



SSSGUIDEBOOK
2010 WEB SITE EDITION

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 MISSION

To manage a sound and viable social security system 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.

STATEMENT OF VISION

A viable social security institution providing universal and equitable social protection through world-class service.

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 January 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 in 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 September 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.

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 Phil-Health. 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

Juan B. Santos
Chairman

Emilio S. de Quiros, Jr.
Vice-Chairman

MEMBERS

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(ex-officio as Secretary of Labor)

Diana Pardo-Aguilar

Daniel L. Edralin

Marianita O. Mendoza

Eliza Bettina R. Antonino

Ibarra A. Malonzo

Bienvenido E. Laguesma

Atty. Milagros M. Pagayatan
Secretary to the Commission

EXECUTIVE OFFICERS

Emilio S. de Quiros, Jr.
President & CEO

Edgar B. Solilapsi
Executive Vice President (EVP)

PAST ADMINISTRATORS

Manuel O. Hizon
June 1955-September 1956

Jovino S. Lorenzo
June 1965-December 1965

Eleuterio L. Adevos
September 1956 – May 1957

Gilberto O. Teodoro
January 1966-February 1986

Rodolfo P. Andal
June 1957-August 1958

Jose L. Cuisia
March 1986-February 1990

Emeterio C. Roa Sr.
September 1958-June 1959

Renato C. Valencia
March 1990-June 1998

Ramon G. Gaviola Jr.
June 1959-January 1962

Carlos A. Arellano
July 1998-January 2007

Rene Espina
February 1962-September 1963

Vitaliano N. Nañagas II
January 2001-July 2001

Bernardino R. Abes
September 1963-June 1965

Corazon de la Paz-Bernardo
August 2001-August 2008

Romulo L. Neri
August 2008 – June 2010

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 compulsorily covered starting Sept. 1, 1993.

A household-helper is any person who renders domestic or household services exclusively to a household employer such as driver, gardener, cook, governess, and other similar occupations, who is not a member of the family of the household employer (HR) or his/her spouse.

- c) A Filipino seafarer upon actual deployment by 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.

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 the following are self-employed persons:

- a) self-employed professionals;
- b) partners, single proprietors of businesses and board directors of corporations duly registered with appropriate government agencies;
- 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 sidewalk vendors, ambulant vendors, watch-your-car-boys, and those similarly situated.

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 Spouses 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 the 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 their first employee/s.

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

- 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.

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 per 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 or refuses 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 and 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 **Personal Record (SS Form E-1)** and submit it with the original/certified true copy and photocopy of any of the primary or any two (2) of the secondary documents, one of which with photo and date of birth, acceptable in securing SS number.

What are the primary and secondary documents acceptable in securing SS number?

Primary Documents (only **ONE** is required):

- Birth Certificate
- Baptismal Certificate
- Passport
- Driver's License
- Professional Regulation Commission (PRC) Card
- Seaman's Book

Secondary Documents (in the absence of primary documents, submit **TWO** of the following):

- 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 Document/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
- Fisherman's Card issued by the Bureau of Fisheries and Aquatic Resources (BFAR)
- GSIS Card/Certificate of Membership
- Health or Medical Card

- ID card issued by Local Government Units (e.g. Barangay/Municipality/City)
- ID card issued by professional organizations recognized by the Professional Regulation Commission (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 issued by the Philippine Overseas Employment Administration (POEA)
- Senior Citizen Card
- Tax Identification Number (TIN) Card
- Temporary license and Student Permit issued by the Land Transportation Office (LTO)
- Transcript of School Records
- Voter's Identification Card/Affidavit

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 any two of the above-mentioned secondary documents with recent photo and age.

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; if with reported legitimated child/ren, birth certificate with annotation "legitimated;" if with reported legally adopted child/ren, decree of adoption. 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 Self-Employed Members

A self-employed person should accomplish and submit **Self-Employed Data Record (SS Form RS-1)**. If he/she has no existing SS number, SS Form RS-1 should be submitted with the original/certified true copy and photocopy of any of the primary or any two (2) of the secondary documents acceptable in securing SS number.

A self-employed person who has employee/s should also register as an employer and secure an employer number by proper accomplishment and submission of Employer Registration (SS Form R-1) and Employment Report (SS Form R-1A).

For Voluntary Members

Separated Members

A member who is separated from employment or ceased to be self-employed/overseas Filipino worker/non-working spouse may continue paying SSS contributions using the previously assigned SS number through **Contributions Payment Return (SS Form RS-5)** where he/she should put a check mark on the box for Voluntary (Separated) Member. 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 and submit **Non-Working Spouse Record (SS Form NW-1)**, duly signed by the working spouse, with the copy of their marriage certificate. If he/she has no existing SS number, SS Form NW-1 should be submitted with the original/certified true copy and photocopy of any of the primary or any one (1) of the secondary documents acceptable in securing SS number.

Overseas Filipino Workers (OFWs)

An OFW with existing SS number can continue paying contributions through **SS Form RS-5** where he/she should put a check mark on the box for Overseas Worker and indicate his/her correct SS number. Posting of said payment will change the membership status to OFW.

An OFW who has not been issued an SS number should accomplish and submit **Overseas Worker Record (SS Form OW-1)** with the original/certified true copy and photocopy of any of the primary or any two (2) of the secondary documents acceptable in securing SS number.

For Employers

Registration shall be done through **Employer Registration (SS Form R-1)** and **Employment Report (SS Form**

R-1A).

Single Proprietorship

The owner or, in his absence, his legal spouse or, in their absence, any representative with Special Power of Attorney (SPA) of a single proprietorship business should accomplish and submit the SSS Forms R-1 and R-1A with the photocopy of an Authority to Operate from appropriate government office/s (e. g. Registration of Business Name, Business Permit, or any proof of business operations).

Partnerships

Any of the partners should accomplish and submit the **SS Forms R-1** and **R-1A** with the photocopy of the approved Articles of Partnership.

Corporations, including non-stock/non-profit corporations

A corporation should accomplish the **SS Forms R-1** and **R-1A** signed by its President, Chairman or Corporate Secretary and submit these forms with the photocopy of the approved Articles of Incorporation.

Foreign-owned Corporations

A foreign-owned corporation should accomplish the **SS Forms R-1** and **R-1A** signed by the designated Philippine representative as shown in the SEC registration and submit these forms with the photocopy of the approved Articles of Incorporation and License to Transact Business in the Philippines.

Manning Agency with Foreign Principal

A manning agency with foreign principal should accomplish the **SS Forms R-1** and **R-1A** signed by its President, Chairman or Corporate Secretary and submit these forms with the photocopy of the approved Articles of Incorporation and Agency Agreement between the manning agency and foreign principal.

Cooperative

A cooperative should accomplish the **SS Forms R-1** and **R-1A** signed by its Chairman or Corporate Secretary and submit these forms with the photocopy of the approved Articles of Cooperation from the Cooperative Development Authority (CDA).

Manpower Service Cooperative

A manpower service cooperative should accomplish the **SS Forms R-1** and **R-1A** signed by its Chairman or Corporate Secretary and submit these forms with the photocopy of the approved Articles of Cooperation from the Cooperative Development Authority (CDA) and accreditation from the Department of Labor and Employment, if a manpower cooperative.

The original copy of the documents mentioned above must be presented upon registration for authentication purposes.

Aside from the documents mentioned above, the employer is required to submit, with the SS Forms R-1 and R-1A, the following:

- Specimen Signature Card (SS Form L-501);
- Sketch of business address/location; and
- Validated Miscellaneous Payment Return (SS Form R-6) or SS Form R-6 with Special Bank Receipt (SBR) as proof of payment for the Employer Registration Plate.

Household Employers

A household employer who has an existing SS number should use this SS number as the employer number in remitting contributions for his/her household helper and in all transactions with SSS with regard to his/her household helper.

If both the household employer and the household helper have no existing SS number, they should secure an SS number by accomplishing **Personal Record (SS Form E-1)**.

How can a covered employer request for change in its membership data records?

Changes in employer's membership data records should be reported immediately to the nearest SSS Office by accomplishing an **Employer Data Change Request (SS Form R-8)** supported by appropriate document/s showing the effectivity date, as follows:

For Termination/Dissolution

- **Single Proprietorship (SP)**

Approved Application for Business Retirement from the Municipal/City Treasurer's Office

In the absence of the above, any two (2) of the following:

- Certification of Non-Operation of Business from the Municipal/City Treasurer's Office or Bureau of Internal Revenue (BIR)
- Lease Contract/Joint Affidavit of Termination of Lease Contract
- Contribution Collection List (SS Form R-3) showing the separation of its employee/s, duly received by the SSS within the first ten (10) days of the month after the applicable quarter
- Certification of Cancellation of Registration from the Department of Trade & Industry (DTI)
- Certification of Cancellation of Franchise from the Land Transportation & Franchising Regulatory Board (LTFRB)

- Certification from the Philippine Contractors Accreditation Board (PCAB)
- Death Certificate registered with the Local Civil Registrar or issued by the Philippine Consul, in case of death of the owner

- **Partnership/Corporation/Cooperative**

Certificate of Filing of Articles of Dissolution/Cancellation of Registration issued by the Securities & Exchange Commission (SEC)/Cooperative Development Authority (CDA)

In the absence of the above, any two (2) of the following:

- Audited Financial Statements and Income Tax Return (ITR) showing non-operation/no earnings for the applicable period/s filed with the SEC or the BIR within the prescribed period
- Board Resolution approving the termination of business operation adopted immediately after the date of termination/dissolution and duly acknowledged received by regulatory agencies (e.g. BIR, SEC, etc.)
- SS Form R-3 showing the separation of its employee/s, duly received by the SSS within the first ten (10) days of the month after the applicable quarter
- Notification of business termination duly received by the SEC or the BIR within the prescribed period

For Temporary Suspension

Any two (2) of the following documents, whichever is applicable:

- Notification of suspension of operation duly received by the BIR within the prescribed period
- Audited Financial Statements and ITR showing non-operation/no earnings for the applicable period/s filed with the SEC or the BIR within the prescribed period
- Board Resolution approving the suspension of business operation adopted within the prescribed period and duly acknowledged received by regulatory agencies (e.g. BIR, SEC, etc.)
- SS Form R-3 showing the separation of its employee/s, duly received by the SSS within the first ten (10) days of the month after the applicable quarter
- Certification from the Fire Department/concerned unit of the municipality/city, in case of destruction of corporate facilities due to fire/fortuitous event
- Notice of Strike duly received by the Department of Labor & Employment (DOLE) with a Certification that there was no operation/employees during the strike
- Lease Contract/Joint Affidavit of Termination of Lease Contract
- Certificate of Non-Renewal of Business License from the Municipal/City Treasurer's Office

For Resumption of Operation

- Newly accomplished Employment Report (SS Form R-1A) reporting for coverage newly hired/re-hired employee/s

For Merger

- Certificate of Filing of Articles of Merger issued by the SEC

For Amendment of Date of Coverage (DOC)

All of the following:

- SS Forms R-1/R-1A (superseding initial submission)
- Affidavit of employee/s attesting to the actual date of his/their employment, if still employed with the employer
- Certification from the following government agencies:
 - Municipal/City Treasurer's Office
 - BIR

For Change of Ownership/Corporate Officers

Any of the following, whichever is applicable

- Deed of Sale/Assignment duly signed by concerned parties with the new Owner's DTI Registration or Business License
- Deed of Donation, subject to compliance with the requirements thereto
- General Information Sheet duly received by the SEC
- Minutes of General Assembly (for cooperatives)

For Change of Legal Personality

- Certificate of Filing of Articles or Amended Articles of Partnership/Incorporation/Cooperation issued by the SEC/CDA

For Change of Business Name/Nature of Business

Any of the following, whichever is applicable:

- Certificate of Registration of Business Name from the DTI
- Certificate of Filing of Amended Articles of Partnership/Incorporation/Cooperation issued by the SEC/CDA

For Change of Business Address

- Proof of billing;
- Deed of Sale of Property/lease contract; or
- Barangay certificate evidencing transfer to the new address

The SSS Form R-8 should be duly notarized except for changes in business address, e-mail address and telephone or fax number, and should be signed by the following officers:

- | | | |
|-----------------------|---|--|
| Single Proprietorship | - | Owner or, in his absence, the legal spouse |
| Partnership | - | Managing Partner |
| Corporation | - | President/General Manager or Chairman or Corporate Secretary |
| Cooperative | - | Chairman or Corporate Secretary |

In case of resumption of operation, the employer should accomplish and submit SS Form R-1A reporting newly hired or rehired employee/s within thirty (30) calendar days from date of hiring/re-hiring.

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 **Member's Data Amendment Form (SS Form E-4)** and submit with the original/certified true copy and photocopy of the following:

1. Marriage certificate for change of civil status;
2. Birth or baptismal certificate of child/ren for new/ additional child/ren;
3. Birth or baptismal certificate or passport for correction of name and date of birth.

In the absence of the above-mentioned documents for correction of name and date of birth, submit a Certificate of Loss or Non-availability of the birth certificate 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 member:

- Record of Employment
- GSIS Member's Record
- Certification from the National Archive
- Alien Certificate of Registration (ACR)
- 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
- PHIC Member's Record
- Permit to carry firearms issued by the Fire & Explosives Unit, Camp Crame
- Certification from the Office of the Cultural Minorities (Aetas, Negritoes, Mangyans, Manobos, etc.)

