

1. Who are covered under this program?

All Overseas Filipino Workers (OFWs) not over 60 years old, whether previously a member or not, including:

- Those recruited in the Philippines by foreign-based employers for employment abroad;
- With a source of income in a foreign country; or
- Residing permanently in a foreign country.

2. How does one register as a new OFW member?

Over-the-Counter (SSS Branches /Offices)

- Fill out a Personal Record Form (SSS Form E-1) at any nearest SSS branch/foreign office or download it from the SSS website (www.sss.gov.ph).
- Submit duly accomplished form to the SSS together with a Birth Certificate. In its absence, submit a photocopy of any of the following documents:
 - Baptismal Certificate
 - Driver's License
 - Passport
 - Professional Regulation Commission (PRC) card
 - Seaman's Identification and Record Book

Note: Original document/s

must be presented for authentication purposes.

Online (SSS Website)

- Access the SS Number Online Issuance facility at www.sss.gov.ph.
- Accomplish the two-phase registration by providing the required information.



3. Does a former employee/self-employed worker with an existing SS number still need to register as an OFW member prior to going abroad?

If the member already has an SS Number from previous employment or self-employment, or due to prior registration, he/she shall use the same SS Number in continuing/reactivating his/her membership. When paying contributions, he/she should check "OFW" as Payor type. Once payment is posted, this will automatically change his/her coverage status to "OFW."

4. When does the coverage of an OFW member take effect?

Coverage of an OFW takes effect on the applicable month and year of the first contribution payment.

5. What is the basis of an OFW's monthly contribution?

The monthly SSS contribution is based on the member's monthly salary credit (MSC), initially determined by the monthly earnings declared at the time of registration. (Please refer to the Schedule of Contributions.) The minimum MSC for OFW-members is ₱5,000 while the maximum is ₱16,000, which is equivalent to a monthly contribution of ₱550 and ₱1,760, respectively.

6. How often can OFW-members change their MSC?

If below 55 years old

No limit in frequency in a given calendar year, but it should not be lower than the prevailing minimum MSC for OFW-members (₱5,000).

If 55 years old and above

May be allowed to increase MSC only once in a given calendar year and by one (1) salary bracket only from the last posted MSC, except for the following cases:

| | |
|---|---|
| 1. Change of membership from Employed/Self-Employed/Voluntary member to OFW-member for the first time | - Allowed to increase MSC without limit |
| 2. Higher MSC from the maximum MSC per Schedule of Contributions | - Allowed to increase to the new maximum MSC, provided last posted MSC corresponds to the maximum MSC of the previous Schedule of Contributions |



7. What are the benefits and loan privileges of an OFW member?

OFW members are entitled to various benefits and loan privileges, provided qualifying conditions for entitlement are met. To ensure higher benefits and privileges, they can continue to pay their monthly contributions until they reach the age of 60 or 65 years old.

A. LONG-TERM BENEFITS

Retirement

A cash benefit – granted either as a monthly pension or a lump sum amount – to a member who can no longer work due to old age.

Disability

A cash benefit – granted either as a monthly pension or a lump sum amount – to a member who becomes permanently disabled, either partially or totally.

Death

A cash benefit – granted either as a monthly pension or a lump sum amount – to the beneficiaries of a deceased member.

B. SHORT-TERM BENEFITS

Sickness

A daily cash allowance paid for the number of days a member is unable to work due to illness or injury.

Maternity

A daily cash allowance granted to a female member who is unable to work due to child birth or miscarriage.

Funeral

A variable cash amount given to whoever pays for the deceased member's burial expenses.

C. LOAN PRIVILEGES

Salary Loan

1-month loan

The average of the member-borrower's latest posted 12 Monthly Salary Credits (MSCs) or amount applied for, whichever is lower. Must be actively paying with 36 posted monthly contributions, with at least 6 posted monthly contributions for the last 12 months prior to the month of filing of application.

2-Month Loan

Twice the average of the member-borrower's latest posted 12 Monthly Salary Credits (MSCs) rounded to the next higher monthly salary credit or amount applied for, whichever is lower. Must be actively paying with 72 posted monthly contributions, with at least 6 posted monthly contributions for the last 12 months prior to the month of filing of application.

