



CIRCULAR NO. 2025-009

TO : ALL SSS MEMBERS, REPRESENTATIVE PAYEES, AND DISABILITY PENSIONERS

SUBJECT : CONSOLIDATED GUIDELINES ON THE SOCIAL SECURITY DISABILITY BENEFIT PROGRAM

I. PURPOSE

Pursuant to the following issuances on the consolidated guidelines on the SS disability benefit program, this Circular is hereby issued:

- A. Sections 4 (a) (1), 8, 12,12-A, 13-A and 15 of RA No. 11199 (Social Security Act of 2018) dated 07 February 2019
- B. RA No. 11032 (Ease of Doing Business and Efficient Government Service Delivery Act of 2018) dated 28 May 2018
- C. SSC Resolution No. 613-s.2024 dated 18 December 2024
- D. SSC Resolution No. 339-s.2022 dated 18 May 2022
- E. SSC Resolution No. 750-s.2022 dated 25 November 2022

II. SCOPE

The Circular shall cover all SS disability benefit claims filed by members, representative payees, and the applicable transactions of SS disability pensioners.

III. DEFINITION OF TERMS

The following abbreviations and definition of terms shall be used within the context of this Circular.

A. Abbreviations

| ABBREVIATION | EXPANSION |
|---------------------|------------------------------------|
| 1. ACOP | Annual Confirmation of Pensioners |
| 2. DPC | Deemed paid contributions |
| 3. IRR | Implementing Rules and Regulations |
| 4. MEC | Medical Evaluation Center |
| 5. MSC | Monthly Salary Credit |
| 6. OFW | Overseas Filipino Worker |
| 7. OTC | Over-the-counter |

| ABBREVIATION | EXPANSION |
|--------------|------------------------------------|
| 8. PEI | Physical Examination and Interview |
| 9. PPD | Permanent Partial Disability |
| 10. PTD | Permanent Total Disability |
| 11. RA | Republic Act |
| 12. SE | Self-Employed |
| 13. SS | Social Security |
| 14. SSC | Social Security Commission |
| 15. SSS | Social Security System |
| 16. VM | Voluntary Member |

B. Terms

| TERM | DEFINITION |
|----------------------------|--|
| 1. DPC | Contributions deemed paid for the months during which a member received PPD pension that is based on the last contribution prior to disability, as provided under Section 13-A (i) of RA No. 11199 and its IRR. |
| 2. Degree of disability | An assessment that determines how disabled an individual is from the medical perspective and is equivalent to the ratio that the designated number of months of compensability bears to 75 rounded to the next higher integer. |
| 3. Disability | Any restriction or loss of a member's ability, due to a mental or physical impairment, to perform activities or interactions in a manner considered normal for a human being. |
| 4. Monthly Pension | The pension benefit granted to a qualified member as provided under Section 12 of RA No. 11199 and its IRR. |
| 5. PPD | Partial and permanent loss or loss of use of any body part due to injury, illness, or medical condition which does not totally prevent the member from engaging in gainful occupation, even if the condition is incurable. |
| 6. PTD | An irreversible illness, injury, or medical condition that completely and permanently prevents a member from engaging in any gainful occupation. |
| 7. Pre-existing disability | A permanent medical condition existing prior to the effectivity of SSS coverage. |
| 8. Qualified member | A member with at least one (1) posted contribution prior to the semester of disability. |
| 9. Recovered from PTD | A partial or total recovery from illness or injury, which was the basis for granting of a PTD benefit, and with no other current medical condition to render the member incapacitated. |

| TERM | DEFINITION |
|----------------------------|---|
| 10. Representative Payee | Member's legal spouse or parent who has custody of or is living with the beneficiary who is a minor or person incapable of administering their own affairs, as provided under Section 15 of RA No. 11199 and its IRR; or any relative of the member, or any other natural person, of legal age, who has custody of or is living with the said beneficiary and whose appointment is approved by the SSC through its delegated approving authority; provided, that such person is not disqualified by law to act as representative payee. |
| 11. Semester of disability | A period of two (2) consecutive calendar quarters (January-March, April-June, July-September, or October-December) ending in the quarter when the disability occurred. |

IV. POLICIES

A. FILING OF DISABILITY BENEFIT CLAIM

1. Disability benefit claims, together with the documentary requirements (refer to Annex 1) shall be filed either:
 - a. online through the member's My.SSS portal (refer to Annex 2); or
 - b. OTC at any MEC/SSS Branch Office.

