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The Social Security System (SSS) said that it seeks the issuance of an Executive Order (EO) or the enactment of the proposed amendment of Republic Act 8282 or Social Security Law of 1997 to fulfill the promise of President Rodrigo Duterte to give additional benefit to SSS pensioners.

SSS President and Chief Executive Officer (CEO) Emmanuel F. Doco issued the statement amidst clamor from pensioners to release another P1,000 additional benefit next year. Doco stressed that the second tranche of the additional benefit could only be granted either through the issuance of an EO from Malacañang or the approval of the proposed bill that will amend the SS Charter.

"We do not have the power to give an additional P1,000 benefit by next year. The SSC does not have the power to adjust the contribution rate or amount of monthly pension, only the President of the Republic and Congress have the power to approve a pension increase," CEO Doco said in response to the call from pensioners to implement the second tranche of additional pension by 2019.

"Our goal here in SSS is to see to it that we are able to release the second tranche still within the term of President Duterte, which can be approved in 2022 during his last year in office," he added.

President Duterte in January 2017 announced the approval of the P2,000 additional pension and granted the first P1,000 on the same year while the remaining P1,000 will be released by

2022 coupled with a financial mechanism that will sustain the viability of the pension fund.

The SSS shelled out some P33 billion in 2017 for the implementation of the first P1,000 additional pension. The amount needed for the implementation of the second tranche of the pension increase will be slightly higher as the number of pensioners increase every year by an average of 100,000.

PCEO Doco further explained that the pension fund performed well in its duty to increase contribution collection to suffice the growing benefit disbursement of SSS, with contribution collections in 2017 increasing by 10.6 percent from P144 billion in 2016.

"We recorded P159 billion in contribution collection in 2017. This shows that our efforts to collect from employers and individual members have become effective. For 2018, we aim to improve collection further by around 18 to 20 percent over last year," he added.

He also mentioned that to strongly support the implementation of the second tranche of pension increase, there should be approval of either an increase in contribution rate or adjustment in the minimum and maximum monthly salary credits in SSS.

The SSS could generate some P7 billion in the last quarter of 2018 should the proposal of 1.5 percent increase in contribution rate, adjustment of the minimum salary credit from P1,000 to P4,000, and maximum salary credit from P16,000 to P20,000 be implemented by October.

SSS seeks EO, charter amendment to grant another P1,000 pension hike

The SSS President said the proposal to increase the contribution rate is vital for the pension fund, its pensioners and its current contributing members. "This is important to support the viability of the pension fund and to assure our current members that the SSS will still be there in their times of contingencies *para mapanatag ang kalooban ng mga kasalukuyang miyembro (to appease our current members).*"

After implementing the first tranche of the additional benefit in 2017, the SSS' fund life dropped from year 2042 to 2032. Should the second tranche of additional pension be implemented in 2019 without any funding mechanism, its fund life is projected to last for only seven years or until 2026.

SSS accepts scanned LOA for Loan Restructuring Program applications

SSS branches nationwide now accept scanned copies of Letter of Authority (LOA) received through e-mail by representatives of member-borrowers applying for the Loan Restructuring Program (LRP) with penalty condonation. This eased mechanism aims to benefit OFW-members the most as a way to help clean their obligations with SSS even if they are working abroad.

The authorized representative must submit the following requirements in filing the LRP application: a clearly-printed email request of the member-borrower (showing both the sender's and recipient's email addresses); scanned copy of the LOA; scanned copy of two valid identifications cards of the member borrower; and photocopies of two valid IDs of the authorized representative.

Authorized representatives may accomplish the LRP application form, sign in "Conforme" portion of the Statement of Loan Balances for LRP and Disclosure Statement, sign the promissory note, receive the Notice of Approval, and pay the restructured loan based on the agreed term, on behalf of the member-borrower.

The LRP runs until October 1, 2018 only.





