitized ID card or E-6 acknowledgement stub with any two (2) of the following valid IDs, one of which with recent photo and date of birth.

- Unexpired Driver's License
- Professional Regulation Commission (PRC) ID Card
- Passport
- Postal ID
- School or Company ID
- Tax Identification Number Card (TIN)

Where can a borrower file the salary loan application?

A borrower may file the salary loan application at the nearest SSS branch or representative office.

NOTE: The employer shall submit annually an updated SSS Form L-501 (Specimen Signature Card) to avoid delay in the processing of salary loan applications.

CONTRIBUTIONS.....



Monthly contributions are based on the compensation of SSS members and payable under the two programs, as follows:

SSS - 10.4% of the monthly salary credit not exceeding P15,000 and payable by both employer (7.07%) and employee (3.33%) effective January 1, 2007.

EC - Starting January 1, 2007 P10 for a monthly salary credit of P14,500 and below and P30 for employees with an MSC of P15,000 and payable only by the employer.

What is the basis for determining the monthly salary credit and monthly contributions of an SSS member?

1. *For an employee* - The monthly salary credit is based on the total actual remuneration from employment, including the mandated cost of living allowance, as well as the cash value of any remuneration paid in any medium other than cash except that part of remuneration received during the month in excess of the maximum salary credit as provided under Section 18 of Republic Act 1161 as amended by RA 8282 (Social Security Act of 1997).

The monthly contributions of a member based on the monthly salary credit which is according to the Schedule of Contributions.

2. *For self-employed or voluntary members* - the monthly earnings declared at the time of registration shall be the basis of the monthly salary credit.

However, the declared earnings should not be lower than P1,000 per month except for the OFWs whose minimum monthly salary credit is pegged at P5,000 beginning 01 January 2004.

What are the different modes of paying the SSS contributions?

SSS contributions may be paid through:

- a. over-the-counter
 - SSS
 - accredited banks
 - Bayad Centers
- b. electronic data interchange (EDI) for enrolled members
- c. automatic debit arrangement (ADA) with accredited banks.

How should the member pay the monthly contributions?

1. *For an employee*, including household-helpers monthly, through salary deduction, starting on the first month of employment.

The employer should use **SSS Form R-5 (Contributions Payment Return)** for over the counter payment at SSS or accredited banks. The household employer may also pay through the ADA.

2. *For self-employed members, including farmers and fisherfolks - monthly or quarterly (beginning 01 October 2003), upon approval of membership.*

Self-employed members should use **SSS Form RS-5 (Contributions Payment Return)** for over the counter payment at SSS or accredited banks. They may also pay through the ADA.

3. *For voluntary members including non-working spouses - monthly or quarterly (beginning 01 October 2003), upon approval of membership.*

Voluntary members should use **SSS Form RS-5 (Contributions Payment Return)** for over the counter payment at SSS or accredited banks. They may also pay through the ADA.

Self-employed and voluntary members, including OFWs are allowed to change their monthly salary credits monthly.

In case the change will result to an MSC lower than P5,000, or where the change will result to more than two salary brackets higher or lower than the present MSC, a Declaration of Earnings must be submitted to support the new earnings, However, if the age of the member is 55 years or older and the present MSC is more than P10,000, the allowed increase is only one salary bracket regardless of whether the supporting documents are submitted or not.

4. *For Overseas Filipino Workers (OFWs)- anytime during the applicable year, thru SSS Form RS-5 (Contributions Payment Return).*

When is the remittance of contributions due?

1. *For employers*
 - a. Employers who pay through electronic data interchange (EDI) system - on or before the 10th day after the applicable month.
 - b. Household-helper employers who pay through the ADA system-deducted from their bank accounts on or before the 10th day after the applicable month.
 - c. Employers including household-helper

employers, who pay over the counter payment at SSS or accredited banks - on or before the 10th day after the applicable month.

In case the last day of payments falls on Saturday, Sunday or holiday, payments may be made without penalty on the next working day. This rule shall be made applicable to all types of payors, i.e. employer, employee, self-employed and voluntary members and to all types of payments, i.e. contribution, loan amortization and miscellaneous payments.

2. *For self-employed and voluntary*
 - a. Self-employed, voluntary members and employers of household-helpers who pay through the automatic debit arrangement (ADA) - deducted from the bank account on or before the 10th day after the applicable month.
 - b. Self-employed and voluntary members who pay over the counter payment at SSS or accredited banks - on or before the 10th day after the applicable month.
 - c. Overseas Filipino Workers - contributions for January to September of a given year maybe paid up to December 31 within the same year. Contributions for the months of October to December of a given year maybe paid on or before January 31 of the succeeding year.