A PEI may be conducted, as determined by the SSS.
2. If the disability benefit claim is filed by a representative payee, the member shall undergo a mandatory PEI by SSS through its domiciliary services.
3. Sickness and disability benefit claims may be filed simultaneously, provided the contingencies are not related and the qualifying conditions for both benefits are met. If related, the member shall first file either sickness or disability benefit claim, and upon settlement, may proceed with the filing of the other benefit claim.
4. A member aged 60 to 64 years old with at least 120 monthly contributions but who has not yet filed for retirement benefit may still file a PPD or PTD benefit claim.
 - a. Upon reaching the age of 65, only a PTD benefit claim may be filed provided the disability occurred before the member's 65th birthday.
 - b. If the disability occurred at age 65 or later, the member shall instead be entitled to compulsory retirement benefit.

5. Disability benefit claims for the following illnesses shall only be filed after the waiting period as specified below:

| Illness | Waiting Period |
|--|--|
| a. Pulmonary tuberculosis (minimal) | Two (2) years from onset |
| b. Pulmonary tuberculosis (moderate) | Six (6) months from onset |
| c. Bell's palsy | Two (2) years from onset |
| d. Diabetes mellitus without microvascular complications | Two (2) years from onset |
| e. Mental illness | Two (2) years from onset |
| f. Psoriasis | Two (2) years from date of diagnosis |
| g. Fracture | Four (4) months from date of accident/injury |
| h. Stroke | Four (4) months from onset |
| i. Cataract extraction | Four (4) months from operation |
| j. Major surgical procedures | Four (4) months from operation |

6. A qualified female member who has undergone a surgical removal of reproductive organ/s due to medical condition/s may file a disability benefit claim at any age, and shall be entitled to the benefit, provided she is not yet entitled to compulsory retirement benefit.
7. A disability pensioner who is requesting a change of representative payee shall not be required to submit new or recent medical documents or undergo another SSS PEI . Only documents related to the change of representative payee shall be required.
8. If a qualified member dies after filing but before settlement of the disability claim, the benefit shall be paid to the member's legal heir/s in accordance with the law of succession. If no disability benefit claim was filed prior to death, the member's beneficiaries may only be entitled to death benefits, subject to existing qualifying conditions and guidelines on death benefit.

B. PRE-EXISTING DISABILITY PRIOR TO EFFECTIVITY OF SSS COVERAGE

1. A qualified member shall be entitled to disability benefit for disabilities that occurred during the period of SSS coverage. Members who were already permanently disabled, either partially or totally, prior to the effectivity of SSS coverage shall not be entitled to the benefit on account of said disability.
2. A qualified member whose disability initially started prior to the effectivity of SSS coverage shall be entitled to benefits, provided that the progression/deterioration and permanency of the disability occurred during the period of SSS coverage.

C. DISABILITY ASSESSMENT AND EVALUATION

1. The disability assessment shall follow the Manual on Medical Benefits, which is aligned with internationally accepted standards.
2. The contingency date, period of benefit entitlement, and disability rating shall be determined by the SSS after medical evaluation based on the review of submitted supporting medical documents and the conduct of PEI, if applicable.
3. Disability benefit claims with contingency date prior to the contingency date of the settled retirement benefit of a qualified member shall be evaluated based on submitted supporting medical documents and PEI results, if applicable.
4. Disability benefit claims filed but not yet settled prior to the qualified member's death shall be evaluated based solely on submitted supporting medical documents.

D. PAYMENT FOR MEMBERS PREVIOUSLY GRANTED DISABILITY BENEFITS

1. The percentage degree of disability shall not be additive for distinct, separate, and unrelated permanent partial disabilities, but shall be additive for progressing/deteriorating and related permanent partial disabilities, up to a maximum of one hundred percent (100%), in which case the member shall be deemed permanently totally disabled.
2. Benefit claims for progressing/deteriorating and related disabilities shall be paid as follows:
 - a. From PPD to PPD
 - The percentage degree of disability of the previously granted PPD benefit shall be deducted from the percentage degree of disability of the current related PPD claim.
 - b. From PPD to PTD
 - The amount of the previously granted PPD benefit shall not be deducted from that of the current related PTD claim
 - c. For both cases, the disability pension for the current related PPD or PTD claim shall be computed based on the pension formula.
3. Benefit claims for unrelated disabilities shall be paid as follows:
 - a. The percentage degree of disability of the previously granted PPD or PTD benefit shall not be deducted from the percentage degree of disability of the current unrelated PPD or PTD claim.
 - b. The disability pension for the current unrelated PPD or PTD claim shall likewise be computed based on the pension formula.