(Photo source: www.bayangkarerista.com)

SSS lowers compulsory retirement age of racehorse jockeys

than other SSS members," said SSS President and Chief Executive Officer (PCEO) Emmanuel F. Doco.

In the Department of Labor and Employment (DOLE) Order No. 169, the new compulsory retirement age covers those who have been employed and certified as a racehorse jockey by an employer licensed by the Philippine Racing Commission. They must have also worked as a racehorse jockey for at least five years, either continuous or intermittent, prior to the semester of retirement, the actual date of which must fall not earlier than May 24, 2016, the effectivity date of the Racehorse Jockeys Retirement Act.

However, the DOLE order emphasized that the compulsory retirement age of 55 is applicable only in the absence of an approved retirement plan by the employer.

Aside from the requirements given by DOLE, a racehorse-jockey SSS member must have paid at least 120 contributions to qualify for monthly retirement benefits under the SSS otherwise, the member will only receive a lump sum benefit. The member, however, has the

option not to file the SSS retirement benefit claim application and instead continue to contribute to complete the required 120 contributions to qualify for a monthly pension.

"If upon reaching the age of 55 and the racehorse jockey has already retired not earlier than May 24, 2016 but has not met the required 120 SSS monthly contributions, he may continue paying the lacking contributions. His retirement date will be the month after the semester of his 120th contribution," explained PCEO Doco.

As an example, a jockey who continued paying contributions because he is still not qualified for an SSS pension when he reached his compulsory retirement not earlier than May 24, 2016 and completed the 120th contribution on December 2019 can apply for an SSS retirement benefit by April 2020.

To date, only underground and surface mineworkers whose actual date of retirement is not earlier than April 27, 2016 have optional retirement at age 50 and mandatory retirement age at 60 years old, pursuant to Republic Act 10757.

The SSS has reduced the compulsory retirement age for professional racehorse jockeys, from 60 years old to 55 years old, in compliance with Republic Act 10789 or the Racehorse Jockeys Retirement Act, which cites that the reduced age requirement is meant to protect racehorse jockeys from the "inherent dangers of their profession which causes life-threatening injuries, permanent disability or even death."

"Considering the danger the racehorse jockeys encounter, the new policy will allow them to enjoy their retirement benefit five years earlier

SSS maternity notification now available via Text-SSS

Voluntary and self-employed female members can now use the Text-SSS facility in submitting maternity notifications. SSS PCEO Emmanuel F. Doco said that with the Text-SSS facility, individually-paying members have another way of notifying SSS about their pregnancy aside from the current practice of submitting maternity notifications directly to any SSS branch.

"With just one text, expecting mothers can now inform SSS of their pregnancy. It is more convenient for them since they no longer need to go to SSS personally to comply with the notification requirement," said PCEO Doco. Female members will not be required initially to

submit a proof of pregnancy when notifying the SSS using the facility. However, the proof of pregnancy must be submitted to SSS once the member applies for reimbursement of her maternity benefit.

Maternity notification via Text-SSS is only for individually-paying members for now. Employed female members must still notify the SSS through their employers.

Submission of the maternity notification via text message should be in the following format: SSS MATERNITYNOTIF <SSNumber> <PIN> <Expected Delivery Date MM/DD/YYYY> <Total Number of Pregnancies (including this pregnancy)> to be sent to 2600.

Each text costs P2.50 for Globe/Touch Mobile and Smart subscribers and P2.00 for Sun Cellular subscribers. The member will receive a confirmation text once the maternity notification is successfully received by SSS.

Aside from the Text-SSS facility, maternity notifications can be done online thru the My.SSS portal in the SSS website. Members will be asked to provide information such as

expected date of delivery, number of delivery, and date of last delivery or miscarriage. "Text-SSS and online facilities are our answer to the growing need of members for a more convenient and accessible means of transacting with SSS for their maternity claims. Rest assured that SSS will also devise more user-friendly means for other benefit claims," noted PCEO Doco.

