

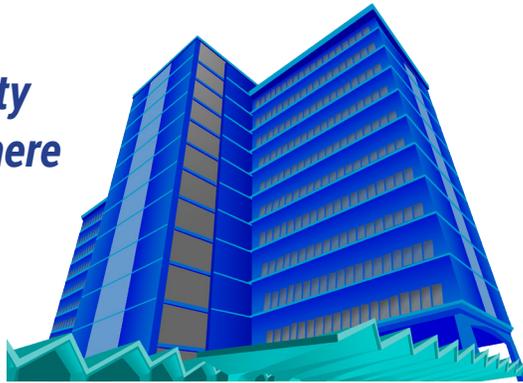
# SSS and YOU

*A Membership Primer*



# Welcome!

## The Social Security System (SSS) is here to serve you!



We are happy to introduce you to the SSS. It is important that you fully understand the role of the country's social insurance scheme in your life. Through this Primer, you will be guided about your membership with the SSS and be made aware of the various benefits and loan programs available for your protection.

The SSS is mandated by law (under Republic Act 1161, as amended by Republic Act 8282 also known as the Social Security Act of 1997) to promote the welfare of its members and their families. It is tasked to implement meaningful programs so that all private sector workers, including those in the informal sector, are covered with the prompt, convenient, and reliable social protection that they deserve, not just now but also in the future.

As a social insurance scheme, certain membership types in SSS are mandatory, while others are voluntary. Contributions are shared between the employee and employer, while self-employed and voluntary members pay fully for their premiums.

### What is social security?

Social security is the protection that the SSS provides to its members against the economic hardships caused by life's contingencies such as sickness, maternity, disability, old age, and death.

### Why should you be a member of the SSS?

If you are an SSS member, you can depend on the SSS to provide financial support and assistance (whether in the form of cash allowances, pensions, or loans) in times of emergencies or life's contingencies. It is important, however, that you regularly and actively pay your contributions so that you can be assured of the benefits and loan programs being offered by the SSS.

### Who are the persons required by law to be covered by the SSS?

- A **private sector employee**, whether permanent, temporary, or provisional, who is not over 60 years old;
- A **household helper** who is not over 60 years old;
- An **underground or surface mine worker** who is not over 50 years old;
- A **Filipino seafarer** upon actual deployment by the manning agency and the foreign principal;
- An **employee of foreign government or organization** based in the Philippines, which entered into an administrative agreement with the SSS;
- A **public utility driver and operator**;
- A **self-employed person** who is not over 60 years old and has no employer other than himself/herself, and derives income of at least ₱1,000 a month from his/her physical and mental efforts from a trade, business, or occupation;
- A **farmer, fisherman, or a worker in the informal sector (IS)**; an IS member being defined as one whose income is irregular or seasonal and who may be registered as a self-employed member under the SSS AlkanSSSyA Program.

### Who are considered as voluntary members?

- **Overseas Filipino worker (OFW)**: A Filipino who is not over 60 years old and has been recruited in the Philippines by a foreign-based employer for employment abroad, has a source of income in a foreign country, and/or resides permanently in a foreign country.
- **Non-working spouse (NWS) of an SSS member**: A person who is not over 60 years old, legally married to a currently-employed and actively-paying SSS member, devotes full time in the management of household and family affairs (unless he/she is engaged in other vocation or employment that is subject for mandatory SSS coverage), and has never been an SSS member.
- **Separated member**: A member who is separated from employment or who ceased being self-employed, an OFW, or a non-working spouse, but still intends to continue paying SSS contributions on his/her own account.

### How does one become an SSS member?

The first step to becoming a member is to **secure a Social Security (SS) number**. Remember that the SS number assigned to you is a unique lifetime number that must always be used in all SSS transactions. Immediately get in touch with any SSS branch in the event that you forget your SS number. **DO NOT APPLY FOR A NEW NUMBER.**

In order to be issued with an SS number over-the-counter at the SSS branch, you should:

1. Get a **Personal Record Form (SS Form E-1)** and accomplish portions accurately in accordance with the membership type being applied.
2. Present the original or certified true copy/ies and submit photocopy/ies of the required identification (ID) cards and/or documents.