E. DEEMED PAID CONTRIBUTIONS OF A PPD PENSIONER

1. For adjudication of retirement, death, and PTD benefits, contributions shall be deemed paid for the months during which a qualified member received PPD pension.
2. The DPCs shall be posted to the qualified member's record only after full settlement of the PPD pension benefit. The basis of the posting shall be the member's monthly contribution immediately prior to the PPD contingency date.
3. DPCs prior to the semester of PTD benefit shall be considered both as qualifying contributions and in the computation of monthly pension. However, if inclusion of DPCs results in a lower PTD benefit, the computed PTD benefit without the DPCs shall prevail.
4. If a member has both regular contributions (employed, SE, OFW, and/or VM) and DPCs within the same period, benefits (retirement, death, or PTD) shall be computed solely based on the MSC of the regular contributions. DPCs shall not be combined with regular contributions to increase the MSC for the said period for the grant of a higher benefit amount.

F. EFFECT OF CONTINUING OR RESUMPTION OF EMPLOYMENT, SELF-EMPLOYMENT OR OVERSEAS EMPLOYMENT OR RECOVERY FROM DISABILITY

1. For PPD or PTD pensioners

| CONDITION | EFFECT |
|---|--|
| PPD pensioner who is continuously employed, self-employed, an OFW, has resumed gainful occupation, or has recovered from disability | Pensioner shall continue to receive their monthly pension |
| PTD pensioner who has resumed employment, self-employment, or overseas employment, or has recovered from disability | <ul style="list-style-type: none"> • Pension shall be suspended from the date of resumption or recovery • SSS membership and contribution records of the member shall be reinstated for continuing mandatory or voluntary coverage • Member shall be granted future benefits subject to qualifying conditions |
| PTD pensioner employed in a Philippine government instrumentality/agency and has not recovered from disability | Pensioner shall continue to receive their monthly pension |
| PTD pensioner who was overpaid due to resumption of employment, self-employment, or overseas employment, or recovery from disability | Pension overpayment shall be recovered based on existing SSS policies and procedures |



2. For members granted with lump-sum PTD benefit

| CONDITION | MEMBERSHIP STATUS | TREATMENT OF PREVIOUS CONTRIBUTIONS | BENEFIT ENTITLEMENT |
|---|---|---|---|
| Resumption of employment is not earlier than one (1) year from date of disability (whether or not the member has recovered from the PTD) | Member shall be subject to new compulsory coverage and considered a new member with a new SS Number | All previous contributions used as basis in the computation of the member's lump-sum PTD benefit shall no longer be considered in the new membership | Member shall not be granted any benefit for the same disability covered by the lump-sum PTD benefit from the previous membership |
| Resumption of employment is within one (1) year from date of disability (whether or not the member has recovered from the PTD) | Member shall retain membership | All previous contributions used as basis in the computation of the member's lump-sum PTD benefit shall also be retained | Member shall not be granted any disability benefit for the same illness covered by the lump-sum PTD benefit, unless it is re-evaluated and changed to lump-sum PPD |

G. DEATH OF A DISABILITY PENSIONER

1. Upon the death of a disability pensioner, their primary beneficiaries **as** of the date of death shall be entitled to receive the monthly pension subject to existing guidelines on death benefit. This policy shall apply to all deceased pensioners regardless of the date of death.
2. A PTD pensioner whose monthly pension was suspended or **cancelled** due to non-compliance with ACOP and died prior to the required compliance shall be considered entitled to the pension benefit from the date of **suspension** or cancellation of pension until the date of death of the PTD pensioner subject further to the following conditions:



- a. The pensioner was not re-employed or became SE again based on SSS contribution records;
- b. The disability was permanent and total, as evidenced by any of the following:
 - i. Complete loss of sight in both eyes;
 - ii. Loss of two (2) limbs at or above the ankle or wrist;
 - iii. Permanent and complete paralysis of two (2) limbs;
 - iv. Brain injury resulting in incurable imbecility or insanity; or
 - v. Other conditions determined by the SSS as permanent and total.
- c. The accrued pension benefit shall be paid to the legal heir/s of the deceased pensioner; and
- d. For presumptive death cases, entitlement to the accrued pension benefit shall cover the period from pensioner's disappearance up to the official declaration of presumptive death.