MOMMY! Kung ikaw ay voluntary or self-employed SSS member, pwede ka nang mag-submit ng maternity notification gamit ang Text-SSS!

MAG-REGISTER SA TEXT SSS:
 SSS MATERNITYNOTIF
 <SSNumber> <PIN>
 <Expected Delivery Date MM/DD/YYYY> <Total Number of Pregnancies (including this pregnancy)>
send to 2600

Kailangan pa ring mag-submit ng proof of pregnancy kasabay ng pag-file ng Maternity Reimbursement pagkapanganak ng miyembro

P2.50/text for Globe/Touch Mobile and Smart subscribers P2.00/text for Sun Cellular subscribers

SSS Call Center: 920-6446 to 55; Email: member_relations@sss.gov.ph
 www.sss.gov.ph | #SSSPH | @PHLSSS | MySSSPHippines

Globe GCash now accepts PRN-based SSS payments from employers

All SSS-registered employers can now use GCash in paying contributions of their employees using the Payment Reference Number (PRN), which serves for real-time posting of contribution payments.

SSS PCEO Emmanuel F. Dooc said that nearly one million employers, including household employers, will benefit from the mobile wallet service powered by Globe Telecom.

“This is part of the continuing improvements in the recently implemented new SSS collection system that makes use of PRNs to allow real-time posting of contributions. In partnership with Globe’s GCash, PRN-based contribution payment is now made faster and easier for business and household employers through their mobile phones,” he said.

The GCash facility is a free mobile application exclusive to Globe or Touch Mobile prepaid users and postpaid subscribers. To pay through GCash, employers must use the system-generated PRNs, which they can obtain from the My.SSS portal in the SSS website.

To start using GCash, employers should register either by

downloading the GCash app or dialing *143# to access the self-service menu using their Globe or TM mobile accounts.

Both business and household employers will be asked to assign a four-digit Personal Identification Number (PIN) to proceed with registration. The PIN must be keyed in together with the following information: for business employers, the first and last name of the company representative and complete company address; and for household employers, the employer’s first and last name, and address.

Once registered, just dial *137 and follow these steps: First, select 2 for 'National Government Agency' from the list of billers. Next, select 'SSS Employer/Household' then press 1 for contribution. In the next field that will appear, enter the PRN and click submit.

For every successful transaction, GCash users will receive a text confirmation indicating the payment details, employer ID Number, applicable payment period and PRN.

List of banks and payment centers that accept contribution payments using PRN

As of 26 June 2018

The following SSS partner-banks and non-bank partners are now accepting contribution payments using the PRN under the Real-Time Posting of Contributions (RTPC) system:

BANKS

1. Asia United Bank
2. Bank of Commerce
3. Bank of the Philippine Islands
4. Security Bank Corp.
5. Philippine Business Bank
6. PNB Savings Bank
7. Union Bank of the Philippines
8. Wealth Development Bank, Inc.

NON-BANKS

1. CIS Bayad Center, Inc.
2. G-Xchange, Inc.
3. I-Remit, Inc.
4. Pinoy Express Hatid Padala Services, Inc.
5. Sky Freight Forwarders, Inc
6. Ventaja International, Inc.

Other banks are currently enhancing their systems to become RTPC-compliant in order to receive SSS contribution payments using the PRN.



PCEO DOOC NAMED "DANGAL NG DAET"

SSS PCEO Emmanuel F. Dooc (fifth from left) was one of the recipients of the “Dangal ng Daet” Award during the celebration of the city’s anniversary and Pinyasan Festival last June 23. A proud Daeteño, Dooc studied primary, secondary and tertiary education in Daet, and also worked as a teacher in various schools in the city. He was chosen for the award for making an impact to the community, particularly as SSS President and CEO. Photo shows Dooc with the other awardees, namely: Rev. Fr. Gerald Francisco Timoner III, OP, former Councilor Peter Yanto, Engr. Albert Michael M. Idioma, and Family Merchant Development Corp. Daet City Mayor Benito Ochoa handed the award, assisted by Councilor Cora Yuzon-Bacardo, Dangal ng Daet Awards Chairperson.