When and how should employers report their contribution payments to the SSS?

- a. Employers who remit through the EDI - monthly, through the Contribution Collection List (CCL) on or before the 10th day after the applicable month. (simultaneous with the payment)
- b. Household-helper employers who remit through the ADA system - on or before the 11th day after the applicable month (the day immediately following the payment)
- c. Employers, including household-helper employers, who remit over the counter payments at SSS accredited banks or Bayad Centers.

1. **SSS Form R3 with copies of validated SSS Form R5 and SBRs** - within the first 10 days of the month after the applicable quarter ending in March, June, September and December.
2. **R-3 Tape Diskette with the copies of the validated SSS Form R-5s and SBRs** - within 10 days after the applicable month.



Basically, financing of social security programs comes exclusively from contributions and investment earnings. Such portion of the contributions that are not needed for benefit disbursements go to a Reserve Fund which is intended to cover future liabilities in benefit payments of the SSS. The time will come when the benefit disbursements will far exceed contributions, thus the System calls for the accumulation of a reserve and the investment of the same so that the present excess could take care of future deficits.

For this reason, the SSS was mandated by law to invest the reserve funds in specified areas of investments, subject to consideration of safety and liquidity, that would yield not less than the average rates of treasury bills or other acceptable market yield indicators. Therefore, the law directs SSS to invest SSS funds with prudence and to maximize its earnings within legislative parameters.

Under RA 8282, SSS was given wider investment opportunities to provide more flexibility and to ensure higher return on investments. Exposure to various sectors have been pegged at a maximum of:

- 40% - in private securities
- 35% - in housing
- 30% - in real estate related investments
- 10% - in short and medium-term member loans
- 30% - in government financial institutions and corporations
- 30% - in infrastructure projects
- 15% - in any particular industry
- 7.5% - in foreign-currency denominated investments

As part of its investment operations, the SSS may appoint local or, in the absence thereof, foreign fund managers to manage the Investment Reserve Fund, as it may deem appropriate. This policy will give SSS the opportunity to avail of experts in the field who will provide access to good opportunities in the local or foreign market.

The records show that through consistent sound management of these funds, SSS not only has maintained its actuarial solvency but also enabled it to increase benefits through the years.

SSS considers the social security and EC funds as trust funds and its job of serving its members a sacred duty and to this idea of trust and duty, the SSS will ever stay committed.

SCHEDULE OF CONTRIBUTION

Effective January 1, 2007

A. For Employed Members

SALARY BRACKET	RANGE OF COMPENSATION	MONTHLY SALARY CREDIT	MONTHLY CONTRIBUTION			TOTAL
			EMPLOYER	EC	EMPLOYEE	
I	1,000 - 1,249.99	1,000	70.70	10	33.30	114
II	1,250 - 1,749.99	1,500	106.00	10	50.00	166
III	1,750 - 2,249.99	2,000	141.30	10	66.70	218
IV	2,250 - 2,749.99	2,500	176.70	10	83.30	270
V	2,750 - 3,249.99	3,000	212.00	10	100.00	322
VI	3,250 - 3,749.99	3,500	247.30	10	116.70	374
VII	3,750 - 4,249.99	4,000	282.70	10	133.30	426
VIII	4,250 - 4,749.99	4,500	318.00	10	150.00	478
IX	4,750 - 5,249.99	5,000	353.30	10	166.70	530
X	5,250 - 5,749.99	5,500	388.70	10	183.30	582
XI	5,750 - 6,249.99	6,000	424.00	10	200.00	634
XII	6,250 - 6,749.99	6,500	459.30	10	216.70	686
XIII	6,750 - 7,249.99	7,000	494.70	10	233.30	738
XIV	7,250 - 7,749.99	7,500	530.00	10	250.00	790
XV	7,750 - 8,249.99	8,000	565.30	10	266.70	842
XVI	8,250 - 8,749.99	8,500	600.70	10	283.30	894
XVII	8,750 - 9,249.99	9,000	636.00	10	300.00	946
XVIII	9,250 - 9,749.99	9,500	671.30	10	316.70	998
XIX	9,750 - 10,249.99	10,000	706.70	10	333.30	1,050
XX	10,250 - 10,749.99	10,500	742.00	10	350.00	1,102
XXI	10,750 - 11,249.99	11,000	777.30	10	366.70	1,154
XXII	11,250 - 11,749.99	11,500	812.70	10	383.30	1,206
XXIII	11,750 - 12,249.99	12,000	848.00	10	400.00	1,258
XXIV	12,250 - 12,749.99	12,500	883.30	10	416.70	1,310
XV	12,750 - 13,249.99	13,000	918.70	10	433.30	1,362
XVI	13,250 - 13,749.99	13,500	954.00	10	450.00	1,414
XVII	13,750 - 14,249.99	14,000	989.30	10	466.70	1,466
XVIII	14,250 - 14,749.99	14,500	1,024.70	10	483.30	1,518
XIX	14,750 - OVER	15,000	1,060.00	30	500.00	1,590