H. PRESCRIPTIVE PERIOD FOR FILING OF DISABILITY CLAIMS

1. Initial Claims

Applications for initial disability benefits shall be filed within ten (10) years from the date of occurrence of disability.

2. Subsequent Claims (Adjustment or Re-adjudication)

- a. All claims for adjustment or re-adjudication of previously settled claims shall be filed within one (1) year from the date of initial settlement.
- b. The one-year prescriptive period shall not apply to the following cases:
 - i. Claims for adjustment due to reasons not attributable to the member or claimant, such as:
 - Unposted contributions and additional credited years of service;
 - Inadvertent exclusion of dependent/s or errors in encoding date of birth in the benefit computation;
 - Incorrect contingency date used in the benefit computation; or
 - Other analogous cases, as may be determined by the SSS.
 - ii. Claims for re-adjudication due to:
 - Change of representative payee of member or dependent/s;
 - Emancipation or death of dependent/s;
 - Resumption of monthly pension previously suspended or cancelled due to non-compliance with the ACOP Program; or
 - Other analogous cases, as may be determined by the SSS.

3. Claims with SSC petitions

Petitions with the SSC concerning disability benefit claims shall be filed within ten (10) years from the date of settlement or denial.

V. REPEALING CLAUSE

The following are hereby repealed upon effectivity of this Circular:

- A. Circular No. 2022-039 (Online Filing of Social Security (SS) Disability Claim Application (DCA) Through the My.SSS Portal) dated 27 December 2022
- B. Circular No. 3-P (Ten-year Prescriptive Period for Filing of Disability Claims Effective January 2002) dated 13 December 2001
- C. Circular No. 28-T (Requirements and Procedure for Claiming Disability Benefits) dated 17 September 1959
- D. Policies related to SS disability benefit issued under the following Circulars:
 1. Circular No. 2022-013 (Updated List of Documentary Requirements for Sickness and Disability Benefit in Line with Business Process Re-engineering) dated 01 June 2022
 2. Circular No. 23-P (Ten-year Prescriptive Period for Filing of Request for Re-adjudication of Settled Retirement, Death and Disability Claims and Petitions Assailing Said Settled Claims Effective March 1, 2006) dated 24 November 2005
 3. Circular No. 31-V (Implementing Guidelines on the Processing of Retirement, Death and Disability Claims Pursuant to RA 1161 as Amended by RA 8282) dated 11 February 1998

VI. EFFECTIVITY CLAUSE

This Circular shall take effect fifteen (15) days after 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.

Please be guided accordingly.


ROBERT JOSEPH MONTES DE CLARO
President and CEO




OCT 06 2025

Date

ATTACHMENTS:

1. Annex 1 – List of Documentary Requirements for Social Security Disability Benefit
2. Annex 2 – Online Filing of Social Security Disability Benefit Claim Through the My.SSS Portal

(Policy – Disability)

LIST OF DOCUMENTARY REQUIREMENTS FOR SOCIAL SECURITY DISABILITY BENEFIT

(Per Social Security Commission Resolution No. 339-s.2022 dated 18 May 2022)

I. BASIC DOCUMENTS

- A. Disability Claim Application (DisCA) Form, if claim is to be filed over the counter (OTC) at any Medical Evaluation Center (MEC)/SSS Branch Office.
- B. Member's/Claimant's Photo and Signature Form, for initial claims filed OTC.
- C. SS Medical Certificate or any medical certificate issued by the Hospital/Clinic or Attending Physician, the validity of which shall be six months from date of issuance/accomplishment by the attending physician, with the following information:
 1. Full Name;
 2. PRC Number;
 3. Clinic Address;
 4. Contact information such as but not limited to landline/mobile number); and
 5. History of Present Illness and complete diagnosis.