Flexi-Fund's Annual Incentive Benefit increases to P17.38M in 2017

The SSS disbursed more than P17 million worth of Annual Incentive Benefit (AIB) under the Flexi-Fund program in 2017 to its more than 47,000 overseas Filipino workers (OFWs) members.

SSS PCEO Emmanuel F. Doooc said the AIB disbursed to qualified OFWs rose by 12.13 percent to P17.38 million in 2017 compared with the P15.5 million in 2016. The number of qualified OFWs with active accounts under the Flexi-Fund program in 2017 grew by 9.87 percent to 47,284 from the 43,035 on the same period in 2016.

"It is worth noting that our OFWs are making use of the Flexi-Fund program wherein they can invest their savings, which will yield higher returns compared with saving it in the bank for a period of time," PCEO Doooc added.

Fund members' equity in 2017 amounted to P732.05 million

while actual investment income for the same year reached P32.07 million, of which P12.75 million was already credited to members' accounts as guaranteed earnings.

The combined AIB and guaranteed earnings increased the total amount credited to individual Flexi-Fund accounts to P30.13 million in 2017, a 13 percent-increase from the P26.78 million credited in 2016.

The AIB received by each qualified member depends on the Flexi-fund's year-end net investment income and is distributed based on the individual equity shares of all qualified members. "The higher the savings, the higher returns," he explained.

The Flexi-Fund program is a voluntary provident fund program which allows OFWs to save a portion of their income abroad and maximize

returns of their investment. It is offered exclusively to OFWs in addition to the benefits under the regular SSS pro gram. Under the Flexi-fund, savings are sourced from payments not lower than P200, paid in excess of the required maximum SSS contributions. Amounts are invested in fixed income securities and the interest rates are based on the average rates of SSS' short-term placements or 91-day Treasury bill, whichever is higher, re-priced quarterly.

The AIB was launched in 2012 to encourage OFWs to maintain and increase their retirement savings with SSS. It is granted to members with no full Flexi-fund withdrawals or benefit claims within the applicable year.

The maximum AIB credited to a member's account in 2017 reached P131,475 while the average AIB per individual is P368.



The Philippines, with the SSS taking the lead in its pursuit, now has bilateral Social Security Agreements (SSAs) with Germany and Japan effective June 01 and August 01 of this year, respectively, ensuring the protection of social security rights for more than 230,000 Filipinos abroad.

SSS PCEO Emmanuel F. Doooc said that these bilateral SSAs, aimed at reducing or eliminating nationality- and territory-based restrictions on social security, will benefit an estimated 47,214 Filipinos in Germany and 182,917 Filipinos in Japan, who are working or residing permanently in these two countries.

SSAs promote the welfare of all persons covered under the social security programs of either or both countries for retirement, disability and death contingencies. Its guiding principles are embodied in the 1962 ILO Social Security Convention No. 118 on the Equality of Treatment and the 1982 ILO Social Security Convention No. 157 on the Maintenance of Social Security Rights. There are four salient features of an SSA namely: (1) equality of treatment, (2) export of benefits, (3) totalization of

insurance periods, and (4) mutual administrative assistance.

"With the bilateral SSAs in place, Filipinos are now entitled to social security benefits under the same conditions applicable to nationals of Germany and Japan and we are looking forward to extend the same protection to more Filipinos working or residing abroad," said PCEO Doooc.

Covered persons and their beneficiaries, through the provision on export of benefits of the SSA, can receive their social security benefits regardless of whether they decide to reside in the Philippines, in Germany, in Japan, or even in another country.

