



# Summary of SSS Benefits

TYPE OF BENEFIT	QUALIFYING CONDITIONS	AMOUNT OF BENEFIT
<p><b>Sickness</b> <i>A daily cash allowance paid for the number of days a member is unable to work due to sickness or injury.</i></p>	<ul style="list-style-type: none"> <li>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 days;</li> <li>He/she has paid at least three months of contributions within the 12-month period immediately before the semester of sickness;</li> <li>He/she has used up all company sick leaves with pay for the current year and has duly notified his/her employer;</li> <li>He/she must notify the SSS directly by filing a sickness benefit application if he/she is separated from employment, a voluntary or self-employed member.</li> </ul>	<ul style="list-style-type: none"> <li>→ The amount of the member's daily Sickness Benefit allowance is equivalent to ninety percent (90%) of his/her average daily salary credit.</li> <li>→ The Sickness Benefit is granted up to a maximum of 120 days in one calendar year.</li> </ul>
<p><b>Maternity</b> <i>A daily cash allowance granted to a female member who is unable to work due to childbirth or miscarriage.</i></p>	<ul style="list-style-type: none"> <li>The member has paid at least three months of contributions within the 12-month period immediately before the semester of her childbirth or miscarriage;</li> <li>If employed, she must have given notification of her pregnancy through her employer;</li> <li>She must directly notify the SSS if she is separated from employment, a voluntary or self-employed member.</li> </ul>	<ul style="list-style-type: none"> <li>→ The amount of the daily Maternity Benefit allowance is equivalent to one hundred percent (100%) of her average daily salary credit, multiplied by 60 days in case of normal delivery or miscarriage, or by 78 days for caesarian section delivery.</li> <li>→ The Maternity Benefit is granted up to the first four deliveries or miscarriages only.</li> </ul>
<p><b>Disability</b> <i>A cash benefit granted – either as a monthly pension or a lumpsum amount – to a member who becomes permanently disabled, either partially or totally.</i></p>	<ul style="list-style-type: none"> <li>The member has paid at least one month contribution before the semester of disability;</li> <li>To qualify for a disability pension, the member must have paid at least 36 monthly contributions prior to the semester of disability;</li> <li>If with less than 36 monthly contributions, he/she is granted a lumpsum amount.</li> </ul>	<ul style="list-style-type: none"> <li>→ If qualified, the member is granted a monthly Disability Pension, plus a P500 monthly Supplemental Allowance.</li> <li>→ 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 10 CYS; and P2,400 if with at least 20 CYS.</li> </ul>
<p><b>Retirement</b> <i>A cash benefit granted – either as a monthly pension or a lumpsum amount – to a member who can no longer work due to old age.</i></p>	<ul style="list-style-type: none"> <li>The member is at least 60 years old (optional retirement), separated from employment or has ceased to be self-employed; and had paid at least 120 monthly contributions prior to the semester of retirement; OR</li> <li>The member is 65 years old (mandatory retirement), whether employed or not, and had paid at least 120 monthly contributions prior to the semester of retirement.</li> <li>To qualify for a retirement pension, the member must have paid at least 120 monthly contributions prior to the semester of retirement;</li> <li>If with less than 120 monthly contributions, he/she is granted a lumpsum amount.</li> </ul>	<ul style="list-style-type: none"> <li>→ If qualified, the member is granted a monthly Retirement Pension, plus a 13th Month Pension payable every December.</li> <li>→ 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.</li> <li>→ The lowest monthly Retirement Pension is P1,200 if the member has 120 monthly contributions or with at least ten (10) credited years of service (CYS); P2,400 if with at least 20 CYS.</li> </ul>
<p><b>Death</b> <i>A cash benefit granted – either as a monthly pension or a lumpsum amount – to the beneficiaries of a deceased member.</i></p> <p><b>Funeral</b> <i>A funeral grant of P20,000 to whoever paid for the burial expenses of the deceased member.</i></p>	<ul style="list-style-type: none"> <li>A monthly Death Pension is granted to the member's primary beneficiary (legitimate spouse until he/she remarries, and dependent legitimate, legitimated or legally adopted, and illegitimate children) if the member has paid at least 36 monthly contributions prior to the semester of death;</li> <li>A lumpsum amount is granted to the primary beneficiary if the deceased member has less than 36 monthly contributions.</li> <li>If there are no primary beneficiaries, the member's secondary beneficiaries (dependent parents) shall be given a lumpsum amount.</li> </ul>	<ul style="list-style-type: none"> <li>→ If qualified, the member's primary beneficiary is granted a monthly Death Pension, plus a 13th Month Pension payable every December.</li> <li>→ If the member has dependent minor children, they are given a Dependent's Pension equivalent to ten percent (10%) of the primary beneficiary'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.</li> <li>→ The lowest monthly Death Pension is P1,000 if the member has less than ten (10) credited years of service (CYS); P1,200 if with at least 10 CYS; and P2,400 if with at least 20 CYS.</li> </ul>

## TYPE 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 posted monthly contributions in the last 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 contribution and loan remittances. The member must also be updated in the payment of other loans with SSS.