If for correction of name to a totally different name, submit a Joint Affidavit of two (2) persons who have personal knowledge for the use of the two different names by the member and attest to the fact that the two names belong to one and the same person, aside from the above-mentioned documents.

For Muslim members, a certificate from the Sharia Court, if necessary, 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 to Islam for conversion

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

Who are considered the legal beneficiaries 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 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 or cannot remember the SS number, it is advisable to inquire from the nearest SSS branch.

If a member has more than one SS number, this will cause delay in processing of the claim for benefits or loans in the future. Thus, it is important that a member should have only one SS number. Therefore, he/she should write or visit the SSS servicing 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?

An SSS employee-member should:

1. Secure an SS number;
2. Ensure that he/she is reported for coverage under the SSS by his/her employer;

3. Pay his/her monthly share of contributions and ensure that these contributions are remitted to the SSS by his/her employer;
4. Ensure that **SS Form R3s (Contribution Collection List)** where his/her name is included, are submitted to the SSS by his/her employers;
5. Pay his/her monthly loan amortization, if any, thru salary deduction and to ensure that these payments are remitted to the SSS by his/her employer;
6. Update or correct his/her personal records with the SSS by submitting a duly filled-up **Member's Data Amendment Form (SS Form E-4)** and supporting document/s to avoid delay 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?

An SSS employer-member is 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 **Employment Report (SS Form R-1A)** at the SSS servicing branch;
3. Deduct from the employees the monthly SS contributions based on the schedule of contributions; pay his share of contributions including Employees' Compensation (EC) and remit these contributions to the SSS with tellering facilities or accredited banks within the first ten (10) calendar days following the month when said contributions are due and applicable;
4. Submit a summary of all employees' contributions thru **Contribution Collection List (SS Form R-3)** together with a copy of the **Special Bank Receipt (SBR)** and **Contributions Payment Return (SS Form R-5)** 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 Diskette Project which allows the submission of the monthly summary of employees' contribution thru a diskette or flash disk. 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 deducted from the employees' pay envelopes;

A household employer should submit an accomplished **Contribution Collection List (SS Form R-3)** and indicate in the appropriate box as a household employer, together with the SS Form R5 at the SSS servicing

branch. Household employers may enroll in the Auto-Debit Arrangement System which allows the one-time enrollment of the household 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, BDO, Bank of the Philippine Islands, Metropolitan Bank and Trust Co., Philippine National Bank; Philippine Savings Bank, Development Bank of the Philippines and First Consolidated Bank.

6. Remit to the SSS all salary, educational, stocks investment or privatization loan amortization of his employees and submit an accomplished **Monthly Salary/Calamity/Emergency/Stock Investment Loan Payment Return (SS Form ML-1)** 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 **Collection List (SS Form ML-2)** with copies of the SBRs and SS Form ML-1 on or before the tenth day following the applicable month to the SSS servicing branch;

An employer may also participate in the Salary Loan Repayment Diskette project which allows the submission of the monthly summary of employees' loan repayment thru diskette, CD, flash disk or DVD. This system provides an employer with convenience and hastens the posting of member's loan repayments.

8. Advance SS and EC sickness benefits due to his/her 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 his/her 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 **Employer Data Change Request (SS Form R-8)**;

14. Submit an updated **Specimen Signature Card (SS Form L-501)** annually; 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 **Contributions Payment Return (SS Form RS-5)** monthly or quarterly 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 of lower than P5,000.00, or where the change will

result in 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 P10,000.00, 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, beginning 01 January 2004.

2. Update or correct their personal records with the SSS by submitting a duly filled-up **Member's Data Amendment (SS Form E-4)** with supporting documents; and
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 SE/VM member's bank account for the automatic payment of monthly SSS contributions and loan repayments. This arrangement is open at the United Coconut Planters Bank, BDO, Bank of the Philippine Islands, Metropolitan Bank and Trust Co., Philippine National Bank, Philippine Savings Bank, Development Bank of the Philippines and First Consolidated Bank.

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 (4) days;
2. He has paid at least three (3) months of contributions within the 12-month period immediately before the semester of sickness or injury;
3. He has used up all company sick leaves with pay; and
4. He has notified the employer or the SSS, if unemployed, voluntary or self-employed member regarding his sickness or injury.

How much sickness benefit is a member entitled to receive?

The amount of 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.

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. (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

4. Add the six highest monthly salary credits to get the total monthly salary credit.
5. Divide the total monthly salary credits by 180 days to get the average daily salary credit.
6. Multiply the average daily salary credit by 90 percent to get the daily sickness allowance.
7. Multiply the daily sickness allowance by 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 2009 for 20 days:

- a) The semester of sickness would be from July 2009 to December 2009.
- b) The 12-month period would be from July 2008 to June 2009 within which the six highest monthly salary credits will be chosen.
- c) Let us assume that the six highest monthly salary credits are P15,000 each. The total monthly salary credit would be P90,000 ($P15,000 \times 6$).
- d) The total monthly salary credits would be divided by 180 to get the average daily salary credit or P500 ($P90,000/180$).
- e) The daily sickness allowance is 90 percent of the average daily salary credit or P450 ($P500 \times 90\%$).
- f) The sickness benefit due is P9,000 ($P450 \times 20$ 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 shall be made within one year from start of confinement if the member's confinement is in a hospital. If the member got sick or was injured while working or while he was within the company premises, sickness notification shall be made within ten (10) days from the start of confinement. In this case, the employer must notify the SSS within ten (10) calendar days from the start of the employee's sickness or injury while he was working or while he was within the company premises.

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

Unemployed, self-employed or voluntary 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 should be made within one (1) year from start of confinement.

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, 2009 for the sickness period September 23 to Oct. 14, 2008. The employer will be reimbursed for the period Oct. 3 to 14, 2008 only as Sept. 23 to Oct. 3, 2007 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 filing for sickness benefit?

1. *For employed member-*
 - a) Sickness Notification (SS Form CLD-9N)
 - b) Employees' Notification (SS Form B-300), if work-connected
 - c) Accident/Sickness Report (SS Form B-309), if work-connected

2. *For unemployed/self-employed/voluntary member*

- a) Sickness Benefit Application Form for Unemployed/Self-employed/Voluntary Members (SS Form CLD-9A)
- b) Medical certificate (SS Form MMD-102)

A. Certified true copy of supporting medical records

- Hospital abstract
- Operating Room Record
- X-ray, CT Scan, ECG, Ultrasound Results, if any
- Other clinical record/diagnostic procedure results

Note: For sickness/injury acquired abroad, documents issued by foreign country should be in English translation and must be authenticated by the Philippine Embassy/Consulate Office or duly notarized by notary public from the host country.

- SS card or two (2) valid ID's both with signature and at least one (1) with photo and date of birth.

B. Additional required documents

For work-connected sickness/injury

- Accident/Sickness Report (SS Form B-309) accomplished by employers
- Police report of Accident or vehicular accident if with third party involvement

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 (DOLE) that the employee or employer has pending labor case.

For claim filed by Authorized Company Representative

- Representative's SS card, or two (2) valid IDs both with signature and at least one (1) with photo; and
- Photocopy of the member's SS card or two (2) valid IDs both with signature and at least one (1) with photo and date of birth duly signed by the member and authenticated by the authorized company signatory.

For claim filed by member's representative – see A and B, plus:

- Representative's SS card or valid IDs both with signature and at least one (1) with photo;
- Member's SS card or two (2) valid IDs both with signature and at least one (1) with photo and date of birth; and
- Authorization letter signed by both member and authorized representative.

If member is abroad – see A and B, plus:

- Photocopy of the following:
 - Member's SS card
 - Passport
 - Alien Resident Certificate (ARC)

3. *For employers*

- a) Sickness Benefit Claim Application (SS Form B-304)
- b) Original copy of approved Sickness Notification (SS Form CLD-9N) or Employees' Notification (SS Form B-300) for work-related sickness or injury
- c) SS card or two valid IDs (one with photo)
- d) Additional required documents if filed by company representative:
 - SS card of authorized company representative and Authorized Company Representative card

Where does the member file the claim for sickness benefit?

For the employed members – claims must be filed at the SSS servicing branch. Processing of claims are done at branch where the employer and employee records are based.

For the separated/self-employed/voluntary members – claims must be filed at the SSS servicing branch that has jurisdiction over your area or place of residence. Processing is done at the branch where the record is based.

For overseas Filipino workers – claims must be filed at the SSS servicing branch that has jurisdiction over the place of area or residence or at the SSS Diliman Branch.

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 (3) 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, self-employed or voluntary member.

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

Yes. A self-employed or voluntary 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 percent 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 (6) highest monthly salary credits within the 12-month period.

Monthly salary credit (MSC) 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 2009.

- a) The semester of contingency would be from July 2009 to December 2009.
- b) The 12-month period before the semester of contingency would be from July 2008 to June 2009.
- c) Let us assume that the six highest monthly salary credits are P15,000 each. Thus, the total monthly salary credits 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.

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's pregnancy is confirmed, she must immediately notify her employer (if employed) or the SSS (if unemployed/self-employed/voluntary) of such pregnancy and the probable date of her childbirth at least 60 days from the date of conception. She must accomplish **Maternity Notification Form (SS Form MAT-1)** and 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 member gives birth or suffers an abortion/miscarriage but the required contributions were not remitted by the employer, or the SSS was not notified of her pregnancy by the employer, the benefits that the member would have been entitled to shall be paid by the employer.

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) Maternity Notification (SS Form MAT-1) duly stamped and received by SSS;
 - b) Maternity Benefit Claim Application (SS Form MAT-2);
 - c) SS card or two valid IDs both with signature and at least one (1) with photo and date of birth.

Other documents:

For Normal/Caesarean Delivery

- Original or certified true copy of child's birth or fetal death certificate (if the child is born dead or stillborn) duly registered with the Local Civil Registrar
- Certified true copy of Operating Room Record or Surgical Memorandum (for caesarean delivery).

For Miscarriage/Abortion

For Complete Abortion:

- Pregnancy test before and after miscarriage/abortion or Ultrasound Report and Medical Certificate (for complete abortion)
- Obstetrical History indicating the number of pregnancy/ies including hydatidiform mole duly certified by the attending physician with his/her license number, printed name and signature.
- Other documents that may be required by the Medical Evaluation Section

For Incomplete Abortion:

- D & C and Histopath report duly certified by the authorized hospital representative;
- Obstetrical History indicating the number of pregnancy/ies including hydatidiform mole duly certified by the attending physician with his/her license number, printed name and signature;and
- Other documents that may be required by the Medical Evaluation Section.

2. For unemployed members

a) Items 1a up to 1c of required documents for employed members.

b) Additional required documents:

- Certification from last employer with effective date of separation from employment; or
- Notice of Strike duly acknowledged by the Department of Labor and Employment (DOLE) if the company is on strike; or
- Certification from DOLE if with pending labor case or Affidavit of Separation duly notarized, if company ceased operation, subject to further verification by Field Inspectorate Section.
- Certification from last employer that no advance payment was made for her maternity if the separation date is six (6) months or less from the date of delivery.

For claim filed by Authorized Company Representative

- Representative's SS card or two (2) valid IDs both with signature and at least one (1) with photo; and
- Photocopy of the member's SS card or two (2) valid IDs both with signature and at least one (1) with photo and date of birth duly signed by the member and authenticated by the authorized company signatory.

For claim filed by Member's Representative

- Representative's SS card or valid IDs both with signature and at least one (1) with photo; and
- Authorization letter signed by both member and authorized representative.

For claim filed by Self-employed/Voluntary Member previously employed for the last six (6) months after the date of delivery

- Certificate of separation from employment and that no advance payment was granted for the member's maternity benefit.

3. *For contingency that happened abroad*

- a) Items 1a up to 1c of required documents for employed members.
- b) Additional required documents:

For Normal/Caesarean Delivery

- Original or certified true copy of child's birth or fetal death certificate (if child is born dead or stillborn) with authorized English translation and duly authenticated by the Philippine Embassy/Consulate Office or duly notarized by notary public from the host country
- Certified true copy of Operating Room Record or Surgical Memorandum (if caesarean section)

Note: In the absence of the duly authenticated birth/fetal death certificate, submission of at least two (2) of the following shall be required:

- Certification from SSS foreign office or Liaison Officer of Social Security agencies in countries with bilateral agreements that the documents are true copies of the original as presented by the member or certified by the hospital where the member was confined.
- Child's passport, if any and if immigrant, copy of member's Alien Registration Certificate.
- Certification from employer that the member gave birth abroad (for employed member)
- Certificate of employment abroad (for OFW)

For Miscarriage/Abortion

For Complete Abortion:

- Pregnancy test before and after miscarriage/abortion or Ultrasound Report and Medical Certificate (for complete abortion)
- Obstetrical History indicating the number of pregnancy/ies including hydatidiform mole duly certified by the attending physician with his/her license number, printed name and signature.
- Other documents that may be required by the Medical Evaluation Section

For Incomplete Abortion:

- D & C Histopath report duly certified by the authorized hospital representative;
- Obstetrical History indicating the number of pregnancy/ies including hydatidiform mole duly certified by the attending physician with his/her license number, printed name and signature;
- Other documents that may be required by the Medical Evaluation Section.

Additional required documents:

For Unemployed Member

- Certification from last employer with effective date of separation from employment; or
- Notice of strike duly acknowledged by the Department of Labor and Employment (DOLE) if the company is on strike; or
- Certification from DOLE if with pending labor case or Affidavit of Separation duly notarized, if company ceased operation, subject to further verification by Inspectorate Section.
- Certification from last employer that no advance payment was made for her maternity if the separation date is six (6) months or less from the date of delivery.