B.For Self-employed/Voluntary/OFW Members

SALARY BRACKET	RANGE OF COMPENSATION	MONTHLY SALARY CREDIT	MONTHLY CONTRIBUTION
I	1,000 - 1,249.99	1,000	104
II	1,250 - 1,749.99	1,500	156
III	1,750 - 2,249.99	2,000	208
IV	2,250 - 2,749.99	2,500	260
V	2,750 - 3,249.99	3,000	312
VI	3,250 - 3,749.99	3,500	364
VII	3,750 - 4,249.99	4,000	416
VIII	4,250 - 4,749.99	4,500	468
IX	4,750 - 5,249.99	5,000	520
X	5,250 - 5,749.99	5,500	572
XI	5,750 - 6,249.99	6,000	624
XII	6,250 - 6,749.99	6,500	676
XIII	6,750 - 7,249.99	7,000	728
XIV	7,250 - 7,749.99	7,500	780
XV	7,750 - 8,249.99	8,000	832
XVI	8,250 - 8,749.99	8,500	884
XVII	8,750 - 9,249.99	9,000	936
XVIII	9,250 - 9,749.99	9,500	988
XIX	9,750 - 10,249.99	10,000	1,040
XX	10,250 - 10,749.99	10,500	1,092
XXI	10,750 - 11,249.99	11,000	1,144
XXII	11,250 - 11,749.99	11,500	1,196
XXIII	11,750 - 12,249.99	12,000	1,248
XXIV	12,250 - 12,749.99	12,500	1,300
XXV	12,750 - 13,249.99	13,000	1,352
XXVI	13,250 - 13,749.99	13,500	1,404
XXVII	13,750 - 14,249.99	14,000	1,456
XXVIII	14,250 - 14,749.99	14,500	1,508
XXIX	14,750 - OVER	15,000	1,560

DIRECTORY.....



MAIN OFFICE

SSS Bldg., East Ave. Diliman, Quezon City
Tel. Trunkline: 920-6401
Tel. Assistance: 920-6446

NATIONAL CAPITAL REGION

ALABANG BRANCH
Estrellita Bldg., 236 Montillano St.,
Alabang, Muntinlupa City
Tel. Nos. 807-2607 to 08; 842-2610
Fax Nos. 807-2600; 807-2604

ANTIPOLO
Camiña Bldg., Circumferential Road
cor. M. L. Quezon, Antipolo City
Tel. Nos. 650-7627; 650-7628; 650-7629
Fax No. 697-0663

ANGONO

Angono Municipal Hall Bldg., Angono, Rizal
Tel. No. 295-4594

BACLARAN

HK Sun Plaza
8001 Financial Center Area, Roxas Blvd., Pasay City
Tel Nos. 556-0992
Fax No. 556-0993

BINONDO

Maritima Bldg., 117 Dasmariñas St.,
Binondo, Manila
Tel. Nos. 243-7219; *243-7236; 245-3186 to 87
Fax No. 243-2464

CAINTA

Sta Clara Bldg., A. Bonifacio Ave. cor.
Ortigas Ave., Junction, Cainta, Rizal
Tel. Nos. 655-7325; 656-9771
Fax No. 655-6648

COMMONWEALTH

No. 71, Fairview Ave., Fairview Park, Q.C.
Tel. No. 461-6937; 461-6939
Fax No. 461-6997

CUBAO

SSS Bldg., 600 EDSA, Quezon City
Tel. Nos. 911-1864; 911-2783; 913-7219 to 20
Fax No. 911-1191

DILIMAN

Members Assistance Center (MAC),
East Ave., Diliman, Q.C.
Tel. Nos. 921-0550 ; 921-2810; 921-9388
Fax No. 921-0350

KALOOKAN

Forward Group Bldg., 317 EDSA cor.,
Gen. Malvar Street, Kalookan City
Tel. Nos. 366-7999; 367-2265; 363-0382 to 83
330-7401 to 04; 362-7628
Fax No. 361-0670

LAS PIÑAS

Las Piñas Municipal Hall Bldg., Las Piñas, M.M.
Tel. No. 801-0921
Fax No. 874-2480

MAKATI

355 ECC Bldg., Gil Puyat Ave., Makati City
Tel. Nos. 890-1636; 896-5719; 890-4762;
896-4706; 896-7134
Fax Nos. 890-4776; 890-5232; 896-7135