SCHEDULE OF CONTRIBUTIONS

| RANGE OF COMPENSATION | MONTHLY SALARY CREDIT (Php) | MONTHLY CONTRIBUTION |
|-----------------------|-----------------------------|----------------------|
| 4,750 - 5,249.99 | 5,000 | 550 |
| 5,250 - 5,749.99 | 5,500 | 605 |
| 5,750 - 6,249.99 | 6,000 | 660 |
| 6,250 - 6,749.99 | 6,500 | 715 |
| 6,750 - 7,249.99 | 7,000 | 770 |
| 7,250 - 7,749.99 | 7,500 | 825 |
| 7,750 - 8,249.99 | 8,000 | 880 |
| 8,250 - 8,749.99 | 8,500 | 935 |
| 8,750 - 9,249.99 | 9,000 | 990 |
| 9,250 - 9,749.99 | 9,500 | 1,045 |
| 9,750 - 10,249.99 | 10,000 | 1,100 |
| 10,250 - 10,749.99 | 10,500 | 1,155 |
| 10,750 - 11,249.99 | 11,000 | 1,210 |
| 11,250 - 11,749.99 | 11,500 | 1,265 |
| 11,750 - 12,249.99 | 12,000 | 1,320 |
| 12,250 - 12,749.99 | 12,500 | 1,375 |
| 12,750 - 13,249.99 | 13,000 | 1,430 |
| 13,250 - 13,749.99 | 13,500 | 1,485 |
| 13,750 - 14,249.99 | 14,000 | 1,540 |
| 14,250 - 14,749.99 | 14,500 | 1,595 |
| 14,750 - 15,249.99 | 15,000 | 1,650 |
| 15,250 - 15,749.99 | 15,500 | 1,705 |
| 15,750 - OVER | 16,000 | 1,760 |

Direct Housing Loan

LOANABLE AMOUNT

Individual Housing Loan

- ₱2 million

Housing Repair and Improvement

- ₱1 million

Must be actively paying with at least 36 months contributions and 24 continuous contributions in the period prior to application.

8. Where can SSS payments of OFW – members be made?

Contributions and loan amortization payments may be paid through any of the following accredited banks and its foreign tie-ups (i.e. remittance centers or authorized agents of accredited collection partners) or other payment channels:

1. Banks
 - Asia United Bank (AUB)
 - Banco de Oro (BDO)
 - Bank of Commerce (BOC)
 - Philippine National Bank (PNB)
2. Non-Bank Partners
 - i-Remit
 - Lucky Money
 - Pinoy Express Hatid Padala
 - Sky Freight / Cash Pinas
 - New York Bay Phils. (Transfast)
 - Ventaja
3. Local Branches with Teller Facilities
4. Internet (BancNet online and PayPal)
5. Auto-Debit Arrangement (ADA) Program

9. When are OFW contribution payments due?

- The deadline for payment of contributions of OFW-members shall be as follows:

| Applicable Month | Payment Deadline |
|---|-----------------------------------|
| January to September of a given calendar year | December 31 of the same year |
| October to December of a given calendar year | January 31 of the succeeding year |

- If the deadline falls on Saturday, Sunday or holiday, the contributions may be paid on the next working day.

- No contributions, however, shall be paid retroactively (based on the above deadline) to be used as eligibility to any benefit arising from a contingency wherein the date of payment is within or after the semester of contingency.

SSS FLEXI-FUND PROGRAM FOR OFWs

1. What is the SSS Flexi-fund?

- **A Provident fund program:**

Voluntary, individual-account scheme offered exclusively to OFWs in addition to the regular SSS Coverage program.

- **A Pension-Savings Plan:**

Mechanism for OFWs to set aside a portion of their income abroad and maximize returns on their investments.

2. Why is the SSS Flexi-fund a good investment?

Earnings on Flexi-fund savings of OFW-members are:

- Tax-exempt and guaranteed by the SSS
- Computed based on average rates of SSS' short-term placements, or 91-day Treasury bills, whichever is higher

- Subject to quarterly re-pricing, thus reflecting current market conditions in the Philippines
- Credited to members' individual Flexi-fund accounts every month-end (i.e., compounded interest)
- Augmented by the granting of Annual Incentive Benefits (AIB) to qualified members (i.e., higher equity, higher AIB amount)

The SSS charges a fee of only 1% per annum of individual accumulated funds to cover the management costs of investment.