For claim filed by Authorized Company Representative

- Representative's SS card or two (2) valid IDs both with signature and at least one (1) with photo; and
- Photocopy of the member's SS card or two (2) valid IDs both with signature and at least one (1) with photo and date of birth duly signed by the member and authenticated by the authorized company signatory.

For claim filed by member's representative

- Representative's SS card or valid IDs both with signature and at least one (1) with photo; and
- Authorization letter signed by both the member and the representative
- Authorization letter dated within the month of filing signed by both the member and the representative or SPA with photocopy of member's valid ID issued by host country, if member is residing abroad.

For claim filed by Self-employed/Voluntary Member previously employed for the last six (6) months after the date of delivery

- Certificate of separation from employment and that no advance payment was granted for the member's

maternity benefit.

Where must the member file her application?

For employed and unemployed members – application forms must be filed at the SSS servicing branch or the branch where the employer and employee records are based.

For self-employed/voluntary members – application forms must be filed at the SSS servicing branch that has jurisdiction over your area or place of residence or where her record is based.

For overseas Filipino workers – claims must be filed at the SSS servicing branch that has jurisdiction over the place of area or residence or at the SSS Diliman Branch.

DISABILITY BENEFIT

What is the New Disability Program?

The new 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 appropriate disability is paid to deserving members.

What are the salient features of the new disability program?

The salient features of re-designed disability program are:

1. New Manual of Disability Assessment which -
 - 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 new disability assessment procedures: medical and functional.
 - Adopts a 20% medical impairment threshold to qualify for functional assessment.
2. Annual Assessment of all disability pensioners except permanent partial disabilities stated under Section 13-A paragraph (f) of the SS Law.
3. Prescriptive period of ten (10) years in filing disability claim application.

How are medical and functional assessments done?

Under medical assessment, physical examination and interview of claimant/member, supported by appropriate diagnostic/laboratory tests, is done to determine the nature and degree of impairment of the affected body part or system. Under functional assessment, the capacity of the claimant/member to perform 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 (1) 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:

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.

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

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 prior to the semester of contingency.

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?

The member who suffers from permanent total disability shall receive monthly pension for life. However, the said monthly pension shall be suspended if he recovers from his permanent total disability, if he resumes employment, if he fails to report for the annual physical examination upon notice by SSS. If due to his disability, the pensioner is unable to report to SSS for medical examination, he can request for a domiciliary service by the SSS physician at any of the branch offices.

The member who suffers from permanent partial disability shall receive his monthly pension for the duration of a certain number of months assessed based on the degree of his disability. If the member's condition due to same illness/injury deteriorated resulting in progression of his disabling manifestations, he is entitled to additional disability benefit. The basis for the benefit shall be the remaining percentage of disability, which is computed by deducting the percentage of disability granted in the previous claim from the percentage of disability in the current claim.

How is the monthly pension paid?

The monthly pension is paid thru the bank nearest the member's residence and where he chooses 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/copy of the initial deposit slip and copy of ATM card 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 informing him when to withdraw the benefit from the bank.

How much is the lump sum amount?

For 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 his disability.

A total disability pensioner is also entitled to a 13th month pension payable every December. For a partial disability pensioner, 13th month pension shall be paid provided the partial disabled pensioner has at least twelve (12) months pension duration.

Total disability pensioners and their legal dependents prior to the effectivity of RA 7875 on March 4, 1995 are entitled to the 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 RA 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 dependent's 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 dependent's pension may be 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 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 re-employment 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 dependent's 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.

In case of a partial disability pensioner, his monthly pension will stop when he 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 for the disability benefit?

1. Disability Claim Application
2. Medical Certificate signed by the attending physician
3. Employment Data
4. Supporting medical records, if applicable (certified true copy)
 - a) Hospital abstract
 - b) Operating Room Record
 - c) X-ray, CT scan, ECG and Ultrasound results
 - d) Other clinical record/diagnostic procedure results
5. SS card or two valid IDs (one with photo)
6. Additional required documents for work-connected disability
 - a) Accident/Sickness Report (SS Form B-309) accomplished by employers
 - b) Police report of vehicular accident

For claim filed by member's representative

- Letter of authorization signed both by the member and the representative
- Photocopy of member's SS card
- Representative's SS card (if SSS member) or two valid IDs (one with photo)

For claim filed thru mail

- Photocopy of any of the following:
 - Member's SS card
 - Two valid IDs (one with photo)

7. For disabilities that happened abroad, submit the following:
- Disability claim application
 - Medical certificate signed by the attending physician
 - Employment Data
 - Supporting medical records, if applicable (certified true copy)
 - a) Hospital abstract
 - b) Operating Room Record
 - c) X-ray, CT scan, ECG and Ultrasound results
 - d) Other clinical record/diagnostic procedure results

Note: Documents issued by foreign country should be in English translation and must be authenticated by the Philippine Embassy/Consulate Office or duly notarized by notary public from the host country.

- e) SS card or two valid Ids (one with photo) or photocopy of passport
- Additional required documents for work-connected disability
 - Accident/Sickness Report (SS Form B-309) accomplished by employer
 - Police report, if vehicular accident

For claim filed by member's representative – see above list plus:

- Letter of authorization signed both by the members and the representative
- Photocopy of any of the following:
 - Member's SS card
 - Member's passport or Alien Resident Certificate (ARC)
- Representative's SS card (if SS member) or two valid IDs (one with photo)
- Physical examination report describing disabling manifestations, signed by attending physician

For claim filed thru mail – see above list plus:

- Photocopy of any of the following:
 - Member's SS card
 - Member's passport or Alien Resident Certificate (ARC)
- Physical examination report describing disabling manifestations signed by attending physician

Where can a member file the disability benefit application?

Applications forms for disability benefits are filed at the SSS servicing branch that has jurisdiction over the member's place of work or place of residence for self-employed and voluntary members.

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 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. P1,200, 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 payment. The dependent's 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 resumes 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 of 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 him 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 contributions shall start in 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 a PhilHealth ID card for Non-Paying members.

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

The legitimate, legitimated, or legally adopted and illegitimate children, conceived on or before the date of retirement of a retiree will each receive 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 dependent's 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 dependent's pension stops when the child reaches 21 years old, gets married, gets employed or dies. However, the dependent's 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 dependent's 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 dependent's pension.

What documents are needed in filing for a retirement benefit?

1. Retirement Claim Application
2. SS card or two valid IDs (one with photo). If filed by a representative, letter of authority or Special Power of Attorney (SPA) and the member's and representative's valid IDs.

If member is residing abroad, submit an affidavit stating that he is residing abroad, with complete address, photocopy of passport and two valid IDs (one with photo) issued by the country of residence.

3. Single savings account passbook/ATM or Cash Card Enrollment Form, if pension. Initial deposit slip, if the name of member is not embossed in the ATM card or the ATM card is not yet available. For member who cannot open a savings account or apply for a visa cash card, a written request for exemption is required indicating the reason/s therefor.

Supporting documents:

Submitted documents should be certified true copy/duplicate copy of the original and duly registered with the National Statistics Office/Local Civil Registrar Office/Parish/Church.

For Covered Employees

- Certification of separation from last employer/s for members less than 65 years of age, if the certification portion of the retirement claim application is not accomplished by last employer.
- Affidavit of Separation (SS Form E-417), in the absence of employer's certification of separation (if last employer no longer exists/if member's residence is far from the address of the last employer within/outside the Philippines).

For Self-employed Members less than 65 years old

- Certificate of non-renewal of professional license/business permit from applicable offices/transfer of ownership (e.g. Business Permit and Licensing Office, Professional Regulation Commission, etc.) or certificate of cessation of business issued by the barangay officials where the business was located or place of residence and affidavit of cessation of business/practice of profession/no earnings.

For Expanded Self-employed, Farmers and Fishermen less than 65 years old

- Affidavit of no earnings from self-employment and a certificate of cessation of business issued by the barangay officials where the business was located or place of residence.

If the Member's Coverage Status is "from self-employed to voluntary member" and less than 65 years old

- Certificate of non-renewal of professional license/business permit from applicable offices/transfer of ownership (e.g. Business Permit and Licensing Office, Professional Regulation Commission, etc.), or certificate of cessation of business issued by the barangay officials where the business was located or place of residence and affidavit of cessation of business/practice of profession/no earnings.

- Affidavit of no earnings from self-employment accompanied by a certificate of cessation of business issued by the barangay officials where the business was located or place of residence for expanded self-employed members, farmers and fishermen.

If Member has Dual Membership (e.g. covered employee and self-employed)

- Certification of separation from last employer for members less than 65 years of age, if certification portion of the retirement claim application is not accomplished by last employer.
- Affidavit of Separation (SS Form E-417), in the absence of employer's certification of separation (if last employer no longer exists/if member's residence is far from the address of last employer within/outside the Philippines).
- Certificate of non-renewal of professional license/transfer of ownership (e.g. Business permit and Licensing Office, Professional Regulation Commission, etc.) or certificate of cessation business issued by the barangay officials where the business was located or place of residence and affidavit of cessation of business/practice of profession/no earnings.
- For expanded self-employed members, farmers and fishermen, affidavit of no earnings from self-employment accompanied by a certificate of cessation of business issued by the barangay officials where the business was located or place of residence.

If Member was an Underground Mineworker

- Certification of separation from last employer for members less than 65 years of age, if certification portion of the retirement claim application is not accomplished by last employer.
- Affidavit of Separation (SS Form E-417), in the absence of employer's certification of separation (if last employer no longer exists/if member's residence is far from the address of last employer within/outside the Philippines).
- Certification from the employer/s that member was an underground mineworker indicating the period of employment with the company supported by the worker's job description (employer must be duly registered with the Bureau of Mines).

If with dependent legitimate or legitimated children

- Marriage contract of member
- Birth or baptismal certificate of dependent child/ren

If with illegitimate dependent children

- Proofs of filiation for illegitimate child/ren, any one of the following (for contingency after May 24, 1997)
 - Will
 - Statement before a court of record
 - Any authentic writing (letter, diary or other writing and other documents such as school cards/records of dependent, educational/insurance plans/employment records of member (where the name of dependent is indicated) and PhilHealth/GSIS/Pag-Ibig records

If Dependent is Incapacitated

- Medical certificate of incapacitated dependent issued by the attending physician

If Member is Incapacitated

- Medical certificate of member issued by the attending physician
- Application for Representative Payee and Guarantor's Bond Form (SS Form BPN-109), if guardian is other than spouse
- Affidavit re: Guardianship of Incompetent Pensioner (SS Form CLD 1.1B) if spouse is the guardianship
- In-trust For Accounts

Note: Other necessary papers may be required during the processing of the claim.

Where can a member file the retirement application?

Application form for retirement benefit is filed at the SSS servicing branch nearest the member's place of residence.

DEATH BENEFIT

What is 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 benefits?

1. Monthly pension; or
2. Lump sum amount.

The monthly pension is granted 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 percent of the share of the legitimate, legitimated or legally adopted children in the basic pension and 100 percent of the dependent's 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 dependent's pension.

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 savings 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 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 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 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 (5) minor children, beginning from the youngest, are entitled to the dependents' pension. No substitution is allowed.

Where there are more than five 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 and mental disability which is congenital and acquired during minority.

What is 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 Form
2. Filer's Affidavit (Sinumpaang Salaysay)
3. Death certificate of member
4. Accident Report/Report of Death (SS Form BPN-105), if cause of death is work-connected
5. SS card or two valid IDs (one with photo). If filed by a representative, letter of authority or Special Power of Attorney (SPA) and the claimant's and representative's valid IDs.

If claimant is residing abroad, submit an affidavit stating that he is residing abroad with complete address, photocopy of passport and two valid IDs (one with photo) issued by the country of residence.

6. Single savings account passbook/ATM or Cash Card Enrollment Form, if pension. Initial deposit slip, if the name of member is not embossed in the ATM card or the ATM card is not yet available. For claimant who cannot open a savings account or apply for a visa cash card, a written request for exemption is required indicating the reason/s therefor.

Supporting documents:

Submitted documents should be certified true copy/duplicate copy of the original and duly registered with the National Statistics Office/Local Civil Registrar Office/Parish/Church.

If member died in the Philippines

- Death certificate of the deceased member

If death certificate is not available from LCR or NSO submit:

- Certification of non-availability issued by LCR or NSO together with any of the following:
 - Certification issued by the Parish
 - Certification from the cemetery administrator

If member died abroad and reported to the Philippine Embassy/Consulate Office

- Death certificate issued by the Vital Statistics Office/County of host country and certified by the Philippine Embassy/Consulate or Office/County of host country and certified by the Philippine Consulate/Embassy.

If member died abroad and death is not reported to the Philippine Consulate/Embassy

- Death certificate issued by the Vital Statistics Office/County of the host country's

Note: Please refer to the documents required in lieu of death certificate mentioned in filing of funeral claim.