J.P. RIZAL (MAKATI 2)

557 J. P. Rizal corner Sta. Lucia St., Makati City
Tel. Nos. 897-4601; 899-2213;
899-3092; 899-8755
Fax No. 899-2213

MALABON

Jose C. Rampas Bldg., C-4 Road,
Dagat-Dagatan Malabon
Tel Nos. 287-5620; 287-5459; 287-5203
Fax No. 287-5235

MANDALUYONG CITY

Gomega Bldg., No. 6 J. Tiosejo St., cor
P. Martinez St., Shaw Blvd., Mandaluyong City
Tel. No. 533-9277; 531-6461; 534-1445 to 46;
Fax No. 533-9533

MANILA (YMCA)

YMCA Compound, 350 Arroceros St.,
Ermita, Manila
Tel Nos. 527-5433; 527-5488; 302-6648
Fax No. 527-0694

MARIKINA

Buenviaje Bldg., Marcos Highway,
Marikina City
Tel. Nos. 645-7667; 645-8901;
645-4070; 681-6261
Fax No. 645-5210

MUNTINLUPA

Muntinlupa Municipal Hall, Muntinlupa, M.M.

NOVALICHES

Alfred Bldg., Quirino Highway cor.
19 Nightingale St., Novaliches
Tel. Nos. 937-4953; 937-4955
Fax No. 937-7417

PARAÑAQUE

8449 Unit B, C&D, Prudential Bank Bldg.,
President Ave., BF Homes, Phase I, Paranaque City
Tel. Nos. 825-0898; 825-0270
Telefax No. 805-0184

PASAY

ERL Investment Corp. Bldg.,
2532 Taft Avenue, Pasay City
Tel. No. 834-0116

PASIG

Chipeco Bldg., Meralco Ave., cor.
Shaw Blvd., Pasig City
Tel. Nos. 914-5040 to 44; 635-5311; 635-6243;
634-3942; 634-7290; 635-5978
Fax No. 634-7283; 634-7335

PATEROS

Pateros Municipal Hall Bldg., Pateros
Tel. No. 641-5342

RECTO

Precilla Bldg., 1880 C.M. Recto Ave.,
Quiapo, Manila
Tel. Nos. 735-7438; 735-7468; 735-7458
Fax No. 735-4838

SAN FRANCISCO DEL MONTE

RCDC Bldg., 154 Roosevelt Ave.,
San Francisco Ave., Q.C.
Tel. Nos. 373-9907 to 10; 374-6360
Fax No. 373-9906

SAN JUAN

Glialcon Villas Bldg. 1, 128 F. Blumentritt St.,
San Juan, Metro Manila
Tel. Nos. 721-5195; 721-5184; 724-0684
Fax No. 721-2686

SAN MATEO

Max's Bldg., 15 P. Burgos St.,
Brgy. Sta Ana, San Mateo, Rizal
Tel. No. 681-6261

TAGUIG

Veterans Center, Taguig, Metro Manila
Tel. No. 837-1638
Fax No. 837-1639

TAYTAY

Taytay Municipal Hall Bldg., Taytay, Rizal
Tel. No. 286-2082

WELCOME

España Tower, España Blvd., cor.
Josefina St., Sampaloc, Manila
Tel. Nos. 781-0053; 781-0042, 781-0054;
781-5042; 781-0050; 711-0600
Fax No. 749-1149

VALENZUELA

Rich Tower Bldg., 288 McArthur Highway,
Karuhatan, Valenzuela City
Tel. No. 292-4243; 292-4225; 292-4243; 292-4378
Telefax 292-4283

LUZON**BAGUIO**

SSS Bldg., Harrison Road, Baguio City
Tel. No. (074) 444-2929; 442-8073
Fax No. (074) 444-4882; 443-3089

SOLANO

Pille Bldg., National Highway,
Solano, Nueva Vizcaya
Tel. No. (078) 326-7325
Fax No. (078) 326-6934

LAGAWE

Lagawe Municipal Hall, Lagawe,

BONTOC

A.Kiat-Ong Bldg., Lok-ong St.,
Poblacion, Bontoc
Tel. No. (074) 602-1280

TUGUEGARAO

Cedenio Bldg., Luna St.,
Tuguegarao, Cagayan
Tel. Nos. (078) 844-2108; 846-2754
Fax No. (078) 844-1512

SANCHEZ MIRA (CAGAYAN)

Sanchez Mira, Municipal Hall Bldg.,
Sanchez Mira, Cagayan

TABUK

Tabuk Municipal Hall, Tabuk, Kalinga

APARRI

Amparo Bldg., Magsaysay St.,
Aparri, Cagayan

SANTIAGO

De Vera Bldg., Provinial Road, Centro East,
Santiago, Isabela
Tel. No. (078) 682-0959
Fax No. (078) 682-7401