3. What are the benefits under this program?

Members are entitled to the net guaranteed earnings from their accumulated Flexi-fund contributions as a form of benefits, which are provided tax-free.

Retirement, Disability and Death

May be disbursed in monthly pension, lump sum or combination of both upon contingency (date to coincide with regular program).

Early Withdrawal

May be filed anytime for urgent cash needs or financing of business/housing/schooling; with pre-termination fees if contributions stayed in the Fund for less than 1 year.

Annual Incentive Benefits

May be declared depending on the Fund's year-end net investment income; with automatic posting of AIB amounts, within the first semester of the following year, to accounts of members with no benefit/ full withdrawal claims for the year, as distributed based on shares to total equity of all qualified members.

4. Who can join and qualify in the Flexi-fund Program?

Exclusive to OFW-members currently paying or with declared monthly income equivalent or higher than the prevailing maximum contributions under the SSS regular program.

5. How and where can OFWs enroll in the program?

OFWs registering for the first time (no SS number yet) and simultaneously enrolling in the Flexi-fund Program must fill-out **Personal Record form (SS form E-1)**. On the other hand, OFWs who are already SSS members (with existing SS number) must fill out **Flexi-fund Enrollment Form**; forms may be downloaded from the SSS website at www.sss.gov.ph.

Duly accomplished application forms may be submitted at any SSS foreign representative office located in various destination countries and it may also be sent from abroad

thru mail or e-mail to the following address:

OFW Contact Services Section (OFW-CSS), International Operations Group, SSS Building, East Avenue, Diliman, Quezon City

e-mail:

ofw.relations@sss.gov.ph

In case of local enrollment at the branch/service office of OFW-CSS, presentation of valid Overseas Employment Certificate (OEC) or E-receipt issued by POEA shall be required as proof of pending deployment. In lieu thereof, any valid ID card or document indicating citizenship, residency and/or employment abroad (e.g. certificate of naturalization, passport, driver's license, residency card, work permit, company ID card) shall be accepted.

6. What are the terms of contribution payment?

Once enrolled, a member's Flexi-fund account is set up. The terms of payment are flexible:

- Any amount, not lower than ₱200, paid in excess of the required regular SSS contributions is automatically posted to the member's account and earns interest;
- No initial deposit or maintaining balance requirements, and no ceiling on contribution amounts; and,
- Contribution to the

Flexi-fund program may be monthly, quarterly, annually or intermittently, depending on member's capacity to save.

Details of Payment

Applicable period:

January to March (total of 3 months)

Total amount paid:

₱8,280

Posting of Payments

Regular Program:

₱5,280 (or ₱1,760 x 3 months)

Flexi-fund Program:

₱3,000 (excess amount)

Membership in the Flexi-fund Program shall take effect on the date of the first Flexi-fund contribution payment.

7. How and where can members remit their Flexi-fund contributions?

- Remittance and payment channels of Flexi-fund contribution payments are the same with that of SSS regular contribution payments.
- May be paid at the same time and same manner as contributions for the regular SS program.
- Separately, provided maximum regular contributions have been paid for the applicable period indicated; otherwise, it will be deducted first from the total amount intended for Flexi-fund, while the excess will be posted to member's account.

8. How and where can benefit/withdrawal claims be filed?

Use SS Form DDR-2 (Death, Disability, Retirement and Early Withdrawal for Flexi-fund Program) and submit to any SSS foreign representative office or local branch for processing and settlement. Early withdrawal claims may be filed for in full or partial withdrawal. Those with full withdrawals, however, may resume membership in Flexi-fund by re-enrolling in the program.

9. Until when can members save in the SSS Flexi-fund?

Until after overseas employment, provided that regular contributions remain at the maximum (i.e. as OFW paying member). The opportunity to contribute to the Fund shall cease upon filing of final claim (total disability, retirement or death) under the regular SSS program.