If claimants are the spouse and dependent legitimate children

- Affidavit of Death Benefit (SS Form CLD-1.3A)
- Marriage contract with the deceased member
- Birth/baptismal certificate of minor children
- Single savings account passbook/ATM or Cash Card Enrollment Form, if claimants will be receiving monthly pension

If claimants are the spouse and incapacitated dependent

- Affidavit of Death Benefit (SS Form CLD-1.3A)
- Marriage contract with the deceased member
- Birth/baptismal certificate of dependent children
- Medical certificate of incapacitated dependent issued by the attending physician
- Single savings account passbook/ATM or Cash Card Enrollment Form, if claimants will be receiving monthly pension

If claimant is the spouse

- Affidavit of Death Benefit (SS Form CLD-1.3A)
- Marriage contract with the deceased member
- Single savings account passbook/ATM or Cash Card Enrollment Form, if claimant will be receiving monthly pension

If claimant is an incapacitated spouse

- Affidavit of Death Benefit (SS Form CLD-1.3A)
- Marriage contract with the deceased member
- Medical certificate of incapacitated spouse issued by the attending physician
- Application for Representative Payee (SS Form CLD-15)
- Guarantor's Form (SS Form BPN-107)
- Single Savings Account (In-Trust-For) the spouse

If claimants are the legitimate minor children

- Affidavit of Death Benefit (SS Form CLD-1.3A)
- Birth/baptismal certificate of minor children
- Marriage contract of the deceased member
- Application for Representative Payee (SS Form CLD-15)
- Guarantor's Form (SS Form BPN-107), if guardian of legitimate minor children is other than the natural mother
- Single Savings Account (In-Trust-For) the spouse

If claimants are the illegitimate minor children

- Affidavit of Death Benefit (SS Form CLD-1.3A)
- Proofs of filiation for illegitimate children, anyone of the following (for contingency after May 24, 1997)
 - Will
 - Statement before a court of record
 - Any authentic writing (letter, diary or other writing and other documents such as school cards/records of dependent, educational/insurance plans/employment records of member (where the name of dependent is indicated) and PhilHealth/GSIS/Pag-Ibig records
- Single Savings Account (In-Trust-For) the dependent illegitimate minor children
- Application for Representative Payee (CLD-15)
- Guarantor's Form (SS Form BPN-107), if guardian of illegitimate minor children is other than the natural mother
- Single Savings Account (In-Trust For) the illegitimate minor children

If claimants are the parents of the deceased member

- Affidavit of Death Benefit (SS Form CLD-1.3A)
- Birth certificate of the deceased member
- Marriage certificate of parents (optional for contingency on or before May 24, 1997)
- Proofs of dependency upon the deceased member
- Any authentic writing/documents
- Joint affidavit of two disinterested persons

If claimants are the Designated Beneficiaries

- Joint Affidavit (SS Form CLD-1.3)
- Death certificate of parents of deceased member
- Birth certificate of the deceased member

If claimants are the Legal Heirs

- Joint Affidavit (SS Form CLD-1.3)
- Birth certificate of deceased member
- Marriage certificate of parents of deceased member
- Death certificate of parents of deceased member
- Birth certificate of heirs, at least two (2)

For funeral claim

1. Funeral Claim Application Form

2. Death certificate of the member or its equivalent
3. Official receipt from funeral parlor or its equivalent
4. Filer's Affidavit (Sinumpaang Salaysay)
5. SS card or two (2) valid IDs (one with photo). If filed by a representative, letter of authority or Special Power of Attorney (SPA) and the member's and representative's valid IDs.

Supporting documents:

Submitted documents should be certified true copy/duplicate copy of the original and duly registered with the National Statistics Office (NSO)/Local Civil Registrar Office (LCR)/Parish/Church.

If member died in the Philippines

- Death certificate of the deceased member
- If death certificate is not available from LCR or NSO submit:
 - Certification of non-availability issued by LCR and NSO together with any of the following:
 - Certification issued by the Parish
 - Certification from the cemetery administrator

If member died in a sea mishap

For member-passenger whose bodies were recovered whether listed in the passenger manifest or not:

- Death certificate duly registered with the Local Civil Registrar (LCR) or National Statistics Office (NSO)

For victims whose bodies were NOT recovered but whose names appear in the passenger manifest, any of the following:

- Marine protest issued by the Philippine Coast Guard and passenger's manifest issued by the shipping company
- Certification from the shipping company, or the Philippine Coast Guard, or the Inter-Agency Task Force created by the President of the Philippines and

1. Undertaking executed by the claimant in the form prescribed by the System;
2. Other documents to establish filiation, compensability and benefits.

In the absence of such certification, consider any three (3) of the following:

- Certification from the employer that the victim has not reported for work from the time of the accident up to the present time, if the victim was employed; or a certification from the barangay and a relative that it is a common knowledge within the barangay that the victim died in the accident, if unemployed.
- List of Passengers compiled by the Department of Interior and Local Government and duly certified by the Chairman of the Government's INTER-AGENCY TASK FORCE created by the President of the Philippines where the name of the victim appears.
- Certification from the shipping company stating that it has recognized the validity of the claim filed in behalf of a particular victim or that it has recognized the fact that the victim was aboard the ship during that particular trip.
- Affidavit of at least two (2) persons stating that they saw the deceased actually boarded or actually on board the ship on its last, ill-fated voyage.
- Duplicate copy of tickets filed by the shipping company, if any.
- Any other proof that can be presented to show that the victim was actually aboard the ship on its ill-fated journey.

The operating units concerned should secure a listing of the victims from the Inter-Agency Task Force to serve as a basic reference material.

For victims whose bodies were NOT recovered and whose names DO NOT appear in the passenger manifest:

- Undertaking executed by the claimant in the form prescribed by the System;
- Other documents to establish filiation, compensability and benefits and any three (3) of the following:
 - Certification from the employer that the victim has not reported for work from the time of the accident up to the present time, if the victim was employed; or a certification from the barangay chairman and a relative

that it is a common knowledge within the barangay that the victim died in the accident, if unemployed.

- List of Passengers compiled by the Department of Interior and Local Government and duly certified by the Chairman of the Government's INTER-AGENCY TASK FORCE created by the President of the Philippines where the name of the victim appears.
- Certification from the shipping company stating that it has recognized the validity of the claim filed in behalf of a particular victim or that it has recognized the fact that the victim was aboard the ship during that particular trip.
- Affidavit of at least two (2) persons stating that they saw the deceased actually boarded or actually on board the ship on its last, ill-fated voyage.
- Duplicate copy of tickets filed by the shipping company, if any.
- Any other proof that can be presented to show that the victim was actually aboard the ship on its ill-fated journey.

For Member-seaman

- Marine protest supported by quit claim or fax messages from the manning agency regarding the disappearance and authenticated by employer.

For Member-fisherman

- Coast guard report. If no report, certification from the barangay officials together with copy of the log book or any record/report on the disappearance of the member and joint affidavit of two persons preferably immediate relatives of the deceased member attesting to the fact of death of the member.

For missing person believed to be dead in times of disaster

- Certificate of Missing Person believed to be dead in times of disaster from the National Disaster and Coordinating Council (NDCC) shall act as the death certificate for the purpose of claiming benefits. This is in accordance with the National Policy on the Management of the Dead and the Missing Persons during Emergencies and Disasters issued by the Department of Health under Administrative Order No. 2007-0018.

If member is missing for four (4) or seven (7) years

- Police investigation report (reflected in the police blotter) conducted immediately after the disappearance and confirmation report from a police authority or other government agency after 4 or 7 years from the date of disappearance.
 - Four (4) years if with police investigation report
 - Seven (7) years if without police investigation report

If member died abroad and reported to the Philippine Embassy/Consulate Office:

- Death certificate issued by the Vital Statistics Office/County of host country and certified by the Philippine Embassy/Consulate or
- Death certificate certified by the National Statistics Office issued by the Vital Statistics Office/County of

host country and certified by the Philippine Consulate/Embassy.

If member died abroad and death is not reported to the Philippine Consulate/Embassy:

- Death certificate issued by the Vital Statistics Office/County of the host country.

In lieu of Official Receipt, any of the following:

- Notarized affidavit of funeral expenses if the service of a funeral parlor was not contracted (applicable only to preferred beneficiary/ies).
- Provisional receipt or funeral service contract issued by the funeral parlor if funeral is not yet settled.
- Certificate of availment from the insurance/memorial life plan if the deceased member has a memorial life plan.
- Certification from the insurance/memorial life plan wherein the plan holder allows the transfer of plan to the deceased member together with the Deed of Sale or affidavit of sale if plan has been sold.
- Duplicate copy of official receipt or certification of loss of the official receipt from the funeral parlor together with an affidavit executed by claimant duly notarized by an SSS lawyer. The certification should bear the name/address of the issuing funeral parlor (in letter head), name of the deceased member, date of death, name of person who actually defrayed the funeral expenses, relationship of the payee to the deceased member and the amount paid to the funeral parlor.

If claimant is different from the name indicated in the official receipt:

- Letter of explanation signed by the person whose name appears in the official receipt stating the name of the person who actually defrayed the funeral expenses if the name of the claimant is not the one indicated in the official receipt.

Work-related death caused by:

Accident

- Accident Report/Report of Death (SS Form BPN-105)
- Statement of duties and responsibilities
- Updated service record
- Police investigation report or employer's report of injury, death or casualty spot report, when applicable
- Mission/Job or Travel Order, when applicable
- Photocopy of page in the company logbook/record of accident signed by the employer

Sickness/Injury

- Accident Report/Report of Death (SS Form BPN-105)
- Statement of duties and responsibilities
- Photocopy of page in the company logbook/record of accident signed by the employer
- Pre-employment medical record

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 are filed at the SSS servicing branch nearest the place of residence of the claimant.

EMPLOYEES' COMPENSATION BENEFITS

The Employees' Compensation (EC) program aims to assist workers who suffer work-connected sickness or injury resulting in disability or death.

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 contribution?

Only the employer is required to remit monthly EC contributions on behalf of the employees. Effective January 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 SSS contribution schedule.)

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 are in the form of income benefits or services and consist of the following:

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 his disability and as the progress of his recovery may require subject to the expense limitation prescribed by the EC Commission.

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 handicapped employee 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 percent of the average daily salary credit with a minimum of P10 and a maximum of P200 (effective November 1, 1996).

It is payable for a period not longer than 120 consecutive days except where such 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 members. 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 sick or injured worker lives plus 10 percent for each of the five dependent children beginning with the youngest child and without substitution.

The monthly pension shall be guaranteed for five years and shall 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.

Beginning January 1, 1991, a permanent total or permanent partial disability pensioner is also given a supplemental allowance in addition to the monthly pension. This allowance is an additional financial assistance to meet the extra needs due to 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 percent of the monthly pension regardless of the cause of death. 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** (loss of one thumb, one arm, one index finger, one leg, etc.). 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.

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 percent 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. Intoxication;
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 (5) 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 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 entries in the employer's logbook shall be made by the employer or any of the authorized officials 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 due to physical or mental disability 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. EC Medical Reimbursement Benefit Application (SS Form B-301)
2. EC Medical Services Form (SS Form B-301A)
3. If claimant is employee or employer, attach the following:
 - a) Original official receipt with BIR permit number
 - b) Charge slips or statement of account with itemized list or breakdown of expenses
4. If claimant is hospital, attach charge slips or statement of account with itemized list or breakdown of expenses.
5. SS card or two (2) valid IDs (one with photo)

For temporary total disability or sickness:

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

For disability:

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

For death:

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

For funeral expenses:

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

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:
 - a) Death certificate of deceased;
 - b) Birth certificate of the children; and
 - c) Joint Affidavit of two disinterested persons that parent has 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) Affidavit for Death Benefit Claim (SS Form CLD-1.3A)
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
 - Affidavit for Death Benefit Claim (SS Form CLD-1.3A).

Where are claims for the EC benefit filed?

Claims for EC benefits are filed at the SSS servicing branch nearest the place of death of the member.

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 need.

Who may qualify for a salary loan?

1. An employed, currently paying self-employed or voluntary member (SE/VM) who has **six (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, Members' Assistance for the Development of Entrepreneurship (MADE) & housing loans granted under the Unified Housing Loan Program (UHLP) or direct from SSS.

4. The member-borrower has not been granted final benefit (total permanent disability, retirement and death).

5. The member-borrower must be under 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-month 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 amortization.

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-borrowers, 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 amortization due, plus any penalty for late remittance of amortization.

For self-employed or voluntary paying member-borrowers, the first amortization shall be paid to the SSS or any of its authorized banks/Bayad Centers 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 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 **Member Loan Application (SS Form ISL-101)** and present the SS ID card or two (2) valid IDs listed below, one of which with photo and signature:

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

If filed by an employer-representative, present the accomplished Member Loan Application (SS Form ISL-101) duly signed by the authorized signatory of the employer together with the representative's SS card or two (2) valid IDs, one of which with photo and signature, member-borrower's SS card or two (2) valid IDs, one of which with photo and signature, and Authorized Company Representative (ACR) card.

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 ID card or two (2) valid IDs, one of which with photo and signature.

If filed by member's representative, present member's SS card or two (2) valid IDs, one of which with photo and signature, authorization letter signed both by the member and the representative and representative's SS card (if SSS member) or two (2) valid IDs, one of which with photo and signature.

Where can a borrower file the salary loan application?

A borrower may file the salary loan application at the SSS servicing branch nearest the place of residence or business.

For OFW-members, they may file their salary loan application at the SSS Representative Offices in selected countries. In case there is no SS office in a particular country, they may send their application and supporting documents to their relatives here in the Philippines and file it in their servicing branch. Documents issued in other country should be duly authenticated or certified by the Philippine Consulate/Embassy.

Or, they may send the application and supporting documents to Foreign Branch Expansion and Monitoring Department thru mail (3/F, SSS Building, East Avenue, Diliman, Quezon City) or fax (632-435-9814).