II. SUPPORTING MEDICAL DOCUMENTS

- A. The member/representative payee shall submit the following supporting medical documents, whichever is applicable:

| Illness/Disability | Supporting Medical Documents |
|---|---|
| 1. Amputation | Certified True Copy (CTC) of Record of Operation (if operated) indicating the level of amputation and specific body part involved. |
| 2. Cataract Operation | <ul style="list-style-type: none"> • CTC of Record of Operation; and • Visual acuity taken four (4) months after the surgery issued by Ophthalmologist. |
| 3. Cerebrovascular Accident (CVA) | <ul style="list-style-type: none"> • CTC of Hospital Abstract/Discharge Summary or CT scan/MRI result or Record of Operation (if operated) clearly indicating onset of illness; and • Medical Certificate indicating present neurologic condition/status signed by the attending physician within six (6) months from the date of filing of claim. |
| 4. Chronic Obstructive Pulmonary Disease (COPD) | <ul style="list-style-type: none"> • Chest x-ray plate with CTC of official result taken at least one (1) month from the date of filing of claim; and • CTC of Pulmonary Function Test result (if any). |
| 5. Coronary Artery Disease/Heart Attack | <ul style="list-style-type: none"> • CTC of Record of Consultation/Hospital Abstract/Discharge Summary/Record of Operation (if operated); and • CTC of ECG/2D Echo result (if any) taken within the last six (6) months before the date of filing of claim. |

| Illness/Disability | Supporting Medical Documents |
|--|--|
| 6. Diabetes Mellitus | <ul style="list-style-type: none"> • Recent and serial Fasting Blood Sugar (FBS) results taken during the last two (2) years before the date of filing of claim; and • CTC of Hospital Abstract/Discharge Summary (if confined). |
| 7. Fracture | <ul style="list-style-type: none"> • CTC of official X-ray result; and • CTC of any of the following: <ul style="list-style-type: none"> ➤ Record of Consultation ➤ Hospital Abstract/Discharge Summary ➤ Record of Operation (if operated) |
| 8. Hearing Loss | CTC of Audiogram result taken within the last six (6) months before the date of filing of claim. |
| 9. Kidney Diseases | <ul style="list-style-type: none"> • CTC of laboratory results; and • CTC of any of the following: <ul style="list-style-type: none"> ➤ Hospital Abstract/Discharge Summary (if confined) ➤ Certificate of dialysis treatment (if any) |
| 10. Malignancy (Cancer) | <ul style="list-style-type: none"> • CTC of Histopathological result/CT scan/MRI result; and • CTC of any of the following: <ul style="list-style-type: none"> ➤ Hospital Abstract/Discharge Summary ➤ Record of Operation (if operated) |
| 11. Mental Illness | <ul style="list-style-type: none"> • CTC of complete Psychiatric Evaluation Report; and • CTC of Hospital Abstract/Discharge Summary (if confined). |
| 12. Parkinson's Disease | Medical certificate indicating present neurologic condition/status signed by a duly certified neurologist within six (6) months from the date of filing of claim. |
| 13. Pulmonary Tuberculosis (PTB), Far Advanced | Chest x-ray plate with CTC of official result taken at least one (1) month from the date of filing of claim. |
| 14. PTB, Minimal | <ul style="list-style-type: none"> • Chest x-ray plate with CTC of official result taken at least one (1) month from the date of filing of claim; and • Chest x-ray plate with CTC of official result taken at least 2 years before the date of filing of claim. |
| 15. PTB, Moderate | <ul style="list-style-type: none"> • Chest x-ray plate with CTC of official result taken at least one (1) month from the date of filing of claim; and • Chest x-ray plate with CTC of official result taken at least six (6) months before the date of filing of claim. |
| 16. Removal of Organ | <ul style="list-style-type: none"> • CTC of Record of Operation; and • CTC of any of the following: <ul style="list-style-type: none"> ➤ Hospital Abstract/Discharge Summary ➤ Histopathological result |

- B. For medical documents issued abroad:
- Must be in English translation
 - Certified true copy is not required

ONLINE FILING OF SOCIAL SECURITY DISABILITY BENEFIT CLAIM THROUGH THE MY.SSS PORTAL

I. PURPOSE

Pursuant to the following issuances on the online filing of SS disability benefit claim through the My.SSS Portal, this Guidelines is hereby issued:

- A. Section 13-A of RA No. 11199 (Social Security Act of 2018) dated 07 February 2019
- B. RA No. 11032 (Ease of Doing Business and Efficient Government Service Delivery Act of 2018) dated 28 May 2018
- C. Social Security Commission Resolution No. 750-s.2022 dated 25 November 2024

II. SCOPE

SSS members may file their disability benefit claim online through the My.SSS portal, subject to this Guidelines.