CAUAYAN

Ireneo Bucag Bldg.,
Don Jose Canciller Ave., cor.
Francisco L. Dy St., Cauayan City
Tel. No. (078) 652-2083
Fax Nos. (078) 634-5086; 652-1215

ILAGAN

N.S. Binag Bldg., NAtionalRoad,
Camalagui Second, Ilagan, Isabela
Tel.No. (078) 622-2532

BANGUED

Seares Bldg., Rizal St., Zone 5 Bangued, Abra
Tel. No. (074) 752-7476
(074) 752-8170

LA UNION

FBR Bldg., Quezon Avenue
San Fernando, LaUnion
Tel.No. (072) 242-5813; 242-5811; 242-5668
Fax No. (072) 242-1091

LAOAG

RT Bueno Bldg., Don E.Ruiz St.,
Laoag City, IlocosNorte
Tel Nos. (077) 771-4414; 771-5303
Fax No. (077) 770-3113

VIGAN

Chan Bldg., Bonifacio cor. Sikatuna Sts.
Vigan, IlocosSur
Tel. Nos. (077) 772-2360; 242-5183
Fax No. (077) 722-2686

CABANATUAN

Fajardo Bldg., Maharlika Highway,
Cabanatuan City, Nueva Ecija
Tel. No. (044) 463-0691
Fax No. (044) 463-3996

BALER

Cordial Bldg., National Highway
Bgy. Suklayin, Baler,Aurora
Tel. No. (042) 209-4261

DAGUPAN

PhilamLife Bldg., A. B. Fernandez Ave.,
Dagupan City, Pangasinan
Tel. No. (075) 515-4597; 523-4094; 523-4932; 522-8908
Fax No. (075) 522-0414

URDANETA

CUA Bldg., McArthur Highway
Nancayan, Urdaneta City,Pangasinan
Tel. No. (075) 568-8511
Fax No. (075) 568-8510

ALAMINOS

Montemayor Bldg., National Highway,
Alaminos City, Pangasinan
Tel. No. (075) 552-7372; 551-5908

IBA (ZAMBALES)

G/F Rhoi Bldg., National Highway,
Palaminan, Iba, Zambales
Tel. No. (047) 811-1008
Fax No. (047) 811-1009

OLONGAPO

Fabunan Bldg., 1040 East Tapinac,
Rizal Ave., Olongapo City,
Tel. No. (047) 222-7687
Fax No. (047) 222-3543

BALANGA

Recar Commercial Complex Bldg.,
Zulueta St., cor. Capitol Road,
Balanga, Bataan
Tel. No. (047) 237-3349
Fax No. (047) 237-0738

DINALUPIHAN

Municipal Hall, San Ramon,
Dinalupihan, Bataan

ANGELES

Angeles Business Center Bldg.,
Nepo Mart Complex, Teresa Ave., Angeles City
Tel. No. (045) 322-0164
Fax. No. (045) 887-2775

TARLAC

SSS Bldg., Macabulos Drive,
San Vicente, Tarlac, Tarlac
Tel. Nos. (045) 982-3410; 982-6967; 982-8600
Fax No. (045) 982-1092; 982-3402

PANIQUE

Paniqui Municipal Hall Bldg.,
Paniqui, Tarlac

SAN FERNANDO (PAMPANGA)

SSS Bldg., Barangay Maimpis,
San Fernando, Pampanga
Tel Nos. (045) 963-0953; 961-0957
Fax No. (045) 961-5466

CAMILING

Julian Qui Bldg., Arellano St.,
Camiling, Tarlac
Tel. Nos. (045) 934-0220; 934-0463
Fax No. (045) 934-0460

MALOLOS

Sto. Rosario Cooperative Bldg.,
Mabini St., Mojon, Malolos, Bulacan
Tel. Nos. (044) 662-5426; 791-3350; 662-5752
Fax No. (044) 299-8132; 662-2916

BALIUAG

AC Bldg., Doña Remedios Trinidad Highway,
Baliuag, Bulacan
Tel. No. (044) 673-1431
Fax No. (044) 766-1162

MEYCAUAYAN

I.S. Pavillion Bldg.,
Km. 18 McArthur Highway,
Banga, Meycauayan, Bulacan
Tel No. (044) 840-8920
Fax No. (044) 840-8167

STA. MARIA

NEM Bldg., Gov. Fortunato Halili Ave.,
Bagbaguin, Sta Maria, Bulacan
Tel. No. (044) 641-3672
Fax No. (044) 641-2708