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

BUSINESS LOAN PROGRAMS

SSS SPECIAL FINANCING PROGRAM

OBJECTIVES

- To address the unavailability of credit facility to the business sector at this time when the Philippine economy is still recovering from economic crisis.
- To generate employment.

FUND ALLOCATION

The SSS Special Financing Program shall have a total fund allocation of P2.5 billion.

MECHANICS

To provide wider access to the funds and to reach as many beneficiaries as possible, the SSS shall make the funds available through the conduit banks of Participating Financial Institutions (PFIs) which will on-lend the fund to eligible borrowers/end-users.

ELIGIBLE BORROWERS

The eligible borrower shall be the following:

- New or existing micro, cottage, small and medium enterprises including registered Barangay Micro Business Enterprises (BMBEs) as well as entities with asset size of not more than P200 million. BMBE refers to any business entity or enterprise engaged in the production, processing or manufacturing of products or commodities, including agro-processing, trading and services, whose total assets including those arising from loans but exclusive of the land on which the particular business entity's office, plant and equipment are situated, shall not be more than P3 million (R.A. 9178 Sec. 3-a).
- Enterprises engaged in agri-business, manufacturing, utilities, transportation and communications, commercial production, particularly of food and basic consumer items, and products for export, trading and service-oriented enterprises.
- SSS member-employer of good standing.

LOAN PURPOSES

- Construction, renovation or expansion of building;
- Rehabilitation or reconstruction of damaged buildings/facilities;
- Acquisition or upgrading of machinery;
- Replacement of machinery and equipment, furniture and furnishings;
- Acquisition of land; and
- Working Capital.

AMOUNT OF LOAN

The maximum loan under the program shall be P50 million.

For land acquisition, the loanable amount is up to 40% of its cost but not to exceed 40% of the SSS loan.

INTEREST RATE

The interest rate shall be the prevailing SSS pass-on rate to PFI plus PFI's spread.

REPAYMENT TERM

The loan shall be paid in monthly or semi-annual payments and shall have a maximum term of 15 years, which may include a 2-year grace period on principal payment, if warranted.

COLLATERAL

The SSS loan shall be secured by any collateral acceptable to the PFIs.

However, the loan to BMBEs, if not secured by hard collateral, may also be secured by Small Business Corporation (SBC) Guaranty.

PREPAYMENT PENALTY

No penalty shall be charged in case of prepayment of loan.

FINANCING PROGRAM FOR TOURISM PROJECTS

OBJECTIVES

- To boost the government's location-specific and ecosystem-based tourism program as a means of spurring economic growth and regional development by providing long term financing to SSS members engaged in tourism projects.
- To contribute to the government's program of generating more employment opportunities, especially in the countryside.
- To contribute to the country's foreign exchange earnings.

MECHANICS

The SSS shall make the funds available through the conduit banks or Participating Financial Institutions (PFIs) for on-lending to eligible borrowers/end-users.

ELIGIBLE BORROWERS

Eligible borrowers are single proprietorship, partnerships and corporations that:

- are at least 60% Filipino-owned;
- are new or existing enterprises engaged in the tourism business;
- have good track record, experience and training on the project being proposed;
- have debt-to-equity ratio of not more than 75:25 before and after financing; and
- are SSS member-employers of good standing.

LOAN PURPOSES

- Site development;
- Enhancement of existing facilities;
- Construction of a building(s) e.g. resort cottages;
- Rehabilitation or reconstruction of damaged buildings/facilities;
- Acquisition of machinery and equipment, furniture, furnishings and fixtures;
- Replacement of machinery and equipment, furniture and furnishings; and
- Acquisition of land.

Construction of new building or improvement of existing facilities should blend with the environment (ecosystem-based approach).

AMOUNT OF LOAN

The amount of loan shall depend on the requirements of the project/business but not to exceed P150 million.

For land acquisition, the loanable amount is up to 40% of its cost but not to exceed 40% of the SSS loan.

INTEREST RATE

The interest rate shall be the prevailing SSS pass-on rate to PFI plus PFI's spread.

REPAYMENT TERM

The loan shall be paid in monthly, quarterly or semi-annual payments and shall have a maximum term of 15 years, which may include a 3-year grace period on principal payment, if warranted.

COLLATERAL

The SSS loan shall be secured by REM/CM and other collaterals acceptable to the PFIs.

PREPAYMENT PENALTY

No penalty shall be charged in case of prepayment of loan.

INDUSTRY LOAN PROGRAM

OBJECTIVES

- To contribute to the national recovery effort by providing financial assistance to selected companies for the purpose of increasing capacity utilization, addition of new capacity or modernization of plant and equipment;
- To create and preserve employment opportunities; and
- To further diversify SSS investment and to efficiently use its resources consistent with its earnings, liquidity and risk targets.

MECHANICS

- The program shall be made available through a conduit arrangement with the SSS accredited banks or Participating Financial Institutions (PFIs) for on-lending to qualified borrowers/end-users.
- The accredited PFIs shall undertake the loan/project evaluation and credit investigation as well as the collection activities of all loans released to qualified borrowers in accordance with these guidelines.
- Drawdowns on the fund will be made by a PFI on a project-to-project basis upon submission of required documents and upon review of these documents by the Institutional Loans Department.

ELIGIBLE BORROWERS

The eligible borrowers shall be existing/start-up private industries and enterprises with the following qualifications:

- Engaged in any of the following:
 - a. Agri-business – contract growing, aquaculture
 - b. Food Processing – rice/oil/feed mill, meat processing
 - c. Manufacturing – garment, ceramics, textile, furniture, construction materials, etc.
 - d. Service Oriented Enterprises – transportation, warehousing, utilities, etc.
 - e. Tourism Related Projects – hotel, resort, theme park, etc.
 - f. Real Estate Development Projects - industrial estate development, commercial.
- Have an asset size of at least P60 million;
- Have debt-to-equity ratio not exceeding 75:25 after financing;
- Have proven track record of profitability;
- Be at least 60% Filipino-owned, for corporation;
- Not have defaulted in the payment of interest in any of its debts, securities or loans;
- Not have any arrearages with SSS insofar as premium contributions or loans remittances are concerned; and
- Subject to such other criteria and policies which the Social Security Commission may impose from time to time.

LOAN PURPOSES

- Increasing capacity utilization of existing firms;
- Addition of new capacity;
- Modernization of plant and equipment;
- Rehabilitation or reconstruction of damaged buildings/facilities;
- Civil works and construction of building;
- Replacement of machinery and equipment, furniture and furnishing; and
- Acquisition of land.

AMOUNT OF LOAN

Minimum	P51.0 million
Maximum	P500 million

The maximum loan that can be borrowed shall be 75% of the requirement of the project but not to exceed P500 million or loan value of collateral, whichever is lower.*

For land acquisition, the loanable amount is up to 40% of its cost but not to exceed 40% of the SSS loan.

**The loan value shall be 50-70% of the appraised value of collateral depending on the PFI's policies.*

REPAYMENT TERM

The maximum term of the loan shall be 15 years depending on the cash flow requirements of the projects. Grace period for amortization of the principal may be given on a case-to-case basis, but not to exceed 3 years. The loan shall be paid in monthly, quarterly or semi-annual amortization.

INTEREST RATE

The interest rate shall be the prevailing SSS pass-on rate to PFI plus PFI's spread.

COLLATERAL

Promissory Note (PN) of the PFI and assignment of the borrower/end-user's PN and underlying collateral documents (any collateral acceptable to the PFI provided the SSS loan is fully secured).

HOSPITAL FINANCING PROGRAM

OBJECTIVES

- To improve hospital care delivery to the general population and to SSS members and their dependents by making adequate hospital care accessible and affordable to low-income employees.
- To support the national government's program of attaining a much better distribution of hospital facilities throughout the country that will be more responsive to the needs of particular localities and their inhabitants.
- To facilitate the establishment of and to help maintain hospitals and institutions for the sick, aged and infirm members and their families.

MECHANICS

To provide wider access to the funds and to reach as many beneficiaries as possible, the SSS shall make the funds available through the conduit banks or Participating Financial Institutions (PFIs) for on-lending to eligible borrowers/end-users.

ELIGIBLE BORROWERS

All categories of hospitals (primary, secondary and tertiary) may borrow under the loan program.

The borrowing institution must:

- be a registered SSS member-employer of good standing;
- be at least 60% Filipino owned;
- have a proven track record of profitability;
- maintain a debt-to-equity ratio of not more than 75:25 after financing; and
- not have defaulted in the payment of any loan obligations or securities.

New hospitals should be able to justify projections of viable operations and to demonstrate an acceptable track record of performance for its proponents in the field of hospital administration or in any similar enterprise.

LOAN PURPOSES

- Construction of new hospital buildings and institutions for the sick, aged and infirm individuals;
 - Completion or improvement of existing hospital buildings;
 - Acquisition of repair/upgrading of hospital equipment and machinery;
 - Replacement of machinery and equipment, furniture, fixtures and furnishings;
 - Rehabilitation or reconstruction of damaged buildings/facilities;
 - Construction, expansion and improvement of doctors' clinics as part of the hospital building/complex;
- and
- Acquisition of land.

AMOUNT OF LOAN

The maximum loanable amount shall be 75% of the project cost but not to exceed P150 million for tertiary hospitals.

For repair and reconstruction projects in declared calamity areas, the maximum loanable amount shall be 100% of the project cost but not to exceed P150 million for primary and secondary hospitals and P350 million for tertiary hospitals.

For doctors' clinics, the loanable amount is equivalent to 50% of the project cost, but not to exceed P150 million.

For land acquisition, the loanable amount is up to 40% of its cost but not to exceed 40% of the SSS loan.

INTEREST RATE

The interest rate shall be the prevailing SSS pass-on rate to PFI plus PFI's spread.

REPAYMENT TERM

The loan shall be paid in monthly, quarterly or semi-annual payments and shall have a maximum term of 15 years which may include a 3-year grace period on principal payment, if warranted.

COLLATERAL

The loan shall be secured preferably by a real estate mortgage on the borrower's property. The loan may also be secured by any collateral acceptable to the PFIs.

PREPAYMENT PENALTY

No penalty shall be charged in case of prepayment of loan.

SPECIAL FINANCING PROGRAM FOR VOCATIONAL AND TECHNICAL SCHOOLS

OBJECTIVES

- To create awareness and appreciation of the demand for and potential earning capabilities of vocational and technical skills.
- To contribute to the development of vocational and technical skills necessary to increase the overall productivity in the economy, thus help in accelerating the economic and social development of the country.
- To improve access of the general population and in particular, SSS members and their dependents, to better educational facilities by providing long-term financial assistance to private vocational and technical schools.

MECHANICS

To provide wider access to the funds and to reach as many beneficiaries as possible, the SSS shall make the funds available through the conduit banks or Participating Financial Institutions (PFIs) for on-lending to eligible borrowers/end users.

ELIGIBLE BORROWERS

Private vocational and technical schools duly licensed by the DepEd/TESDA/CHED may borrow under the program.

The borrowing institution must:

- be a registered member-employer of good standing;
- be at least 60% Filipino-owned;
- have a proven track record of profitability;
- maintain a debt-to-equity ratio of not more than 75:25 after financing; and
- not have defaulted in the payment of any loan obligations or securities.

New schools should be able to justify projections of viable operations and to demonstrate an acceptable track record of performance in the field of education or in any similar enterprise.

LOAN PURPOSES

- Construction of new school buildings;
- Completion or improvement of existing school buildings;
- Acquisition or repair/upgrading of school equipment/facilities;
- Replacement of machinery and equipment, furniture, fixtures and furnishings, including books and other educational materials;
- Rehabilitation or reconstruction of damaged buildings/facilities; and
- Acquisition of land.

AMOUNT OF LOAN

The maximum loanable amount is equivalent to 80% of the project cost but not to exceed P75 million.

For repair and reconstruction projects in declared calamity areas, the maximum loanable amount shall be 100% of the project cost but not to exceed P75 million.

For land acquisition, the loanable amount is up to 40% of its cost but not to exceed 40% of the SSS loan.

INTEREST RATE

The interest rate shall be the prevailing SSS pass-on rate to PFI plus PFI's spread.

REPAYMENT TERM

The loan shall be paid in monthly, quarterly or semi-annual payments and shall have a maximum term of 15 years which may include a 3-year grace period on principal payment, if warranted.

COLLATERAL

The loan shall be secured preferably by a real estate mortgage on the borrower's property. The loan may also be secured by any collateral acceptable to the PFIs.

PREPAYMENT PENALTY

No penalty shall be charged in case of prepayment of loan.

FINANCING PROGRAM FOR EDUCATIONAL INSTITUTIONS

OBJECTIVES

- To improve access to better educational facilities by providing long-term financial assistance to private educational institutions .
- To enhance the country's economic productivity through the development of a larger pool of professional and skilled workers to support the country's industrial and agriculture expansion .
- To complement the government's aim to achieve a better distribution of educational institutions nationwide .

MECHANICS

To provide wider access to the funds and to reach as many beneficiaries as possible , the SSS shall make the funds available through the conduit banks or Participating Financial Institutions (PFIs) for on-lending to eligible borrowers/end-users.

ELIGIBLE BORROWERS

New or existing private educational institutions in the elementary, secondary or collegiate/university level which are duly licensed by the Department of Education or the Commission on Higher Education may borrow under the program.

The borrowing institution must:

- be a registered SSS member-employer of good standing;
- be at least 60% Filipino-owned;
- have a proven track record of profitability;
- maintain a debt-to-equity ratio of not more than 75:25 after financing; and
- not have defaulted in the payment of any loan obligations or securities.

