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<th>TYPE OF BENEFIT</th>
<th>QUALIFYING CONDITIONS</th>
<th>AMOUNT OF BENEFIT</th>
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<tr>
<td><strong>Sickness</strong></td>
<td>A daily cash allowance paid for the number of days a member is unable to work due to sickness or injury.</td>
<td>The amount of the member’s daily Sickness Benefit allowance is equivalent to ninety percent (90%) of his/her average daily salary credit (ADSC). The Sickness Benefit is granted up to a maximum of 120 days in one calendar year.</td>
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<tr>
<td><strong>Maternity</strong></td>
<td>A daily cash allowance granted to a female member who is unable to work due to childbirth or miscarriage.</td>
<td>The amount of the daily Maternity Benefit allowance is equivalent to one hundred percent (100%) of her ADSC, multiplied by 60 days in case of normal delivery/miscarriage/ectopic pregnancy without operation/hydaditiform mole (H-mole), or by 78 days for caesarean section delivery/ectopic pregnancy with operation. The Maternity Benefit is granted up to the first four (4) deliveries or miscarriages only.</td>
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<tr>
<td><strong>Disability</strong></td>
<td>A cash benefit granted – either as a monthly pension or a lump sum amount – to a member who becomes permanently disabled, either partially or totally.</td>
<td>If qualified, the member is granted a monthly Disability Pension, plus a P500 monthly Supplemental Allowance. The lowest monthly Disability Pension is P1,000 if the member has less than ten (10) credited years of service (CYS); P1,200 if with at least ten (10) CYS; and P2,400 if with at least twenty (20) CYS.</td>
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<tr>
<td><strong>Retirement</strong></td>
<td>A cash benefit granted – either as a monthly pension or a lump sum amount – to a member who can no longer work due to old age.</td>
<td>If qualified, the member is granted a monthly Retirement Pension, plus a 13th Month Pension payable every December. The retiree has the option to receive the first eighteen (18) months pension in lump sum, discounted at a preferential rate of interest to be determined by the SSS. This option can be exercised only upon filing of the first retirement claim, and the Dependent’s Pension and 13th Month Pension are excluded from the advanced eighteen (18) months pension. If the member has dependent minor children, they are given a Dependent’s Pension equivalent to ten percent (10%) of the member’s monthly pension or P250, whichever is higher. Only five (5) minor children, beginning from the youngest, are entitled to Dependent’s Pension. No substitution is allowed. The lowest monthly Retirement Pension is P1,200 if the member has 120 monthly contributions or at least ten (10) CYS; or P2,400 if with at least twenty (20) CYS.</td>
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<tr>
<td><strong>Death</strong></td>
<td>A cash benefit granted – either as a monthly pension or a lump sum amount – to the beneficiaries of a deceased member.</td>
<td>If qualified, the member’s primary beneficiary is granted a monthly Death Pension, plus a 13th Month Pension payable every December. If the member has dependent minor children, they are given a Dependent’s Pension equivalent to ten percent (10%) of the member’s monthly pension or P250, whichever is higher. Only five (5) minor children, beginning from the youngest, are entitled to Dependent’s Pension. No substitution is allowed. The lowest monthly Death Pension is P1,000 if the member had less than ten (10) CYS; P1,200 if with at least ten (10) CYS; and P2,400 if with at least twenty (20) CYS.</td>
</tr>
<tr>
<td><strong>Funeral</strong></td>
<td>A cash benefit given to whoever paid for the burial expenses of the deceased member.</td>
<td>The Funeral benefit is a variable amount ranging from a minimum of P20,000 to a maximum of P40,000, depending on the member’s paid contributions and CYS.</td>
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</tbody>
</table>

- The member is unable to work due to sickness or injury and is confined either in a hospital or at home for at least four (4) days; 
- He/she has paid at least three (3) months of contributions within the 12-month period immediately before the semester of sickness or injury; 
- He/she has used up all company sick leaves with pay for the current year and has duly notified his/her employer; or 
- He/she must notify the SSS directly by filing a sickness benefit application if he/she is separated from employment, a self-employed or voluntary member, including overseas Filipino worker (OFW)-member.

- The member has paid at least one (1) month contribution before the semester of disability. 
- To qualify for a monthly disability pension, he/she must have paid at least thirty-six (36) monthly contributions prior to the semester of disability. 
- If with less than thirty-six (36) monthly contributions, he/she is granted a lump sum amount.