Required ID Cards/Documents for Issuance of SS Number:

(Note: All ID cards and/or documents with English translation issued by foreign governments are acceptable)

1. Birth Certificate\*
2. In the absence of the Birth Certificate, any of the following documents:
  - Baptismal Certificate or its equivalent
  - Passport
  - Driver's License
  - Professional Regulation Commission (PRC) card
  - Seaman's Book (Seafarer's Identification and Record Book)
3. In the absence of the above ID cards/documents, any two (2) of the following, both with the correct name of the individual and at least one (1) with his/her date of birth:
  - Alien Certificate of Registration
  - ATM card with the cardholder's name
  - Bank Account Passbook
  - Baptismal Certificate/s of child/children, or its equivalent
  - Birth Certificate/s\* of child/children
  - Certificate of Confirmation issued by the National Commission on Indigenous Peoples (formerly known as Office of Southern Cultural Community and Office of Northern Cultural Community)
  - Certificate of Licensure/Qualification Document from the Maritime Industry Authority
  - Certificate of Muslim Filipino Tribal Affiliation issued by the National Commission on Muslim Filipinos
  - Company ID card
  - Court Order granting petition for change of name or date of birth
  - Credit card
  - Firearm License card issued by the Philippine National Police
  - Fishworker's License issued by the Bureau of Fisheries and Aquatic Resources
  - Government Service Insurance System card/Member's Record/Certificate of Membership
  - Health or Medical card
  - Home Development Mutual Fund (Pag-IBIG) Member's Data Form/Transaction card
  - Homeowners Association ID card
  - ID card issued by local government units/LGUs (e.g. Barangay/Municipality/City)
  - ID card issued by professional associations recognized by PRC
  - Life Insurance Policy
  - Marriage Contract/Certificate\*
  - National Bureau of Investigation Clearance
  - Overseas Workers Welfare Administration card
  - Philippine Health Insurance Corporation Member's Data Record/ID card
  - Police Clearance

- Postal ID card
- School ID card
- Seafarer's Registration Certificate issued by the Philippine Overseas Employment Administration
- Senior Citizen card
- Student Permit issued by the Land Transportation Office
- Taxpayer's Identification Number card
- Transcript of Records
- Voter's ID card/Affidavit or Certificate of Registration

Additional Supporting Documents:

1. For Married Persons - Marriage Contract/Certificate **or** a copy of Member Data Change Request Form (SS Form E-4) of the spouse duly received by the SSS where the name of the registrant is reported as the spouse
2. For Widowed Persons - Marriage Contract/Certificate **and** Death Certificate\* of spouse **or** Court Order on the Declaration of Presumptive Death, if previously reported spouse is presumed dead
3. For Legally Separated Persons - Decree of Legal Separation
4. For Persons with Annulled or Void Marriage - Certificate of Finality of Annulment/Nullity **or** annotated Marriage Contract/Certificate
5. For Divorced Persons - Decree of Divorce **and** Certificate of Naturalization (granted before divorce) or its equivalent
6. For Divorced Muslim Member - Certificate of Divorce (OCRG Form No. 102)
7. For reporting Child/ren (whichever is applicable) - Birth Certificate/s **or** Baptismal Certificate/s, or its equivalent; **or** Decree of Adoption

If the additional supporting documents required for reporting the registrant's civil status and the dependent(s)/beneficiary(ies) are not submitted at the time of registration, these shall be tagged as "No Documents Submitted." He/she shall be advised to submit the required documents as soon as possible, using the duly accomplished **Member Data Change Request Form (SSS Form E-4)**.