New schools should be able to justify projections of viable operations and to demonstrate an acceptable track record of performance for its proponents in the field of school administration or in any similar enterprise.

LOAN PURPOSES

- Construction of new school buildings, including gymnasium, library and other facilities related to the school's operations (sports complex, multi-purpose hall, covered court, track and field oval, etc.);
- Completion or improvement of existing school buildings;
- Acquisition or repair/upgrading of school equipment and machinery;
- Replacement of machinery and equipment, furniture, fixtures and furnishings, including books and other educational materials;
- Rehabilitation or reconstruction of damaged buildings/facilities; and

- Acquisition of land.

AMOUNT OF LOAN

The maximum loanable amount shall be 75% of the total project cost but not to exceed P150 million for primary and secondary schools, P250 million for colleges and P350 million for universities.

For repair and reconstruction projects in declared calamity areas, the maximum loanable amount shall be 100% of the project cost but not to exceed P150 million for primary and secondary schools, P250 million for colleges and P350 million for universities.

For land acquisition, the loanable amount is up to 40% of its cost but not to exceed 40% of the SSS loan.

INTEREST RATE

The interest shall be the prevailing SSS pass-on rate to PFI plus PFI's spread.

REPAYMENT TERM

The loan shall be paid in monthly, quarterly or semi-annual payments and shall have a maximum term of 15 years which may include a 3-year grace period on principal payment, if warranted.

COLLATERAL

The loan shall be secured preferably by a real estate mortgage on the borrower's property. The loan may also be secured by any collateral acceptable to the PFIs.

PREPAYMENT PENALTY

No penalty shall be charged in case of prepayment of loan.

SULONG LENDING FEATURES

(SME Unified Lending Opportunities for National Growth)

MATRIX OF LENDING FEATURES OF LONG-TERM LOANS

Loan Purpose	a) Purchase of Equipment b) Building Construction} Term Loans c) Purchase of Lot d) Purchase of Inventories – Permanent Working Capital
Target Industries	All industries except trading of imported goods, of liquor and cigarettes and extractive industries.
Eligible Enterprises	At least 60% Filipino-owned whose assets are not more than P100 million, excluding the value of the land, or subject to ownership rules as defined under existing Philippine laws for specific industries. An SSS member of good standing.
Maximum Financing	80% of the incremental project cost, maximum of P5 million
Interest Rate	The interest rate shall be the prevailing SSS pass-on rate to PFI plus PFI's spread.
Repayment Term	Maximum of 5 years, inclusive of maximum 1-year grace period on principal monthly amortization.
Collateral*	Registered/Unregistered REM/CHM Corporate Guarantee (if franchisee) Assignment of lease rights (if franchisee)
Evaluation and Service Fees	P2,000 for every P1 million plus front-end fee of ½ of 1% of approved loan and commitment fee of 0.125% of unavailed balance.
Financial Profile of the Borrower:	
Debt-Equity Ratio	At most 80:20 after the loan At most 70:30 (if franchisee)

Profitability

Positive income for last year (If past year income is negative, the average income of past 2 or 3 years should be positive.)

Other Ratios

Based on industry standards

* The program will not decline a loan only on the basis of inadequate collateral. However, the borrower must be willing to mortgage any available business and personal collateral, including assets to be acquired from the loan to secure the borrowing.

MATRIX OF LENDING FEATURES OF SHORT-TERM LOANS

Loan Purpose	Export Financing (Export Packing Credit)	Credit Line (Temporary Working Capital)
Target Industries	All industries except trading of imported goods, of liquor and cigarettes and extractive industries.	All industries except trading of imported goods, of liquor and cigarettes and extractive industries.
Eligible Enterprises	At least 60% Filipino-owned whose assets are not more than P100 million, excluding the value of the land, or subject to ownership rules as defined under existing Philippine laws for specific industries. An SSS member of good standing.	At least 60% Filipino-owned whose assets are not more than P100 million, excluding the value of the land, or subject to ownership rules as defined under existing Philippine laws for specific industries. An SSS member of good standing.
Maximum Financing	70% of the value of LC/PO; maximum of P5 million	70% of working capital requirement; maximum of P5 million
Interest Rate	The interest rate shall be the prevailing SSS pass-on rate to PFI plus PFI's spread.	The interest rate shall be the prevailing SSS pass-on rate to PFI plus PFI's spread.
Repayment term	Maximum of 1 year	Maximum of 1 year
Collateral*	Registered/Unregistered REM/CHM Assignment of LC or PO	Registered/Unregistered REM/CHM Guarantee Cover

	Guarantee Cover	Corporate Guarantee (if franchisee) Assignment of lease rights (if franchisee)
Evaluation and Service Fees	P2,000 for every P1 million plus front-end fee of ½ of 1% of approved loan.	P2,000 for every P1 million plus front-end fee of ½ of 1% of approved loan.
Financial Profile of the Borrower:		
Debt-Equity Ratio	At most 80:20 after the loan	At most 80:20 after the loan At most 70:30 (if franchisee)
Profitability	Positive income for last year (If past year's income is negative, the average income of past 2 or 3 years should be positive)	Positive income for last year (If past year's income is negative, the average income of past 2 or 3 years should be positive)
Other Ratios	Based on industry standards	Based on industry standards

* The program will not decline a loan on the basis of inadequate collateral. However, the borrower must be willing to mortgage any available business and personal collateral, including assets to be acquired from the loan to secure the borrowing.

CONTRIBUTIONS

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

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 are 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 January 1, 2004.

What are the different modes of paying the SSS contributions?

SSS contributions may be paid through:

1. Over-the-counter
 - SSS Main Office/Selected branches
 - Accredited banks
 - Bayad Center outlets – for SE/VM/OFWs only
 - SM Payment Centers – for SE/VM/OFWs only
 - I-Remit Collection Centers abroad – for OFWs only
 - PNB's Overseas Bills Payment Center – for OFWs

- Authorized Ventaja outlets – for OFWs
- 2. Electronic data interchange (EDI) for enrolled employers
- 3. Automatic Debit Arrangement (ADA) with accredited banks.
- 4. BancNet Online (www.bancnetonline.com) – for SE/VM/OFWs

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 **Contributions Payment Return (SS Form R-5)** 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 **Contributions Payment Return (SS Form RS-5)** for over the counter payment at SSS or accredited banks, Bayad Centers or SM Payment Centers. They may also pay through the ADA and Bancnet's online facility.

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

Voluntary members should use **Contributions Payment Return (SS Form RS-5)** for over-the-counter payment at SSS or accredited banks, Bayad Centers or SM Payment Centers. They may also pay through the ADA and Bancnet's online facility.

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 **Contributions Payment Return (SS Form RS-5)**.

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 Automatic Debit Arrangement 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 members

- 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 or thru BancNet online facility or SM Payment Center – on or before the 20th day after the applicable month.
- c) Overseas Filipino Workers – contributions for January to September of a given year may be paid up to December 31 within the same year. Contributions for the months of October to December of a given year may be paid on or before January 31 of the succeeding year.

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

1. 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).
2. 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).
3. Employers, including household-helper employers, who remit over the counter payments at SSS accredited banks or Bayad Centers:
 - a) **SS Form R-3 with copies of validated SS Form R5 and SBRs** – within the first 10 days of the month after the applicable quarter ending in March, June, September and December.
 - b) **R-3 Tape Diskette** with the copies of the validated **SS Form R-5s and SBRs** – within 10 days after the applicable month.

FINANCING

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. Exposures 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 CONTRIBUTIONS (Effective January 1, 2007)

A. For Employed Members

SALARY BRACKET	RANGE OF COMPENSATION	MONTHLY SALARY CREDIT	MONTHLY CONTRIBUTION			TOTAL
			EMPLOYER		EMPLOYEE	
			SS	EC	SS	
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
XXV	12,750 - 13,249.99	13,000	918.70	10	433.30	1,362
XXVI	13,250 - 13,749.99	13,500	954.00	10	450.00	1,414
XXVII	13,750 - 14,249.99	14,000	989.30	10	466.70	1,466
XXVIII	14,250 - 14,749.99	14,500	1,024.70	10	483.30	1,518
XXIX	14,750 - OVER	15,000	1,060.00	30	500.00	1,590

B. For Voluntary and Self-employed 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

SSS DIRECTORY

NATIONAL CAPITAL REGION

ALABANG

Estrellita Bldg., # 236 Montillano St., Alabang, Muntinlupa City
Tel. Nos. 807-2608 (BH) * 842-2610 * 807-2607 * 807-0600
Fax No. 807-2604
Branch Head: Leticia G. Barbers

ANGONO REPRESENTATIVE OFFICE (RO)

Angono Municipal Hall Bldg., Angono, Rizal
Tel. No. 295-4594
Officer-in-Charge: Narcisa Gose

ANTIPOLO

Camiña Bldg., Circumferential Road corner M.L. Quezon, Antipolo City
Tel. Nos. 650-7627 * 650-7628 * 650-7629
Fax No. 697-0663
Branch Head: Berlita F. Fabrero

BINANGONAN (RO)

Binangonan Municipal Hall Bldg., Binangonan, Rizal
Officer-in-Charge: Virginia Tolentino

BINONDO

117 Maritima Bldg., Dasmariñas St., Binondo, Manila
Tel. Nos. 243-7219 * 243-7236 * 245-3186 to 87 * 242-6399 (BH)
Fax No. 243-2464
Branch Head: Luzviminda J. Limcauco

CAINTA

Sta. Clara Bldg., corners of A. Bonifacio and Ortigas Avenue Extension,
Junction, Cainta, Rizal
Tel. Nos. 655-5400 * 655-7325 * 656-9771
Fax No. 655-6648
Branch Head: Priscila F. Maralit

COMMONWEALTH

No. 71 Fairview Avenue, Fairview Park, Quezon City
Tel. Nos. 461-6997 * 461-6937
Fax No. 461-6997
Branch Head: Josefina Edita F. Mata

CUBAO

SSS Bldg., 600 EDSA, Brgy. Socorro, Quezon City
Tel. Nos. 911-1864 * 911-2783 * 913-7219 to 20
Fax No. 911-1191
Branch Head: Lorelei B. Solidum

DILIMAN

Members Assistance Center (MAC), East Avenue, Diliman, Quezon City
Tel. Nos. 921-0550 * 921-2810 * 924-7901 (BH)
Fax No. 921-0350

Branch Head: Elizabeth C. Reyes

KALOOKAN

317 Forward Group Bldg., EDSA cor., Gen. Malvar Street, Kalookan City
Tel. Nos. 367-2265 * 363-0382 to 83 * 330-7401 to 04 * 362-7628 * 362-7626 (BH)
Fax No. 366-7999
Branch Head: Milagros N. Casuga

LAS PIÑAS

Rubetan Bldg., Philamlife Commercial Plaza, C.V. Starr Avenue, Pamplona, Las Piñas City
Tel. Nos. 871-3171 (BH) * 872-2573 * 874-4744
Fax No. 874-2480
Branch Head: Amalia N. Tolentino

MAKATI 1 (GIL PUYAT)

355 ECC Bldg., Sen. Gil Puyat Ave., Makati City
Tel. Nos. 890-1636 * 896-5719 * 890-4762 * 896-4706
Fax Nos. 890-4776 * 890-5232 * 896-7135
Branch Head: Ma. Lourdes T. Flores

MAKATI 2 (J.P. RIZAL)

557 J.P. Rizal corner Sta. Lucia St., Makati City
Tel. Nos. 897-4601 * 899-3092 * 899-8755 * 899-2916
Fax No. 899-2213
Branch Head: Helen L. Abolencia

MAKATI 3 (AYALA)

SSS Makati Bldg., 6782 Ayala Avenue corner V.A. Rufino St., Makati City
Tel. Nos. 813-3212 * 813-7801 (BH)
Fax No. 840-3738
Branch Head: Ma. Rita Aguja
Division Head: AVP Consolacion M. Cancio
DL: 553-3432
Telefax: 553-3443

MALABON

Aglipay Bldg., C-4 Road, Dagat-Dagatan, Malabon
Tel. Nos. 287-5620 * 287-5459 * 287-5203 * 287-4025 (BH)
Fax No. 287-5235
Branch Head: Adelina A. Lique

MANDALUYONG

No. 6 Gomega Bldg., J. Tiosejo St., corner P. Martinez St., Mandaluyong City
Tel. Nos. 531-6461 * 534-1445 * 534-1446
Fax No. 533-9533
Branch Head: Marciana A. Marquez

MANILA (YMCA)

YMCA Compound, 350 A. Villegas St., Ermita, Manila
Tel. Nos. 527-5433 * 527-5488 * 302-6647 * 302-6648 (ABH)
Fax No. 528-0694
Asst. Branch Head: Loreto D. Sumangil

MARIKINA

TAI Bldg., Gil Fernando Ave., Sta. Elena, Marikina City
Tel. Nos. 645-7667 * 645-8901 * 681-6261 * BH: 645-4070

Fax No. 645-5210
Officer-in-Charge: Fernando F. Nicolas

MORONG (RO)

Morong Municipal Hall Bldg., Morong, Rizal
Officer-in-Charge: Teresita Cruz

NOVALICHES

Alfred Bldg., Quirino Highway corner 19 Nightingale St., Novaliches
Tel. Nos. 937-4953 * 937-4955 * 930-0985 (BH)
Fax No. 937-7417
Branch Head: Arthur O. Abary

PARAÑAQUE

Units B,C and D, BPI Commercial Bldg., 8449 Dr. A. Santos Ave., Sucat, Parañaque City
Tel. Nos. 825-0270 * 825-0898 * 825-0077
Fax No. 825-0184
Branch Head: Christine Grace B. Francisco

PASAY - ROXAS BLVD.