SAN PABLO

Balagtas Blvd., cor.
Paulino St., San Pablo City
Tel. Nos. (049) 562-5920; 562-5922; 520-6075
Fax No. (049) 562-0921; 562-5920

SAN JOSE (OCCIDENTAL MINDORO)

Cajayon Bldg., Palma cor. Sikatuna Sts.,
San Jose, Occidental Mindoro
Tel. Nos. (043) 491-1995; 491-7958

INFANTA

Derilo Bldg., Plaridel St., cor.
Balagtas St., Infanta, Quezon
Tel. No. (042) 535-2707

BATANGAS

Balmes Bldg.,
42 C. Tirona St., Batangas City
Tel. Nos. (043) 723-5185; 723-3873 to 74
Fax No. (043) 723-0766

BALAYAN

PED Realty & Devt. Corp. Bldg.,
PED Plaza Business Center,
Balayan, Batangas
Tel No. (043) 921-1354

BIÑAN

Chua Commercial Bldg.,
San Antonio, Biñan, Laguna
Tel. Nos. (049) 411-4861; 511-6757 to 58

BOAC (MARINDUQUE)

Jacinto Bldg., Deogracias St.,
Malusak, Poblacion,
Boac, Marinduque
Tel. No. (042) 332-1872

CALAMBA

SSS Bldg., National Highway,
Parian, Calamba, Laguna
Tel. Nos. (049) 545-1689; 545-6860
Fax No. (049) 545-2180

CALAPAN

Bonifacio Drive, Ibaba,
Calapan, Oriental Mindoro
Tel. Nos. (043) 288-2543; 288-5376
Fax No. (043) 288-5359; 441-0865

BONGABONG

Evangelista Bldg., Poblacion,
Bongabong, Oriental Mindoro
Tel. No. (043) 283-5110

LIPA

AMR Business Center, Pilahan,
Sabang, Lipa City
Tel. Nos. (043) 756-7507; 757-1365
Fax No. (043) 756-1953

LUCENA

Padillo Bldg., Enriquez St., Lucena City
Tel. Nos. (042) 710-8626; 373-6420
Fax No. (042) 710-4240

GUMACA

R. Alvarez Bldg., #13 D. Tañada St.,
Brgy. Pipisik, Gumaca, Quezon
Tel. No. (042) 447-1892

PUERTO PRINCESA (PALAWAN)

Go Siong Kuan Bldg., Lacao St.,
Puerto Princesa City, Palawan
Tel. Nos. (048) 433-7147 to 48
Fax No. (048) 433-2726

STA CRUZ

ACL Credit Inc. Bldg.
National Highway, Pagsawitan,
Sta Cruz, Laguna
Tel. No (049) 808-1338

SINILOAN

Siniloan Municipal Hall Bldg.,
Siniloan, Laguna

BACOR

Goldrich Bldg., Malumot,
Aguinaldo Highway, Bacoor, Cavite
Tel. Nos. (046) 472-2368; 472-2319
Fax No. (046) 472-2318

CARMONA

Luna-Salazar Bldg.,
11130 JM Loyola St., Carmona, Cavite
Tel No. (046) 430-0960

ROSARIO (EPZA)

Governor's Bldg., PEZA, Rosario, Cavite
Tel. No. (046) 437-2290

TAGAYTAY

JPD Bldg., Calamba Road,
Brgy. San Jose, Tagaytay City
Tel. No. (046) 413-0383
Fax No. (046) 413-0385

NAGA

SSS Bldg., Concepcion, Pequeña, Naga City
Tel. Nos. (054) 472-0080; 473-0024;
472-9791 to 95
Fax No. (054) 473-9152

IRIGA

Cerillo Bldg., #272 National Highway,
San Nicolas, Iriga City
Tel. No. (054) 456-0876
Fax No. (054) 299-2530

DAET (CAMARINE NORTE)

G/F, Ricasio Bldg., Carlos II St.,
Daet, Camarines Norte
Tel. No. (054) 571-2764; 440-3140
Fax No. (054) 721-1240

GOA (CAMARINES SUR)

Rizal St., Brgy. Bagumbayan,
Goa, Camarines Sur
Tel. No. (054) 453-0260

LEGASPI

Morante Bldg.,
Imperial Court Subd., Legaspi City
Tel. Nos. (052) 480-7076; 480-7301;
214-3449; 214-3452
Fax No. (052) 480-7074

LIGAO

G/F Ligao Municipal Hall Bldg.,
Ligao, Albay
Tel. No. (052) 485-1297

TABACO

Chavez Bldg., Ziga Ave.,
Tabaco, Albay
Tel. No. (052) 487-5333
Fax No. (052) 558-2265