- The member is at least 60 years old (optional retirement), separated from employment or has ceased to be self-employed; and has paid at least 120 monthly contributions prior to the semester of retirement; or 
- The member is 65 years old (mandatory retirement), whether employed or not; and has paid at least 120 monthly contributions prior to the semester of retirement. 
- To qualify for a monthly retirement pension, the member must have paid at least 120 monthly contributions prior to the semester of retirement; or 
- The member has paid at least three (3) months of contributions within the 12-month period immediately before the semester of her childbirth or miscarriage; 
- If employed, she must have given notification of her pregnancy through her employer; or 
- She must directly notify the SSS if she is separated from employment, a self-employed or voluntary member, including OFW-member.

- The employee-member was reported for coverage by his/her employer; 
- A self-employed member/OFW/non-working spouse who had at least one (1) contribution payment; 
- A voluntary member who was previously covered either as employed/self-employed/OFW and had at least one (1) contribution payment.

- A monthly death pension is granted to the primary beneficiary (legitimate spouse until he/she remarries, and dependent legitimate, legitimized or legally adopted, and illegitimate children) of the deceased member who had paid at least 36 months contributions prior to the semester of death. 
- A lump sum amount is granted to the primary beneficiary if the deceased member had less than 36 monthly contributions. 
- If there are no primary beneficiaries, the member’s secondary beneficiaries (dependent parents) shall be given a lump sum amount.

- The funeral benefit is a variable amount ranging from a minimum of P20,000 to a maximum of P40,000, depending on the member’s paid contributions and CYS.
The EC Program aims to assist those who suffer from work-connected sickness or injury resulting in disability or death. Starting June 1984, the benefits under the EC Program may be enjoyed simultaneously with benefits under the Social Security Program, thus, allowing double compensation for covered members who suffer work-related contingencies. All SSS-registered employers and their employees are compulsorily covered under the EC Program and need not register again under the EC.

**EMPLOYEES’ COMPENSATION (EC) PROGRAM**

- Cash Benefit for temporary sickness or disability, permanent partial or total disability, and death
- Medical Services, Appliances, and Supplies
- Rehabilitation Services

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**TYPE OF SSS LOAN**

**QUALIFYING CONDITIONS**

**AMOUNT AND TERMS OF LOAN**

**Salary**

A cash loan granted to an employed, currently-paying self-employed or voluntary member. It is intended to meet the member’s short-term credit needs.

- An employed, currently-paying self-employed or voluntary member who has six (6) posted monthly contributions within the last twelve (12) months prior to the month of filing of loan application.
- For one-month loan, the member must have 36 posted monthly contributions prior to the month of filing of loan application.
- For two-month loan, the member must have 72 posted monthly contributions prior to the month of filing of loan application.
- If employed, the member’s employer must be updated in the payment of contribution and loan remittances. The member must also be updated in the payment of other loans with SSS.

- A one-month loan is equivalent to the average of member’s last twelve (12) monthly salary credits (MSCs), or the amount applied for, whichever is lower.
- A two-month loan is equivalent to twice the average of the member’s last twelve (12) MSCs posted, rounded to the next higher MSC, or the amount applied for, whichever is lower.
- The loan shall be charged an interest rate of ten percent (10%) per annum until fully paid, based on diminishing principal balance, and shall be amortized over a period of 24 months.
- If the loan is not fully paid at the end of the term, interest shall continue to be charged on the outstanding principal balance until fully paid.
- In case of default, the arrearages/unpaid loan shall be deducted from the member’s short-term benefit claims (e.g., sickness/maternity), if any, or from his/her final benefit claim (e.g., death, retirement, total disability).
- The loan can be renewed after payment of at least fifty percent (50%) of the original loan amount and at least fifty percent (50%) of the loan term has lapsed.

For faster and hassle-free processing of your benefit claims and loan applications, please ensure that your personal data in the SSS membership records are complete, correct, and up-to-date, particularly:

- Name (First, Middle, Last)
- Date of Birth
- Membership Classification and Membership Status
- Sex and Civil Status
- Beneficiaries (Spouse, Children, etc.)
- Contact Information (Address, Mobile Number, E-mail Address)
- Bank Information

To correct/update your personal data, complete the Member Data Change Request (SSS Form E-4) and submit this to the nearest SSS branch with the accompanying documentary requirements (see back of the Form).

Birth/Marriage/Death Certificates should be the original or certified true copy issued by the City or Municipal Civil Registrar or by the Philippine Statistics Authority/National Statistics Office.

Always present the original or certified true copy/ies when submitting the photocopy/ies of the required ID card(s) and/or document(s).

All ID cards and/or documents with English translation issued by foreign governments are acceptable.

For more details, contact the SSS via email at member_relations@sss.gov.ph or call center nos. 920-6446 to 55 or 917-7777.