III. DEFINITION OF TERMS

The following abbreviations and definition of terms shall be used within the context of this Guidelines.

A. Abbreviations

| ABBREVIATION | EXPANSION |
|--------------|--|
| 1. ARMS | Automated Records Management System |
| 2. BO | Branch Office |
| 3. DAEM | Disbursement Account Enrollment Module |
| 4. IRR | Implementing Rules and Regulations |
| 5. MEC | Medical Evaluation Center |
| 6. MS | Medical Specialist |
| 7. PC | Processing Center |
| 8. PEI | Physical Examination and Interview |
| 9. PT | Processing Time |
| 10. RA | Republic Act |
| 11. SID | Special Investigation Department |
| 12. SS | Social Security |
| 13. SSS | Social Security System |

B. Terms

| TERM | DEFINITION |
|---------------------------|---|
| 1. Disability | Any restriction or loss of a member's ability, due to a mental or physical impairment, to perform activities or interactions in a manner considered normal for a human being. |
| 2. Qualified member | A member with at least one (1) posted contribution prior to the semester of disability. |
| 3. Semester of disability | A period of two (2) consecutive calendar quarters (January-March, April-June, July-September, or October-December) ending in the quarter when the disability occurred. |

IV. POLICIES

A. PRE-REQUISITES

1. The member must be registered in the SSS Website (My.SSS Portal).
2. The member must have either:
 - a. an SSS Pay Card; or
 - b. a disbursement account enrolled through the DAEM.

B. ONLINE FILING OF SOCIAL SECURITY DISABILITY BENEFIT CLAIM THROUGH THE MY.SSS PORTAL

1. System Validation

Upon online application of claim, the system shall validate the member's record and eligibility. The result of the validation shall be displayed on-screen.

2. Document Uploading

Qualified members shall upload the following requirements to proceed with the filing:

- a. Medical certificate issued by the Hospital/Clinic or Attending Physician, the validity of which shall be six (6) months from date of issuance/accomplishment by the attending physician; and
- b. Other documentary requirement/s as determined by the SSS.

3. PEI

If required to report for PEI at any MEC, SSS BO, the member shall comply within twenty (20) days from the date of e-mail notification. Failure to comply shall result in rejection of transaction.

4. Refiling of Rejected Claims

Claims rejected due to incomplete documentary requirements or for submission of additional documentary requirements may be re-filed online as a new transaction.

5. Approval and Payment

All claims shall undergo medical evaluation and approval prior to payment. Proceeds shall be credited to the following member's account in accordance with applicable policies:

- a. SSS Pay Card; or
- b. disbursement account enrolled through the DAEM.

6. PT

The PT shall start upon acknowledgment of successful online submission and shall end upon approval, rejection, or denial of the claim. If PEI compliance is required, the period during which the SSS is waiting for member's compliance shall be excluded from the determination of PT.

7. Notifications

Members shall receive e-mail and My.SSS portal notification for:

- a. acknowledgement of successful submission of claim;
- b. compliance to report for PEI, if applicable;
- c. approval/rejection/denial of claim; and/or
- d. other notification/s as deemed necessary by the SSS.

8. Exceptions for Online Filing

Disability claims under the following conditions/cases shall be filed at any SSS MEC/BO:

- a. Member is incapacitated, under guardianship, or confined in an institution such as penitentiary, correctional institution or rehabilitation center;
- b. Application of Portability Law or Bilateral Social Security Agreements;
- c. Adjustment or re-adjudication of claim;
- d. Unclaimed benefit of a deceased member; and
- e. Other conditions/cases as may be determined by the SSS.

9. Accountability

The member and any involved party shall be held liable for false information, misrepresentation and fraud in accordance with Section 28 of Republic Act No. 11199 and other applicable laws, rules and regulations.