SORSOGON

Jomil Enterprises Bldg., Quezon St.,
Polvorista, Sorsogon, Sorsogon
Tel Nos. (056) 211-2256; 211-2977
Fax No. (056) 211-1638

MASBATE

Reloao Bldg., Ibañez Road,
Poblacion 2, Masbate City
Tel. No. (056) 333-2485
Fax No. (056) 333-3499

VIRAC (CATANDUANES)

2/F, JMA Bldg., Sta. Elena St.,
Virac, Catanduanes
Tel. No. (052) 811-1702

VISAYAS

CEBU

Suarez Bldg., Gorordo Ave. corner
Escaño St., Cebu City
Tel. Nos. (032) 232-7263; 232-7520; 233-6198
Fax Nos. (032) 232-7236; 232-7232

TOLEDO

Peñalosa St., Luraye, Toledo City
Tel. No. (032) 322-5294

LAPU-LAPU

Venus Bldg., Brgy. Pusok, Lapu-lapu City
Tel. Nos. (032) 340-1886; 340-8050; 341-1004
Fax No. (032) 340-6499

BOGO

Tan Bldg., San Vicente St., Bogo, Cebu

MANDAUE

Chua Tiam Bldg., A. del Rosario Avenue,
Guizo, Mandaue City
Tel. No. 032-346-4983

TAGBILARAN

Orimaco Bldg., C. P. Garcia Ave.,
Tagbilaran City, Bohol
Tel. No. (038) 411-3093
Fax No. (038) 411-3934; 411-5477

UBAY

Ubay Municipal Hall, Ubay, Bohol

TACLOBAN

Yu Bldg., National Highway, Brgy.
Fatima, Marasbaras, Tacloban City
Tel. No. (053) 321-2278
Fax No. (053) 321-4310

ORMOC

Victoria Bldg.,
J. P. Rizal Ave., Ormoc City
Tel. No. (053) 255-5241
Fax No. (053) 255-4658

BILIRAN

Municipal Office Bldg., Naval, Biliran

CATBALOGAN

To Chip Bldg.,
Catbalogan, Samar
Tel. No. (055) 251-5393

BORONGAN

c/o Office of the Vice-Mayor, Municipal Hall,
Borongon, Eastern Samar

MAASIN

Ampil Bldg., Abgao,
Maasin, Southern Leyte
Tel. No. (053) 570-8551
Fax No. (053) 381-2119

CALBAYOG

Garalza Bldg., J. B. Avelino Ave.,
Calbayog City, Western Samar
Tel. No. (055) 209-1198

CATARMAN

Milagros F. Balasolla Bldg.,
E. Jacinto Street Brgy. Molave,
Catarmán, Northern Samar

BACOLOD

SSS Bldg.,
Lacson St., Bacolod City
Tel. Nos. (034) 435-0161; 433-1378; 434-4749;
433-2293; 435-2796 to 97
Fax No. (034) 434-5130

SAGAY

NNPAI Bldg., National Highway,
Sagay City, Negros Occidental
Tel. Nos. (034) 488-0112; 488-0270

DUMAGUETE

Casocot Bldg., 86-C Hibbard Avenue,
Piapi, Dumaguete City, Negros Oriental
Tel. Nos. (035) 225-4340; 225-8613
Fax No. (035) 225-6810

SIQUIJOR

Old Provincial Capitol Bldg.,
Siquijor, Siquijor
Tel. No. (035) 480-3281

BAIS

Panizales Bldg., Aglipay St.,
Bais City, Negros Oriental
Tel. No. (035) 541-5361
Fax No. (035) 541-5360; 402-3096

SAN CARLOS

Uy King Poe Bldg., Locsin St.,
San Carlos City, Negros Occidental
Tel. Nos. (034) 312-5422; 312-2422
Fax No. (034) 312-5316

GUIHULNGAN

Guihulngan Municipal Hall Bldg.,
Guihulngan, Negros Oriental

KABANKALAN

Zayco Bldg., Repullo St.,
Kabankalan City, Negros Occidental
Tel. No. (034) 471-2924
Fax No. (034) 471-2224

VICTORIAS

Rainbow Mall, Osmeña Ave.,
Victorias City, Negros Occidental
Tel. No. (034) 399-2953
Fax No. (034) 399-2954

BAGO CITY

RTC Bldg., Justice Compound,
Rafael M. Salas Drive, National Highway,
Bago City, Negros Occidental
Tel. Nos. (034) 461-0910; 461-0912
Fax No. 732-8888

ILOILO

Maruja Bldg., Burgos St. corner
Rizal St., Iloilo City
Tel. Nos. (033) 335-0961; 509-7850;
337-6085
Fax No. (033) 336-7814