**\* The original or certified true copy of the Birth, Marriage or Death Certificate should be issued by the city or municipal Civil Registrar or by the Philippine Statistics Authority (formerly National Statistics Office).**

**Can one register with SSS online and be issued an SS Number?**

Yes. A prospective member who will register and secure an SS Number for the first time can do so online through the SSS Website ([www.sss.gov.ph](http://www.sss.gov.ph)). He/She just needs to click the Tab ("No SS Number Yet? Apply Online!") found on the website's homepage and carefully follow the instructions.

Until the registrant submits the required supporting documents to the nearest SSS branch, his/her tag with the SSS will remain "No Documents Submitted."

This means that the SS Number can only be used for contribution payments and employee reporting by the ER, but not for benefit claims.

Submission of the required documents will remove the “No Documents Submitted” tag, which then allows the member to avail himself/herself of SSS loans and benefits (subject to qualifying conditions) and to apply for a UMID Card (provided he/she already has one posted contribution).

### **What should you do now that you are registered?**



#### **If you are employed:**

1. Secure your copy of the SS Form E-1 and provide your employer with your correct SS Number upon being hired;
2. Ensure that your share of contributions was deducted correctly and remitted regularly to the SSS;
3. Register in the My.SSS facility at the SSS Website ([www.sss.gov.ph](http://www.sss.gov.ph)) for you to have online access to your SSS records;
4. Monitor the posting of your contributions and loan payments either through online verification in the SSS Website, or via the SSS Call Center or Text-SSS;
5. Inform your employer of any existing or newly-approved salary loan so that the monthly amortization is deducted from your salary. If you transfer to another company and still have a loan balance, inform your new employer of your existing loan so that deductions can be made from your salary;
6. Keep your personal records updated and correct by submitting a completed **Member Data Change Request Form (SS Form E-4)** together with the corresponding supporting document/s to avoid delays in the processing of benefit claims;
7. Know the changes and improvements in the SSS policies and benefit programs to continue to be eligible as well as to fully enjoy your benefits; and
8. Apply for your Unified Multi-Purpose Identification (UMID) card, if eligible.

#### **If you are a Non-Working Spouse/Voluntary Member:**

1. Pay your contributions monthly or quarterly in accordance with the prescribed schedule of payment;
2. Be current in the payment of your salary loan amortizations to avoid penalties on late payments and deductions from your benefits because of past due loans;
3. Register in the My.SSS facility at the SSS Website ([www.sss.gov.ph](http://www.sss.gov.ph)) for you to have online access to your SSS records;

4. Monitor the posting of your contributions and loan payments either through online verification in the SSS Website or via the SSS Call Center or Text-SSS;
5. Keep your personal records updated and correct by submitting a completed **Member Data Change Request Form (SS Form E-4)** together with the corresponding supporting document/s to avoid delays in the processing of benefit claims;
6. Know the changes and improvements in the SSS policies and benefit program to continue to be eligible as well as to fully enjoy your benefits; and
7. Apply for your Unified Multi-Purpose Identification (UMID) card, if eligible.

### **When does your coverage with the SSS start?**



**If you are employed:** on your first day of employment.

**If you are self-employed:** on the applicable month and year of your first contribution payment, provided that it is not earlier than the declared start of business, in case of initial coverage.

**If you are an OFW:** on the applicable month and year of your first contribution payment based on the payment deadline for OFWs, which may be earlier than the date of registration, in case of initial coverage.

**If you are a NWS:** on the applicable month and year of your first contribution payment.

**If you are a separated member:** voluntary membership starts on the month you resume payment of contribution.

### **Can you withdraw your membership from the SSS?**

When a person registers for SSS membership in any capacity, he/she becomes a member for life. Thus, withdrawal of membership is not possible.

Even if there are periods when you failed to contribute, you may still be eligible for benefits and loan privileges, provided you meet the qualifying conditions.