HK Sun Plaza, SSS-FCA Property, 8001, Financial Center,
Roxas Boulevard, Pasay City
Tel. Nos. BH: 556-1556 * 556-0992 * 556-0995 * 556-1554
Fax No. 556-0993
Branch Head: Teresita L. Araos

PASAY - TAFT

ERL Investment Corp. Bldg., 2532 Taft Avenue, Pasay City
Tel. Nos. 551-7645 * 552-9311
Fax No. 834-01-16
Branch Head: Rhodora G. Bonita

PASIG - SHAW

Chipeco Building, Meralco Ave. cor. Shaw Blvd., Pasig City
Tel. Nos. 635-6243 * 635-5978 * 635-3829 * 635-5977; 638-8159 * 638-4775 (BH)
Fax No. 634-7283
Branch Head: Cynthia O. Barcelon
Division Head: AVP Josie G. Magana
Tel. No. 636-7759
Fax No. 638-2166

PASIG - PALATIW

268 Market Avenue, Palatiw, Pasig City
Tel. Nos. 641-7810 * 643-8610 * 641-4410 * 643-6310
Fax No. 642-6610
Branch Head: Felizardo B. Minor, Jr.

PATEROS (RO)

Pateros Municipal Hall Bldg., Pateros
Tel. No. 641-5342
Officer-in-Charge: Ellen Bustamante

RECTO

2471 Legarda St., Sampaloc, Manila
Tel. Nos. 735-7438 * 735-7468 * 734-9293 * 735-7458 (BH)
Fax No. 735-7448

Branch Head: Virginia F. Calasahan

SAN FRANCISCO DEL MONTE

RCDC Building, 154 Roosevelt Ave., San Francisco del Monte, Quezon City
Tel. Nos. 373-9907 to 10 * 374-6360 * 371-1130 * 371-1148 (BH)
Fax No. 371-1130
Branch Head: Jocelyn Q. Garcia

SAN JUAN

Glialcon Villas Bldg. 1, 128 F. Blumentritt St., San Juan City
Tel. Nos. 721-5195 * 724-0684 * 721-5184
Fax No. 721-2686
Officer-in-Charge: Liberty A. Gordovez

SAN MATEO

Max's Bldg., #15 P. Burgos St., Brgy. Sta. Ana, San Mateo, Rizal
Tel. Nos. 997-6237 * 997-6615 * 997-6461
Fax No. 298-0593
Branch Head: Zara M. Dizon

TAGUIG

Lot 52 DBP Ave., FTI Compound, Western Bicutan, Taguig
Tel. Nos. 828-3009 * 556-3822 * 556-3686
Fax No. 828-3008
Branch Head: Fe Marie Fernandez-Geraldo

TANAY (RO)

Tanay Municipal Hall Bldg., Tanay, Rizal
Officer-in-Charge: Victor Ocampo

TAYTAY (RO)

Taytay Municipal Hall Bldg., Taytay, Rizal
Tel. No. 286-3082
Officer-in-Charge: Edgardo Cadampog

VALENZUELA

288 Rich Tower Bldg., McArthur Highway, Karuhatan, Valenzuela City
Tel. Nos.: 292-4225 * 291-0461 (BH)
Fax No. 292-4283
Branch Head: Avelina M. Bautista

WELCOME

España Tower Condominium, España Blvd.cor. Josefina St., Sampaloc, Manila
Tel. Nos. 781- 0053 * 781-0042 * 711-0600 (BH)
Fax No. 749-1149
Branch Head: Amelia A. Guillermo

LUZON

ALAMINOS

Montemayor Bldg., Quezon Avenue, Alaminos City, Pangasinan
Tel. Nos. (075) 552-7372 * 551-5908
Branch Head: Narciso M. Martinez Jr.

ANGELES

Angeles Business Center Bldg., Nepo Mart Complex, Teresa Ave., Angeles City

Tel. Nos. (045) 323-4916 * 322-0164
Fax No. (045) 887-2775
Branch Head: Laura M. Mariano

APARRI (RO)

Amparo Bldg., Magsaysay St., Aparri, Cagayan
Accounts Officer: Edwin Iringan

BACCOOR

Goldrich Bldg., Malumot, Aguinaldo Highway, Bacoor, Cavite
Tel. Nos. (046) 472-2368 * 472-2319 * 472-2246
Fax No. (046) 472-2318
Branch Head: Virginia S. Cruz

BAGUIO

SSS Bldg., Harrison Road, Baguio City
Tel. Nos. (074) 444-2929 * 442-8073 * 442-3705 * 442-5661
Fax Nos. (074) 444-4882 * 443-3089 (admin)
Branch Head: Benjamin R. Lopez
Division Head: AVP Luis Olais
(074) 447-0362

BALANGA

Recar Commercial Complex Bldg., Zulueta St. cor. Capitol Road, Balanga, Bataan
Tel. Nos. (047) 237-3349 * 791-1329
Fax No. (047) 237-0738
Branch Head: Elizabeth R. Garcia

BALAYAN (RO)

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

BALER (AURORA)

Cordial Bldg., National H-way, Brgy. Suklayin, Baler, Aurora
Branch Head: Rolando C. Mendoza

BALIUAG

AC Bldg., Doña Remedios Trinidad Highway, Baliuag, Bulacan
Tel. Nos. (044) 673-1431 * 299-8340
Fax No. (044) 766-1162
Branch Head: Albina Leah C. Manahan

BANGUED

Seares Bldg., Rizal St., Bangued, Abra
Tel. Nos.: (074) 752-8170 * 752-7476
Branch Head: Benedicta B. Garcia

BATANGAS

SSS Bldg., National Highway,
Kumintang Ilaya, Batangas City
Tel. Nos. (043) 723-5185 * 723-3873 * 723-3874
Fax No. (043) 723-0766
Branch Head: Corazon L. Balagbis

BIÑAN

Olivarez Plaza, National Highway, Sto. Domingo. Biñan, Laguna

Tel. Nos. (049) 411-4861* (02) 429-4821
Branch Head: Antonio V. Soriano

BOAC (MARINDUQUE)

Jacinto Bldg., Deogracias Street, Brgy. Malusak, Boac, Marinduque
Tel. No. (042) 332-1872
Branch Head: Roman R. Belen

BONGABONG (RO)

Atienza Bldg., P. Burgos corner Mabini Sts., Bongabong, Oriental Mindoro
Tel. No. (043) 283-5110
Officer-in-Charge: Mary Joy Asendido

BONTOC

A. Kiat-Ong Bldg., Lok-ong St., Poblacion, Bontoc
Tel. No. (074) 602-1280
Branch Head: Abelardo C. Yogyog

BROOKE'S POINT (RO)

Brooke's Point Municipal Hall Bldg., Brooke's Point, Palawan

CABANATUAN

Fajardo Bldg., Maharlika Highway, Cabanatuan City
Tel. Nos. (044) 463-0691 * 600-0690
Fax No. (044) 463-3996
Branch Head:

CABARROGUIS (QUIRINO) (RO)

PEO Capitol Hill, Cabarroguis, Quirino
Officer-in-Charge: Jose Tarun

CALAMBA

SSS Bldg., National Highway, Parian, Calamba, Laguna
Tel. Nos. (049) 545-1689 * 545-6860
Fax No. (049) 545-6859
Branch Head: Nelson P. Ibarra

CALAPAN

Bonifacio Drive, Ibaba, Calapan, Oriental Mindoro
Tel. Nos. (043) 288-4523 * 288-8678
Fax No. (043) 288-5359
Branch Head: Gregorio P. Asendido

CAMILING

Julian Qui Bldg., Arellano St., Camiling, Tarlac
Tel. No. (045) 934-0463
Fax No. (045) 934-0460
Branch Head: Monaliza C. Nardo

CARMONA

Governor's Drive, Maduya, Carmona, Cavite
Telefax No. (046) 430-0960
Branch Head: Tito A. Nava

CAUAYAN

Ireneo Bucag Bldg., Don Jose Canciller Ave. cor. Francisco L. Dy St., Cauayan City

Tel. Nos. (078) 652-2083 * 634-5086
Fax Nos. (078) 652-1215 (admin)
Branch Head: Estrella R. Aragon

DAET (CAMARINES NORTE)

G/F, Ricasio Bldg., Carlos II St., Daet, Camarines Norte
Tel. No. (054) 571-2764
Telefax No. (054) 440-3140
Branch Head: Virgilio A. Santiago

DAGUPAN

Philam Life Bldg., A.B. Fernandez Ave., Dagupan City, Pangasinan
Tel. Nos. (075) 522-8908 * 515-4597 * 515-2664
Fax Nos. (075) 522-0414 * 523-4094
Branch Head: Ceasar P. Saludo

DINALUPIHAN (RO)

Municipal Hall, San Ramon, Dinalupihan, Bataan
Officer-in-Charge: Janet Bunsoy

GOA (CAMARINES SUR)

Uy Building, Scout Fuentebella St., Goa, Camarines Sur
Tel. Nos. (054) 453-0260 * 453-1386
Branch Head: Beatriz C. Gumabao

GUMACA (RO)

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

IBA (ZAMBALES)

G/F Rhoi Bldg., National Highway, Palanginan, Iba, Zambales
Tel. No. (047) 811-1008
Fax No. (047) 811-1009
Officer-in-Charge: Marilou M. Santos

ILAGAN (RO)

N.S. Binag Bldg., National Road, Camalagui Second, Ilagan, Isabela
Tel. No. (078) 622-2532
Officer-in-Charge: Filipinas Confirma

INFANTA

Derilo Building, Plaridel St. corner Balagtas St., Infanta, Quezon
Tel. No. (042) 535-2707
Branch Head: Marina Paulina G. Pante

IRIGA

Cerillo Bldg., # 272 National Highway, San Nicolas, Iriga City
Tel. No. (054) 456-0876
Fax No. (054) 299-2530
Branch Head: Prisco S. Sorsona

LAGAWE (RO)

Lagawe Municipal Hall, Lagawe

LAOAG

RT Bueno Bldg., Don E. Ruiz St., Brgy. 18, Laoag City, Ilocos Norte
Tel. Nos. (077) 771-4414 * 771-5305 * 772-0949
Fax No.: (077) 770-3113
Branch Head: Nancy M. Umoso

LA UNION

SSS Bldg., Government Center, Sevilla Center, San Fernando City, La Union
Tel. Nos. (072) 242-5668 * 242-5812 * 700-5668
Fax No. (072) 242-5813
Branch Head: Josephine C. Abril

LEGASPI

Morante Bldg., Imperial Court Subd., Legaspi City
Tel. Nos. (052) 480-7076 * 480-7301 * 820-4306
Fax No. (052) 480-7074
Branch Head: Elenita S. Samblero

LIGAO (RO)

G/F Ligao Municipal Hall Bldg., Ligao, Albay
Tel. No. (052) 485-1297
Officer-in-Charge: Romeo Vale

LIPA

AMR Business Center, Pilahan, Sabang, Lipa City
Tel. Nos. (043) 756-7507 * 757-1365 * 520-6238 (Direct Line)
Fax No. (043) 756-1953
Branch Head: Roberto S. Pagayunan

LUCENA

Padillo Bldg., Enriquez St. corner Barcelona, Lucena City
Tel. Nos. (042) 710-8626 * 373-6421 * 660-6614
Fax No. (042) 710-4240
Branch Head: Victoria A. Liwanag

MALOLOS

Sto. Rosario Credit Building, A. Mabini St., Mojon, Malolos City, Bulacan
Tel. Nos. (044) 662-5426 * 662-5752
Fax Nos. (044) 662-2916 * 299-8132
Branch Head: Simplicia M. Baniago

MAMBURAO (RO)

Municipal Hall, Mamburao, Occidental Mindoro
Officer-in-Charge:

MARIVELES (BEPZ)

Basement, Bataan Economic Zone Administrative Bldg., Mariveles, Bataan
Tel. No. (047) 935-7133
Fax No. (047) 935-4133
Branch Head: Normita M. Cruz

MASBATE

Reloao Bldg., Ibañez Road, Poblacion 2, Masbate City
Tel. No. (056) 333-2485
Fax No. (056) 333-3499
Branch Head: Nilo D. Almosera

MEYCAUAYAN

I.S. Pavillion Bldg., Banga, Meycauayan, Bulacan
Tel. Nos. (044) 840-8167 * 840-8920
Fax No. (044) 935-3596
Branch Head: Pablita A. David

NAGA

SSS Bldg., Concepcion, Pequeña, Naga City
Tel. Nos. (054) 472-1546 * 472-9791 to 95 (250-8120)
Fax No. (054) 473-9152 * 250-8121
Branch Head: Claribel L. Rebuena
Cluster Head: Nilo D. Despuig: 250-8120

OLONGAPO

Fabunan Bldg., 1040 East Tapinac, Rizal Ave., Olongapo City
Tel. No. (047) 223-5201
Fax No. (047) 222-3543
Branch Head: Maria Maxima C. Macaraeg

PANIQUEI (RO)

Paniquei Municipal Hall Bldg, Paniquei, Tarlac
SH: Emmanuel Tolentino

PUERTO PRINCESA (PALAWAN)