The "totalization of insurance period" allows the consolidation of contribution periods made in both countries for the benefit of a worker who fails to meet the minimum qualifying conditions for pension entitlement in either or both countries.

For example, under the Philippine Social Security Law, a member must have at least 120 monthly contributions to qualify for a retirement pension. Without the SSA, a

member with only 100 monthly contributions will only receive a lump-sum amount consisting of total contributions paid plus interest.

Further, as designated liaison agencies, the bilateral SSAs will be implemented by the SSS and the Government Service Insurance System (GSIS) for the Philippines, the Deutsche Rentenversicherung for Germany and the Japan Pension Service for Japan, to facilitate mutual administrative assistance.

"The SSS, in collaboration with the Department of Foreign Affairs (DFA), Department of Labor and Employment (DOLE) and other social security institutions, will continue to pursue SSAs with other countries to promote the welfare of overseas Filipinos and ensure social security protection in times of contingencies," explained PCEO Doooc.

In total, the Philippines has 13 bilateral SSAs with Austria, UK and Northern Ireland, Spain, France, Canada, Quebec, Netherlands, Switzerland, Belgium, Denmark, Portugal, Germany and Japan covering more than 1.34 million OFWs.

Philippines now has social security partnership with Germany, Japan



SSS runs after delinquent employers in Dagupan City and El Nido, Palawan

The SSS conducted the second and third provincial legs of its intensified collection campaign against delinquent employers in Dagupan City, Pangasinan on May 4, and at El Nido, Palawan on June 25, respectively.

Under its Run After Contribution Evaders (RACE) Campaign, SSS officials posted Show Cause Orders to delinquent employers in Dagupan City and El Nido town, reminding them of their responsibilities under Republic Act 8282 or the Social Security Act of 1997.

PCEO Doooc and other SSS officials posted Show Cause Orders to six delinquent employers located in Perez Blvd., Rizal St., AB Fernandez in Dagupan City and Poblacion, Calasiao in Pangasinan.

P17, 672.03 delinquency were served with Coverage Letter requiring them to register their business with SSS and to report their employees.

Further, Hanie Jane O. Dominisac was served a Final Demand Letter requiring her to register with SSS and to pay her delinquency amounting to P55,486.53.

Meanwhile, in El Nido, eight employers were found guilty for non-registration of business and one for non-remittance of contributions. The El Nido-based employers cited for non-registration were Scene Onsite (SOS) Restaurant, Amos Restaurant, Casa Carlota Pension,

on top of their outstanding obligations to the pension fund.

“It’s unfortunate that instead of being our partners in providing social security protection, some of these employers end up being our nemesis because they fail to comply with their statutory obligations,” said PCEO Doooc.

He stressed that should employers have difficulty paying their delinquencies, they can always approach the SSS branch which has jurisdiction over them for assistance, such as an installment payment scheme.



R.A.C.E. in Dagupan. PCEO Doooc (left most) points to the Show Cause Order posted at the entrance of an employer found delinquent in paying their employees’ contributions. Photo at right shows PCEO Doooc explaining to the proprietor of another delinquent establishment the importance of registering his employees for SSS coverage and paying for their contributions.

R.A.C.E. in Palawan. SSS officials from the Operations Legal Department (left) post a Show Cause Order at the entrance of Amos Restaurant in El Nido town, which was found guilty of non-registration of employees. Photo at right shows PCEO Doooc explaining to the manager of delinquent travel agency what are his legal options in responding to the Show Cause Order.



Among those employers that received Show Cause Orders were V Medina/Venacios Leather with P351,420.70 delinquency, RMR Beauty, Wellness with P208, 254.90 delinquency and Greenmont Systems International with P93,781.80 in payables.

Rachel Santos/R&T Gen Mdse, Adriano’s Restaurant with P28, 456.80 delinquency & Bar and Alberto Galvan Illumin/HYD Trading with

El Grande Tourist Inn, Mando Mango Inn, Island Hop Nido Hostel, Ristorante La Lupa and Villa Dali Island Inc. Meanwhile, Caera Travel and Tours with P71,736.17 in total delinquency is guilty for non-remittance.