### **What are the SSS benefits that you are entitled to receive?**

The SSS administers two programs: 1) the **Social Security Program** for death, disability, retirement, maternity, and sickness; and 2) the **Employees' Compensation (EC) Program** for work-related injury, sickness, or death.

If you are regularly paying your contributions, you will be entitled to these social security benefits:



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



**MATERNITY:** a daily cash allowance granted to a female member who was unable to work due to childbirth or miscarriage.



**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.



**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.



**DEATH:** a cash benefit granted—either as a monthly pension or a lump sum amount—to the beneficiaries of a deceased member.



**FUNERAL:** a cash benefit given to whoever paid for the burial expenses of the deceased member or pensioner.

Please note that there are specific qualifying conditions for eligibility to these benefits. For further information, check the SSS website or SSS brochures.

### What are the loan programs of SSS?

The following loan programs are available to members, provided they meet the conditions for eligibility:

**SALARY LOAN:** a loan privilege granted to members to help them meet their short-term financial needs.

**EDUCATIONAL ASSISTANCE LOAN PROGRAM:** a loan privilege granted to members to help defray enrollment costs in college or vocational and technical courses for themselves or their beneficiaries.

**HOUSING LOAN:** a lending program, offered through SSS-accredited participating financial institutions (PFIs), that provides funds for the purchase, improvement or renovation of a member's house, or development of housing units.

**SOCIAL DEVELOPMENT LOAN:** a lending program for the development of facilities and establishment of institutions that provide quality education and

academic training programs or affordable medical or health care-related services to the general population and to SSS members and their dependents.

**BUSINESS DEVELOPMENT LOAN:** a lending program for business enterprises and industries for the expansion, diversification, and development of business projects.

**ASENSO (Access of Small Enterprises to Sound Lending Opportunities):** a lending program that assists and empowers the micro, small-, and medium-sized enterprises in the country.

Please note that there are specific qualifying conditions for eligibility to these loans. For further information, check the SSS website or SSS brochures.

### How much should you contribute to the SSS?



The monthly SSS contributions are based on your compensation level, which is set according to the Schedule of Contributions (*please see Table on the last page*).

If you are employed, the current SSS contribution rate is 11% of your monthly salary credit (MSC) not exceeding P16,000, and this is being shared by you (employee) and your employer at 3.63% and 7.37%, respectively.

If you are self-employed or a voluntary member, you must pay the full 11% of the MSC, based on the monthly earnings that you declared at the time of registration.

If you are an OFW, your minimum MSC is pegged at P5,000.

If you are a non-working spouse, your contribution will be based on 50% of your working spouse's last posted MSC, but in no case shall it be lower than P1,000.

If you are a househelper receiving a monthly salary of less than P5,000, then payment of your entire SSS contribution shall be shouldered by your household employer. However, if your monthly salary is at P5,000 and above, then your employer shall deduct from your salary your proportionate share in the monthly contributions, as provided by the law.

### When are your SSS payments due?

If you are employed, your employer must pay your contributions and member loan amortizations monthly, in accordance with the SSS-set schedule of payment. Late payments may result to penalties and delays in the processing of your benefits and loans.

Below is the schedule of payment deadlines for contributions and loans:

For Regular and Household Employers	
If the 10th digit of the 13-digit ER number ends in	Payment Deadline (following the applicable month)
1 or 2 .....	10th day of the month
3 or 4 .....	15th day of the month
5 or 6 .....	20th day of the month
7 or 8 .....	25th day of the month
9 or 0 .....	last day of the month
For Self-Employed & Voluntary Members (except for OFWs)	
If the 10th (last) digit of the SS number ends in	Payment Deadline (following the applicable month)
1 or 2 .....	10th day of the month
3 or 4 .....	15th day of the month
5 or 6 .....	20th day of the month
7 or 8 .....	25th day of the month
9 or 0 .....	last day of the month

The frequency of payment is on a monthly basis for regular and household employers. For example, if the Employer ID number is 80-12345678-000, then the payment deadline, based on the 10th digit, for both contributions and member loans for the applicable month of April shall be on May 25.