Go Siong Kuan Bldg., Lacao St., Puerto Princesa City, Palawan
Tel. Nos. (048) 433-7147 to 48 * 434-1671
Fax No. (048) 433-2726
Branch Head: Santisima Rosario C. Baac

ROMBLON (RO)

Persan Buddy Building, Barangay Tabing-dagat, Odiongan, Romblon
Tel. No. (042) 567-5114
Officer-in-Charge: Imelda Familiaran

ROSARIO (EPZA)

CEPZA Compound, Rosario, Cavite
Tel. No. (046) 437-0025
Fax No. (046) 437-2290
Branch Head: Exequiel O. Panganiban

ROXAS (RO)

Roxas Municipal Hall, Roxas, Isabela

SANCHEZ MIRA (CAGAYAN) (RO)

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

SAN FERNANDO (PAMPANGA)

SSS Bldg., Diosdado Macapagal Ave., Government Center, Brgy. Maimpis, City of San Fernando, Pampanga
Tel. Nos. (045) 861-3175 to 78
Fax No. (045) 861-3174
Branch Head: Corita M. Gaduang

SAN JOSE (RO)

Municipal Hall, San Jose, Nueva Ecija
Officer-in-Charge:

SAN JOSE (OCC. MINDORO)

Magsino Bldg., Palma cor. Sikatuna Sts., San Jose, Occidental Mindoro
Tel. No. (043) 491-7958
Branch Head: Roberto D. Marcelo

SAN PABLO

SSS Building, Balagtas Blvd. corner Paulino St., San Pablo City
Tel. Nos. (049) 562-0324 * 562-5922
Fax Nos. (049) 562-0921 * 562-5921
Branch Head: Wenceslao G. Virtucio Jr.
Division Head: AVP Aida de los Santos
520-6075

SANTIAGO

De Vera Bldg., Provincial Road, Centro East, Santiago, Isabela
Tel. No. (078) 682-7401
Fax No. (078) 305-0498
Branch Head: Romeo E. Reyes

SINILOAN (RO)

Siniloan Municipal Hall Bldg., Siniloan, Laguna

SOLANO

Guevardan Building, Burgos Street, Brgy. Quezon, Solano, Nueva Vizcaya
Tel. Nos. (078) 326-6934 * 326-7325
Officer-in-Charge: Paulina G. Santos

SORSOGON

Jomil Enterprises Bldg., Polvorista, Sorsogon City
Tel Nos. (056) 211-2256 * 211-1638
Fax No. (056) 421-5454
Branch Head: Alberto R. Bonafe, Jr.

STA. CRUZ

ACL Credit Inc. Bldg. Nat'l. Highway, Pagsawitan, Sta. Cruz, Laguna
Tel. No. (049) 501-4531
Branch Head : Josephine S. Hipolito

STA. MARIA

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

TABACO

2/F VSP Bldg., Riosa St., Diviso Rostro, Tabaco City
Telefax No. (052) 487-5333
Branch Head: Antonio A. Casimiro

TABUK (RO)

Tabuk Municipal Hall, Tabuk, Kalinga

TAGAYTAY

JPD Building, Calamba Road, Brgy. San Jose, Tagaytay City
Tel. Nos. (046) 413-0383 * 413-0612

Fax No. (046) 413-0385
Branch Head: Victorina G. Carlos

TARLAC

Macabulos Drive, San Vicente, Tarlac, Tarlac
Tel. Nos. (045) 982-3402 * 982-4488
Fax Nos.: (045) 982-1092 * 982-8600
Branch Head: Guillermo S. Taruc
Cluster Head – Vilma P. Agapito
(045) 982-6967

TAYTAY (RO)

Taytay Municipal Hall Bldg., Taytay, Palawan

TUGUEGARAO

Cedenio Bldg., Luna St., Tuguegarao, Cagayan
Tel. No. (078) 844-2108
Fax No. (078) 846-2754
Branch Head: Porfirio M. Balatico

URDANETA

AAG Bldg., Alexander St., Poblacion, Urdaneta City
Tel. No. (075) 568-8512
Fax No. (075) 568-5108
Branch Head: Jose Alvin M. Altre

VIGAN (ILOCOS SUR)

Chan Bldg., Bonifacio cor. Sikatuna Sts., Vigan, Ilocos Sur
Tel. Nos. (077) 722-2686 * 722-23-60
Fax No. (077) 722-2686
Branch Head: Janet D. Canillas

VIRAC (CATANDUANES)

P. Araojo Shopping Arcade, Cavinitan, Virac, Catanduanes
Tel. No. (052) 811-4066
Fax No. (052) 811-2778
Branch Head: Divina T. Avila

VISAYAS

ANTIQUE

SSS Bldg., Bantayan, San Jose, Antique
Tel. No. (036) 540-8112
Branch Head: Esteban Panes

BAGO CITY

JGM Bldg., General Luna Street, Bago City, Negros Occidental
Tel. No. (034) 461-0910
Telefax No. (034) 732-8888
Officer-in-Charge: Melita S. Medina

BAIS

Amorganda Building, National Highway, Talungon, Bais City, Negros Oriental
Tel. Nos. (035) 541-5361 * 541-5360
Fax No. (035) 402-3096

Branch Head: Lilani B. Benedian

BACOLOD

SSS Bldg., 2nd Lacson St., Bacolod City

Tel. Nos. (034) 433-1378 * 434-4749 * 433-2293 * 435-2796-97 * 709-0880 (*trunk line*)

Fax Nos. (034) 434-5130 * 434- 8993

Branch Head: Raul A. Casiano

Division Head: AVP Manolito C. Tagalog

BILIRAN (RO)

Municipal Office Bldg., Naval, Biliran

Senior Analyst: Salvador Majait Jr.

BOGO

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

Senior Analyst: Joaquin Descartin

BORONGAN (RO)

Real Street, Brgy. Songco, Borongan, Eastern Samar

Senior Analyst: Oliver Menda

CALBAYOG

PNB Bldg., Maharlika Highway, Obrero, Calbayog City

Telefax No. (055) 209-1198

Branch Head: Benjamin A. Pombo

CATARMAN (RO)

Singzon Building, corner Quirino and Balite Streets, Catarman, Northern Samar

Tel. No. (055) 251-8069

Sr. Member Service Rep.: Elma Juego

CATBALOGAN

To Chip Bldg., San Bartolome St., Catbalogan City, Samar

Tel. No. (055) 251-5393

Branch Head: Niceta M. Carretas

CEBU

SSS Bldg., Osmeña Blvd., Cebu City

Tel. No. (032) 505-9301

Fax Nos. (032) 254-7597 * 254-9324

Branch Head: Mario V. Corro

Division Head: AVP Helen C. Solito

(032) 253-1085

DUMAGUETE

Kho Bldg., Romero Highway, Bagacay, Dumaguete City, Negros Oriental

Tel. Nos. (035) 225-4340 * 422-4634 * 422-0134

Fax No. (035) 422-0134

Branch Head: Ireneo T. Villafior

GUIHULNGAN (RO)

Guihulngan Municipal Hall Bldg., Guihulngan, Negros Oriental

ILOILO

Maruja Bldg., Burgos St. corner Rizal St., Iloilo City

Tel. Nos. (033) 509-7850 * 338-1307

Fax No. (033) 336-7814
Branch Head: Elvira B. Banico

KABANKALAN

NZBC 3 Bldg., JY Perez Ave., Highway 2, Talubangi, Kabankalan City, Negros Occidental
Tel. Nos. (034) 746-8130 * 471-2224
Fax No. (034) 471-2224
Branch Head: Victor M. Nicor

KALIBO (AKLAN)

JGM Building, 302 Goding Ramos St., Kalibo, Aklan
Tel. No. (036) 500-8360
Branch Head: Isaac P. Ciocon, Jr.

LAPU-LAPU

Venus Bldg., Brgy. Pusok, Lapu-Lapu City
Tel. Nos. (032) 340-1886 * 340-8050 * 341-1004 (admin)
Fax No. (032) 340-6499
Branch Head: Alberto L. Montalbo

MAASIN

Saludo Bldg., Mantahan, Maasin, Southern Leyte
Tel. No. (053) 570-8551 Fax No. (053) 381-2119
Branch Head: Rodrigo B. Gregana

MANDAUE

Chua Tiam Bldg., A. del Rosario Avenue, Guizo, Mandaue City
Tel. No. (032) 346-4983
Branch Head: Remegio Montemayor

ORMOC

Victoria Bldg., J.P. Rizal St., Ormoc City
Tel. No. (053) 255-5241
Fax No. (053) 255-4658
Branch Head: Gemma C. Caberte

ROXAS (CAPIZ)

JGM Bldg., Burgos St., Roxas City
Tel. Nos. (036) 621-0611 * 522-3839
Fax No. (036) 621-0611
Branch Head: Reynaldo V. Espinosa

SAGAY

JGM Building, National Highway cor. Roxas Ave., Sagay City, Negros Occidental
Tel. Nos. (034) 488-0112 * 488-0270
Branch Head: Felicitas A. Demandante

SAN CARLOS

Emerald Bldg., Center Mall, San Carlos City, Negros Occidental
Tel. Nos. (034) 312-5316 * 312-5422
Fax No. (034) 729-3928
Branch Head: Emelia B. Solinap

SIQUIJOR (RO)

Siquijor Public Market Building, F. Atad Street, Siquijor
Tel. No. (035) 480-3281

Officer-in-Charge: Iris Bantilan

TACLOBAN

Robert Yu Bldg., National Highway, Brgy. Fatima, Marasbaras, Tacloban City
Tel. No. (053) 321-2278
Fax No. (053) 321-4310
Branch Head: Lilibeth A. Cajucom

TAGBILARAN

Orimaco Bldg., Palma St., Tagbilaran City, Bohol
Tel. No. (038) 411-3934
Fax No. (038) 411-5477
Branch Head: Marino B. Talictic

TALIBON (RO) Satellite Office

Talibon Municipal Hall, Talibon, Bohol

TOLEDO

Peñalosa St., Luray 1, Poblacion, Toledo City
Telefax No. (032) 467-9644
Branch Head: Eric A. Coronado

UBAY (RO)

Ubay Municipal Hall, Ubay, Bohol
CEO I: Marife Amora

VICTORIAS

Rainbow Mall, Osmeña Ave., Victorias City, Negros Occidental
Tel. No. (034) 399-2953
Fax No. (034) 399-2954
Branch Head: Jane T. Gargoles

MINDANAO

BASILAN

JJ Twins Pavillion Bldg., Valderosa Street, Isabela City, Basilan
Telefax No. (062) 200-3432
Branch Head: Jaime S. Casumpang

BISLIG

Plaza Building, Espiritu Street, Mangagoy, Bislig City
Telefax No. (082) 853-4126
Branch Head: Julious J. Wales

BUTUAN

Rudy Tiu Bldg., A.D. Curato St., Butuan City, Agusan del Norte
Tel. Nos. (085) 225-2153 * 342-3003
Fax No. (085) 815-5008
Branch Head: Ma. Raine L. Jamero

CAGAYAN DE ORO

SSS Bldg., Carmen Patag Road, Carmen, Cagayan de Oro City
Tel. Nos. (088) 858-3792 to 93 * 350-3529
Fax Nos. (088) 858-3790 to 91
Branch Head: Edwin M. Alo
Division Head: AVP Josefina O. Fornilos

(088) 858-3792

CALINAN (RO)

Calinan Municipal Hall Bldg., Calinan,
Tel. No. (082) 295-0491
Senior Analyst: Toni Fe C. Ellar

CAMIGUIN

G/F, Barlaan Bldg., Arana St., Mambahao, Camiguin
Tel. Nos. (088) 387-2099 * 387-2070
Fax. No. (088) 387-2070
Branch Head: Perkins B. Calixtro

COTABATO

S.T. Lim Holdings, Inc. Bldg., Makakua St., Cotabato City
Tel. Nos. (064) 421-8289 * 421-4515
Fax No. (064) 421-4515
Branch Head: Sukarno D. Pandaliday

DAVAO

SSS Bldg., J.P. Laurel Ave., Bajada, Davao City
Tel. Nos. (082) 221-3536 * 221-3575 * 221-3493 * 221-7751
Fax Nos. (082) 226-3779 * 222-5544 * 222-6810 * 221-3502
Branch Head: Jove L. Colasito
Division Head: AVP Emmanuel R. Palma
(082) 222-3148
Fax: 226-3779

DIGOS

Medina Bldg., Lapu-Lapu Extension, Digos City, Davao del Sur
Tel. Nos. (082) 553-7343 * 553-5658
Fax No. (082) 553-5658
Branch Head: Edgar P. Juanich

DIPOLOG

Ramos Bldg., Rizal Avenue, Dipolog City
Tel. No. (065) 212-2518
Fax No. (065) 212-4834
Branch Head: Godofredo Martinez

GENERAL SANTOS

SSS Bldg., Macar Highway, Brgy. Labangal, General Santos City
Tel. Nos. (083) 552-3641 * 552-8098 * 554-5751 to 55
Fax No. (083) 554-5754
Branch Head: Jose S. Catoto, Jr.

GINGOOG

Villa Hermosa Bldg., Doña Graciana St., Brgy. 20, Gingoog City, Misamis Oriental
Tel. Nos. (088) 427-7720 * 861-0199
Fax No. (088) 861-0199
Branch Head: Marilyn O. Tamayo

ILIGAN

Frewill Bldg., Tibanga Highway, Barangay San Miguel, Iligan City
Tel. Nos. (063) 221-5248 * 221-5374 * 221-6179 * 221-2988
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