



Republic of the Philippines
SOCIAL SECURITY SYSTEM

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CIRCULAR NO. 2024-011

TO : ALL SSS MEMBERS, PENSIONERS, BENEFICIARIES, AND EMPLOYERS

SUBJECT : GUIDELINES ON THE PAYMENT OF SOCIAL SECURITY (SS) BENEFITS IN CASE OF CONCURRENCE OF TWO (2) OR MORE COMPENSABLE CONTINGENCIES

I. PURPOSE

Pursuant to Social Security Commission Resolution No. 401-s.2023 dated 20 September 2023, approving the guidelines on the payment of SS benefits in case of concurrence of two (2) or more compensable contingencies, and in accordance with Republic Act No. 11199 (RA 11199), or the Social Security Act of 2018, the guidelines are hereby issued.

II. SCOPE

The Guidelines shall apply to all SSS members with cases of two (2) or more contingencies occurring on or after 05 March 2019 with overlapping compensable periods.

III. DEFINITION OF TERMS

For the purposes of this Guidelines, the following terms shall mean and be understood as follows:

TERM	DEFINITION
A. Average Daily Salary Credit (ADSC)	Result obtained by dividing the sum of the six (6) highest Monthly Salary Credits (MSCs) in the 12-month period immediately preceding the semester of contingency by 180
B. Compensable period	Period in which a member or his/her beneficiary is entitled to receive benefit for a specific contingency
C. Contingency	Retirement, death, disability, injury or sickness, maternity, and unemployment or involuntary separation of the member
D. Daily Maternity Allowance (DMA)	Benefit for maternity equivalent to 100 percent of the ADSC

TERM	DEFINITION
E. Daily Permanent Partial Disability Pension Benefit (DPB)	Computed by dividing the total monthly pension benefit for permanent partial disability (PPD), consisting of basic monthly pension plus additional ₱1,000 monthly benefit allowance and supplemental disability allowance, by 30 calendar days
F. Daily Sickness Allowance (DSA)	Benefit for sickness equivalent to 90 percent of the ADSC
G. Daily Unemployment Benefit (DUB)	Computed by dividing the unemployment or involuntary separation benefit by 60 calendar days if the compensable period is for two (2) months and by 30 calendar days if for one (1) month
H. Final benefits	Benefits for long-term contingencies of retirement, death, and permanent total disability (PTD)
I. Monthly Salary Credit	The compensation base for contributions and benefits
J. Overlapping period	Occurs when the compensable periods of two (2) or more contingencies overlap, whether full or partial
K. Short-term benefits	Benefits for short-term contingencies of sickness, maternity, unemployment or involuntary separation, and PPD

IV. POLICIES

A. Payment of Benefits with Overlapping Periods

Except as otherwise provided under Item IV.B of this Guidelines, the payment of benefits with overlapping periods shall be as follows:

1. The amount of benefit shall be paid based on the compensable period as evaluated and approved by the SSS.
2. In case a short-term benefit has overlapping periods with other short-term benefit/s, the following rules shall apply:
 - a. Only the benefit with the highest amount shall be paid for the said period, as determined by the SSS based on the comparison of computed values of DMA, DSA, DUB, and DPB, whichever is applicable.
 - b. If the benefit amount of the succeeding claim is higher than the settled benefit, the succeeding claim shall be processed and paid subject to the deduction of the benefit corresponding to the period of overlap.

- c. If the benefit amount of the succeeding claim is lower than the settled benefit, the benefit corresponding to the overlapping period shall not be paid. However, the benefit for the portion that is not included in the overlapping period shall be processed and paid.
3. In case a short-term benefit has overlapping periods with a final benefit, it shall be paid up to the month prior to the contingency date of the final benefit. If the short-term benefit was settled prior to the final benefit claim, the amount corresponding to the overlap shall be deducted from the final benefit.
4. Any overpayment of benefits due to overlapping periods shall be recovered from the member, pensioner, or beneficiary. The amount of overpayment that has not been recovered shall be deducted from the future benefits of the member, pensioner, or beneficiary.

B. Exception Cases

The following exception cases of benefits shall be paid without deduction, regardless of overlapping periods with any other contingency or the indicated contingency/ies:

1. Maternity benefit that has overlapping period/s with PTD, PPD, and/or death benefit;
2. Sickness benefit that has overlapping period with a PPD benefit but the sickness/injury is not related to the specific disability;
3. Lump sum benefit for retirement, death, PTD, or PPD;
4. Funeral benefit; and
5. Sickness/Maternity benefit, as advanced by the employer, that has overlapping period with death benefit.

C. Applicability

1. This Guidelines shall apply to all settled/in-process/submitted benefit claims for short-term contingencies occurring on or after 05 March 2019 (effectivity date of RA 11199), with cases of overlapping periods resulting in overpayment/underpayment as determined by the SSS.
2. For benefit claims submitted starting 01 April 2025, payment shall be in accordance with this Guidelines.

V. EFFECTIVITY CLAUSE

This Circular shall take effect immediately following its publication in a newspaper of general circulation and the registration and filing of three (3) copies of the published circular with the Office of the National Administrative Register.

For the information of all concerned.


ROBERT JOSEPH MONTES DE CLARO
President and CEO
 

19 DEC 2024

Date

(Policy – Sickness/Maternity/Disability/Retirement/Death/Unemployment/Pension Management)