If you are self-employed or a voluntary member, the frequency of your contribution payments can be on a monthly or quarterly basis. A quarter covers three (3) consecutive calendar months ending on the last day of March, June, September, and December. Any payment for one, two, or all months of a quarter may be made.

If you are an OFW, your contributions for the months of January to December of a given year may be paid any time within the same year. You may also opt to pay your contributions for the months of October to December of a given year until January 31st of the following year. For OFW member loans, however, payments should be made monthly in accordance with the above schedule.

Meanwhile, deadline for payment of Real Estate Loan amortizations is every 10th day of the month after the applicable month.

### Does the SSS have investment programs for members?

The SSS administers two (2) voluntary provident fund programs that aim to boost the future income of members by allowing them to save their excess earnings in secure investments for higher and tax-free benefits in the future.

**FLEXI-FUND:** a provident fund exclusively for OFW-members who want to save a portion of their income abroad and maximize return on their investment for the future. Contributions to Flexi-Fund earn guaranteed interest, with incentives, and benefits are tax-free. Early withdrawal is allowed for urgent cash needs.

**Personal Equity and Savings Option (P.E.S.O.) FUND:** a provident fund for members who would like to save more for their retirement. Contributions to the P.E.S.O. Fund are placed in sovereign-guaranteed investments, and earnings are allocated for the member's retirement/total disability, medical, and general purpose accounts.

### How do you settle your SSS payments?

Employers (regular and household) and individual members (SE/VM/OFW/NWS) can make their SSS payments over-the-counter at **SSS branches with tellering facilities**.

As of **February 23, 2018**, SSS-accredited collection partners are as follows:

Collection Partners	Particulars
<u>Banks</u>	
<b>Asia United Bank*</b>	Over-the-counter (OTC) payments for employers (ERs) and individual members (IMs)
<b>Bank of Commerce*</b>	OTC payments for ERs and IMs
<b>Metropolitan Bank &amp; Trust Corp.</b>	OTC payments for ERs and IMs using Special Bank Receipts
<b>Security Bank*</b>	Online payment facility for ERs and IMs
<b>Union Bank of the Philippines*</b>	OTC and online payment facilities for ERs and IMs
<u>Non-Banks</u>	
<b>Bayad Center*</b>	OTC payments for ERs and IMs
<b>i-Remit, Inc.*</b>	OTC payments for OFWs
<b>Skyfreight*</b>	OTC and online payment facilities for OFWs
<b>Ventaja*</b>	OTC payments for OFWs

\*As of publication date, these collection partners are deemed compliant with the SSS Real-Time Processing of Contributions (RTPC) Program and are now accepting contribution payments using the SSS-generated Payment Reference Number (PRN). The list of accredited collection partners shall be expanded as soon as they are able to comply with SSS requirements. Please visit the SSS Website ([www.sss.gov.ph](http://www.sss.gov.ph)) for updates.

# SSS CONTRIBUTION SCHEDULE

The **ELEVEN PERCENT (11%) Contribution Rate** is shouldered by the Employer (ER) and Employee (EE), who shall pay at 7.37 percent and 3.63 percent, respectively. Self-Employed (SE), Voluntary Members (VM) and Overseas Filipino Worker (OFW)-Members shall pay at the total rate of 11%.