Violation of the SS Law is a criminal case, which may result in imprisonment of a minimum of six years and one day to a maximum of 12 years. The delinquent employer will also pay penalties

“RACE is a campaign designed to instill awareness of employer obligation, exact employer compliance and to facilitate apprehension and filing of cases against non-compliant and delinquent employers in violation of the SS Law,” said PCEO Doooc. “We want to remind our employers that on the first day of their operations, they should already be registered with SSS, report their employees within 30 days from start of work and pay their employees contribution monthly,” he added.

SSS offers emergency loan for displaced Boracay workers



(Photo source: www.financialtribune.com)

The SSS has opened an emergency loan window to more than 11,000 potential member-borrowers affected by the closure of Boracay Island since April 26.

SSS PCEO Emmanuel F. Doooc said it is the pension fund’s duty to provide social protection to its members in times of contingencies like the temporary closure of Boracay Island in Aklan which may have displaced some 11,161 SSS members.

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SSS offers: ...(From page 5)

“At times like this, we would like to show our members that the SSS is there whenever they needed help the most,” Dooc said.

He added that the SSS has allocated some P111.61 million for the Emergency Loan Assistance Program (ELAP). Qualified member-borrowers may loan from P1,000 to 16,000 depending on their current monthly salary credit.

To avail of the program, a member must have 36 monthly contributions, six of which should be posted within the last 12 months prior to the month of filing of application; must be living or working in Boracay Island prior to its closure; must be under 65 years old at the time of loan application; have not been granted any final benefit; must not have an outstanding Loan Restructuring Program (LRP) or Calamity Loan Assistance Program (CLAP); and have not been

disqualified due to fraud against the SSS.

Dooc said the loan is payable in 32 months, inclusive of eight months moratorium period. The member will start to pay his monthly amortization on the 9th month within 24 monthly installments.

“We have also waived the one percent of the loan amount for the service fee so the members will get their loaned amount in full,” he added.

“When the loan application is finally approved, the generated emergency loan checks may be picked up by the member within 10 working days at the SSS branch office where the application is filed. After this period, the check will be forwarded thru mail to the member’s mailing address indicated in the form,” he added.

The application period for ELAP is from May 2, 2018 until October 31, 2018.

Members may file their duly accomplished ELAP forms, which they can download from the SSS Website, at the SSS Service Office located at the 2/F Barangay Hall in Manoc-Manoc, Aklan or at the SSS booth at the One-Stop Shop of various government agencies at the Caticlan Jetty Port in Malay, Aklan.



(Photo source: www.mb.com.ph)



SSS educates ISGs in Mindanao via Multi-Sectoral Forum

The SSS organized its 2nd Multi-Sectoral Forum on May 12, 2018 at the Mallberry Suites Business Hotel, which was attended by some 80 representatives from various cooperatives and non-government organizations (NGOs) in Cagayan de Oro City and neighboring areas.

Dubbed “SSS: Nagsusulong ng Social Protection para sa mga Manggagawa sa Informal Sector sa Mindanao,” the Forum was spearheaded by the SSS Cooperatives and Informal Sector Department as part of their continuing membership campaign among self-employed

individuals. Highlighted in the Forum were the SSS coverage and collection programs for cooperatives and informal sector workers, such as the Partner Agent (PA) Accreditation and the AlkanSSSyA Program.

Photo above shows SSS PCEO Emmanuel F. Dooc acknowledging cooperatives and NGOs as “partners that are proven to be effective channels in bringing social security protection as close as possible to the communities where they operate.”