ROXAS (CAPIZ)

JGM Bldg., Burgos Street, Roxas City
Tel. Nos. (036) 621-4256; 522-3839
Fax No. (036) 621-0611

KALIBO (AKLAN)

Alfaro Bldg., Kalibo, Aklan
Tel. No. (036) 268-4117; 262-1787

ANTIQUE

SSS Bldg., Bantayan, San Jose, Antique
Tel. No. (036) 540-8112

MINDANAO**CAGAYAN DE ORO**

SSS Bldg., Carmen Patag Road, Carmen,
Cagayan de Oro City
Tel. Nos. (088) 858-3792 to 93; 350-3531
Fax Nos. (088) 858-3790 to 91

CAMIGUIN

G/F Barlaan Bldg., Arana St.,
Mambahao, Camiguin
Tel No. (088) 387-2099
Fax No (088) 387-2070

ILIGAN

Rene's Diner & Pension House II,
Andrada Compound, Roxas Ave.,
Mahayahay, Iligan City,
Tel. Nos. (063) 221-5248; 221-5374;
221-6179; 221-2988

Fax. No (063) 221-6179; 221-2932

VALENCIA

CAP Bldg., Hagcol, Valencia, Bukidnon
Tel. No. (088) 828-0275
Fax No. (088) 222-3748

OZAMIS

Lica Heritage Bldg.,
Valconcha St., Ozamis City
Tel. No. (088) 521-0441
Fax No. (088) 521-3396

OROQUIETA

Rural Bank of Oroquieta Bldg.,
Barrientos St., Oroquieta City
Tel. No. (088) 531-1210
Fax No. (088) 531-1870

BUTUAN

Tiu Bldg., A.D. Curato St.,
Butuan City, Agusan del Norte
Tel. Nos. (085) 215-5008; 341-5718
Fax Nos. (085) 342-8483; 342-5773

SAN FRANCISCO (AGUSAN DEL SUR)

Alab Bldg., National Highway, Brgy. 1,
San Francisco, Agusan del Sur
Tel. No. (085) 242-3006

SURIGAO CITY

Philamlife Bldg., Amat St.,
Surigao City, Surigao del Norte
Tel. No. (086) 231-7033
Fax No. (086) 826-2431

GINGOOG

Calves Bldg., National Highway,
Gingoog City, Misamis Oriental
Tel. Nos. (088) 861-0126; 427-720
Fax Nos. (088) 427-815; 861-0199

TANDAG

Pimentel Bldg., Donasco St.,
Tandag, Surigao del Sur
Tel. Nos. (086) 211-3185; 211-3718

DAVAO

SSS Bldg., J. P. Laurel Ave., Bajada, Davao City
Tel. Nos. (082) 221-3536; 221-3575; 221-3493;
221-7751; 300-3307
Fax Nos. (082) 226-3779 ; 222-5544; 300-3308;
221-3502; 222-6810

TORIL (DAVAO II)

Toril Cooperative Dev't. Bldg.,
Saavedra St., Toril, Davao City
Tel. Nos. (082) 291-0156; 291-0012; 291-1761
Fax No. (082) 291-0106

CALINAN

Calinan Municipal Hall Bldg., Calinan
Tel. No. (082) 295-0491

DIGOS

Bele Tio Bldg., Digos, Davao del Sur
Tel. Nos. (082) 553-5657; 553-7343
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TAGUM

F. Maloles Bldg., Sobrecarey St.,
Tagum City, Davao del Norte
Tel. Nos (084) 217-3796; 400-1035;
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MATI (DAVAO ORIENTAL)

Magricom Bldg. II,
Rizal St., Mati, Davao Oriental
Tel. No. (087) 388-3754
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BISLIG

Plaza Bldg., Espiritu St.,
Mangagoy, Bislig City,
Tel. No. (086) 853-2334
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G/F Roma Bldg., Quezon Blvd.,
Kidapawan City, North Cotabato
Tel. No. (064) 288-5285
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GENERAL SANTOS

Yap Bldg.,
Roxas East Ave., Gen. Santos City
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Fax Nos. (083) 552-7504; 554-5752

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Municipal Bldg.,
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Perla Campania de Seguro,
48 Quezon Ave., Cotabato City
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Borjie Bldg., Rizal St.,
Koronadal, South Cotabato
Tel. Nos. (083) 209-4279; 228-8350 to 51
Fax No. (083) 228-5292

TACURONG

ABE Bldg., Bonifacio St.,
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PHIDCO Bldg.,
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Mon Bldg., N. Valderosa St.,
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PAGADIAN

Arancana Bldg., Ramon Magsaysay Ave.,
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