Range of Compensation	Monthly Salary Credit*	Employer-Employee							SE/VM/OFW
		Social Security			EC	Total Contribution			Total Contribution
		ER	EE	Total	ER	ER	EE	Total	Total Contribution
1,000 – 1,249.99	1,000	73.70	36.30	110.00	10.00	83.70	36.30	120.00	110.00
1,250 – 1,749.99	1,500	110.50	54.50	165.00	10.00	120.50	54.50	175.00	165.00
1,750 – 2,249.99	2,000	147.30	72.70	220.00	10.00	157.30	72.70	230.00	220.00
2,250 – 2,749.99	2,500	184.20	90.80	275.00	10.00	194.20	90.80	285.00	275.00
2,750 – 3,249.99	3,000	221.00	109.00	330.00	10.00	231.00	109.00	340.00	330.00
3,250 – 3,749.99	3,500	257.80	127.20	385.00	10.00	267.80	127.20	395.00	385.00
3,750 – 4,249.99	4,000	294.70	145.30	440.00	10.00	304.70	145.30	450.00	440.00
4,250 – 4,749.99	4,500	331.50	163.50	495.00	10.00	341.50	163.50	505.00	495.00
4,750 – 5,249.99	5,000	368.30	181.70	550.00	10.00	378.30	181.70	560.00	550.00
5,250 – 5,749.99	5,500	405.20	199.80	605.00	10.00	415.20	199.80	615.00	605.00
5,750 – 6,249.99	6,000	442.00	218.00	660.00	10.00	452.00	218.00	670.00	660.00
6,250 – 6,749.99	6,500	478.80	236.20	715.00	10.00	488.80	236.20	725.00	715.00
6,750 – 7,249.99	7,000	515.70	254.30	770.00	10.00	525.70	254.30	780.00	770.00
7,250 – 7,749.99	7,500	552.50	272.50	825.00	10.00	562.50	272.50	835.00	825.00
7,750 – 8,249.99	8,000	589.30	290.70	880.00	10.00	599.30	290.70	890.00	880.00
8,250 – 8,749.99	8,500	626.20	308.80	935.00	10.00	636.20	308.80	945.00	935.00
8,750 – 9,249.99	9,000	663.00	327.00	990.00	10.00	673.00	327.00	1,000.00	990.00
9,250 – 9,749.99	9,500	699.80	345.20	1,045.00	10.00	709.80	345.20	1,055.00	1,045.00
9,750 – 10,249.99	10,000	736.70	363.30	1,100.00	10.00	746.70	363.30	1,110.00	1,100.00
10,250 – 10,749.99	10,500	773.50	381.50	1,155.00	10.00	783.50	381.50	1,165.00	1,155.00
10,750 – 11,249.99	11,000	810.30	399.70	1,210.00	10.00	820.30	399.70	1,220.00	1,210.00
11,250 – 11,749.99	11,500	847.20	417.80	1,265.00	10.00	857.20	417.80	1,275.00	1,265.00
11,750 – 12,249.99	12,000	884.00	436.00	1,320.00	10.00	894.00	436.00	1,330.00	1,320.00
12,250 – 12,749.99	12,500	920.80	454.20	1,375.00	10.00	930.80	454.20	1,385.00	1,375.00
12,750 – 13,249.99	13,000	957.70	472.30	1,430.00	10.00	967.70	472.30	1,440.00	1,430.00
13,250 – 13,749.99	13,500	994.50	490.50	1,485.00	10.00	1,004.50	490.50	1,495.00	1,485.00
13,750 – 14,249.99	14,000	1,031.30	508.70	1,540.00	10.00	1,041.30	508.70	1,550.00	1,540.00
14,250 – 14,749.99	14,500	1,068.20	526.80	1,595.00	10.00	1,078.20	526.80	1,605.00	1,595.00
14,750 – 15,249.99	15,000	1,105.00	545.00	1,650.00	30.00	1,135.00	545.00	1,680.00	1,650.00
15,250 – 15,749.99	15,500	1,141.80	563.20	1,705.00	30.00	1,171.80	563.20	1,735.00	1,705.00
15,750 – over	16,000	1,178.70	581.30	1,760.00	30.00	1,208.70	581.30	1,790.00	1,760.00

\*The minimum Monthly Salary Credit for OFW-Members is P5,000.