Other activities during the Forum include lectures from the Cooperative Development Authority, the National Confederation of Cooperatives, and the Mindanao Alliance of Self Help Societies-Southern Philippines Educational Cooperative Center, Inc. on how cooperatives can help strengthen the awareness of the importance of SSS and its benefits among the self-employed. Best practices were also shared by two SSS-accredited PAs in the Mindanao region, namely, Serviamus Foundation, Inc. and Servus Savings and Credit Cooperative.



“SULIT” CONFERENCES IN BAGUIO, PALAWAN

SSS President and CEO Emmanuel F. Doo (right photo) emphasized that every peso contributed to SSS by members is made “sulit” by the over ten-fold worth of benefits they get in return, that member’s trust and confidence in the SSS and its financial stability and long-term viability are made “sulit” by SSS’ sustained commitment in delivering due benefits when members need them. He made the statements during the series of “Sulit” Conferences held at Hotel Supreme in Baguio City on May 28 and at Hotel Centro in Puerto Princesa City, Palawan on June 25. More than a hundred participants composed of employers and employer-representatives, employees, overseas Filipino workers (OFWs) and self-employed and voluntary members attended said conferences. Break-out sessions according to membership classification were conducted to address the needs of members and to show them the true value of SSS membership.



SSS CONDUCTS FORUM FOR FUTURE MEMBERS

Alongside the “Sulit” Conferences, the SSS also conducted a series of university tours to promote SSS membership among graduating students. SSS officials visited the University of Cordillera (top photo) in Baguio City on May 29 and the Western Philippines University (bottom photo) on June 25. Lower left photo shows SSS Senior Vice President for Administration Group May Catherine Ciriaco discussing SSS as a “Career of Choice” with the students from WPU.

SSS DEPARO EMPLOYERS’ DAY

The SSS Deparo Branch, in cooperation with SSS Novaliches Branch and the SSS Member Education Department (MED) conducted on April 24 an Employers’ Day at the Trade and Events Hall of Robinsons Novaliches. MED Department Manager III Fernando F. Nicolas (right photo, middle), who served as the event’s main speaker, discussed to the more than 150 small and medium business owners as well as company executives and employer representatives, the value of SSS membership, including SSS’ various policies and programs such as the Loan Restructuring and the Real Time Processing of Contributions. Also present were (right photo, from left) Ms. Lydia L. Cereno and Mr. Ronaldo W. Recio, branch heads of SSS Novaliches and SSS Deparo, respectively.

The Employers’ Day is conducted regularly by SSS branches across the country, with the purpose of further strengthening the relationship between the institution’s Account Officers and its employer-members. It likewise aims to widen the latter’s breadth of knowledge about the benefits and privileges that they and their employees may derive from SSS.



SSS ANNOUNCES PENSION LOAN PROGRAM DURING PENSIONERS’ DAY

Over 300 pensioners were delighted with the announcement of SSS PCEO Emmanuel Doo during the Pensioners’ Day held at the SSS Main Office on June 14 that the SSS will soon launch the SSS Pension Loan Assistance Program, which aims to help pensioners with their continuing financial needs and to help them avoid loan sharks with their usurious interest fees.



Ms. Corrales applied for loan condonation in 2012 for her Petron Stock Investment Loan and was granted two (2) years to pay for it. She informed her employer about the loan and her salary was deducted monthly for the amortization. However, when she checked her loan status, the balance had hardly moved. She also wishes to apply for renewal of her Educ-Assist Loan but was surprised to find out that she is no longer qualified to apply for it, and wants to know why.

SSS: Records show that Ms. Corrales' monthly amortizations were indeed posted in her Stock Investment Loan (SIL) account, with her employer remitting the amounts starting January 2013. However, as indicated in the SSS notice of approval of Member Loan Condonation, the amortization of her SILP should have started on or before the 10th of November 2012 and every month thereafter. Since her loan amortizations started beyond that date, the approved condonation was reverted to the regular loan payment system, thus, leaving her account with accrued interest and penalty. As for her Educ-Assist Loan, member-borrowers with overdue accounts in other loans are not eligible to apply for renewal. Since there was no renewal, she was already billed a statement of account, which is due for payment. Moreover, the fund for her beneficiary was already allotted to other beneficiary waiting in the queue. This is an unfortunate case of members not "reading the fine print," much to their own detriment.

Ms. San Francisco's husband died in an accident but she was unable to get benefits from SSS and is under the impression that his employer took it. She is requesting SSS to assist her in getting the due benefits and wants to know if she will get anything.

SSS: Records show that the Mr. San Francisco was a prior registrant (issued an SS number) but there was no reporting employer nor contributions posted in his records – meaning, he was not registered nor paid contributions by his employer. A member's eligibility to SSS benefits depends on the number of his contributions. Since there was none posted in his records, his beneficiary will not receive any benefits. However, if the beneficiary has records of employment of the late member, such as company ID, pay slip, certification of employment, etc., then she needs to file a complaint

with the nearest SSS branch and show these documents as proof so that the employer can be made liable for her husband's social security benefits.

Ms. Ester is a sister of a deceased member whose wife filed for death claim. She said that the SSS wrongfully released the death benefit to her sister-in-law, who, Ms. Ester claims, was having an extramarital affair even prior to her brother's death and the care of their child was even left to their mother in the province. She wants SSS to reinvestigate as the wife never gave child support even when her brother was still alive.

SSS: The member only has five (5) monthly contributions on record and the death benefit was granted to the wife in lumpsum amount. The information that the wife was having an affair and that the member had a child was not made known by the wife to the SSS at the time of the release of the benefit. Since the sister of the deceased is claiming that the member has a minor child left in her mother's care, the guardian may file another death claim for evaluation and appropriate action. However, since the death benefit was already given to the wife, she will be asked to refund the money to SSS first, before the SSS can generate another check for the child.

Ms. Villa is a beneficiary of her first and second husbands. When she filed for the death claim of her second husband, she was surprised to find out that she owes the SSS a huge amount of money and that she would not be receiving any pension soon. She wants to know why.

SSS: Ms. Villa was a beneficiary of her first husband who passed away and she has been receiving death pension since then. She did not inform SSS of her remarriage and continued to receive pension from her first husband's death. When she applied for the death claim of her second husband, the pension she has been receiving over the years since she remarried will be deducted from the death benefit of her second husband until such time SSS recovers all the overpayments to Ms. Villa. Only after then will her pension from her second husband be effected.

Stern warning to all: Section 28 (a) of the RA 8282 or SS Law of 1997 states that, "... whoever makes or causes to be made any false statement, representation, affidavit or document in connection with such claim or loan, shall suffer the penalties provided for in Article 172 of the Revised Penal Code and (b) whoever shall obtain or receive any money or check under this Act or any agreement thereunder, without being entitled thereto with intent to defraud any member, employer or the SSS, shall be fined not less than Five thousand pesos (P5,000.00) nor more than Twenty thousand pesos (P20,000.00) and imprisoned for not less than six (6) years and one (1) day nor more than twelve (12) years."

Mr. Fortun, a security guard working in the city, discovered several years ago that his wife, who lives in the province, was cohabiting with another man. They have since separated, and his wife now has a new family. He is planning to retire next year and would like to get his SSS records in order just in case he passes untimely. His wife is one of his listed beneficiaries but he would like to remove her and just retain his children as listed beneficiaries. Is this possible?

SSS: For a spouse to be dependent, he/she must be a legal spouse entitled by law to receive support from the member. A dependent spouse who remarries, cohabits or enters into a "live-in" relationship before or after the death of a member both fall within the contemplation and proscription of law, and thus, is disqualified to receive the monthly death pension. For now, Mr. Fortun can issue a notarized sworn statement about the state of his marriage, and in the future, his children can use his sworn statement as proof so that his wife will not be able to receive any benefits.

NEWSLETTER

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