## QUALIFYING CONDITIONS

## AMOUNT OF BENEFIT

- ➔ A one-month salary loan is equivalent to the average of the member's latest posted 12 monthly salary credits, or amount applied for, whichever is lower.
- ➔ A two-month salary loan is equivalent to twice the average of the member's latest posted 12 monthly salary credits, rounded to the next higher monthly salary credit, or 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 short-term benefits or from final claim benefits of the member.
- ➔ The loan can be renewed after payment of at least 50% of the original principal amount and at least 50% of the term has lapsed.

## EMPLOYEES' COMPENSATION (EC) PROGRAM

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.

## Important Reminders on Payment Deadlines

\*Updated as of March 1, 2012

- \* Effective June 2011, deadlines for payment of member loans and contributions shall depend on the 10th digit of the employer number and SS number of household employer, self-employed (SE) or the voluntary member (VM). (See Tables below)
- \* In case the deadline falls on a Saturday, Sunday or holiday, payment may be made on the next working day.
- \* Penalties shall be imposed on late contribution and member loan payments of employers including household employers and late member loan payments of SE/VM and OFWs. Late contribution payments of SE and VM shall be applied prospectively.
- \* For OFWs, payments for January to December contributions may be made anytime during the applicable year; October to December contributions may also be paid until January 31st of the following year.

### FOR MONTHLY CONTRIBUTION PAYMENTS (EMPLOYER/HR/SE/VM)

Applicable Month (Buwang Binabayaran)	Takdang Buwan ng Pagbabayad	Payment Deadline				
		Kung ang 10th digit ng SS number ay:				
		1 0 2	3 0 4	5 0 6	7 0 8	9 0 0
January	February	10	15	20	25	last day
February	March	10	15	20	25	last day
March	April	10	15	20	25	last day
April	May	10	15	20	25	last day
May	June	10	15	20	25	last day
June	July	10	15	20	25	last day
July	August	10	15	20	25	last day
August	September	10	15	20	25	last day
September	October	10	15	20	25	last day
October	November	10	15	20	25	last day
November	December	10	15	20	25	last day
December	January (ff yr)	10	15	20	25	last day

### FOR QUARTERLY CONTRIBUTION PAYMENTS (SE/VM ONLY)

Applicable Quarter (Quarter na Binabayaran)	Takdang Buwan ng Pagbabayad	Payment Deadline				
		Kung ang 10th digit ng SS number ay:				
		1 0 2	3 0 4	5 0 6	7 0 8	9 0 0
1st Quarter January February March	April	10	15	20	25	last day
2nd Quarter April May June	July	10	15	20	25	last day
3rd Quarter July August September	October	10	15	20	25	last day
4th Quarter October November December	January (ff yr)	10	15	20	25	last day

## WHERE TO PAY?

### OVER THE COUNTER (OTC)

For Voluntary, Self-Employed, Household Employer & Corporate Payments

- SSS Teller Counter
- Accredited Banks
- Post Office
- Bayad Centers
- SM Business Centers

### ELECTRONIC PAYMENT (E-PAYMENT)

For Corporate Payments

- Bancnet
- Banco de Oro
- BPI Expresslink
- Union Bank (One Hub)

### AUTOMATIC DEBIT ARRANGEMENT (ADA) WITH ACCREDITED BANKS

For Voluntary, Self-Employed, & Household Employer Payments

- Banco de Oro
- Bank of the Philippine Islands
- Development Bank of the Philippines
- First Consolidated Bank
- Green Bank
- Metrobank
- Philippine National Bank
- Philippine Savings Bank
- United Coconut Planters Bank
- Asia Trust Development Bank

### OVERSEAS AND LOCAL

For OFW Payments

#### Overseas

- Branches/subsidiaries or remittance tie-ups of accredited collecting banks
- I-Remit online branches
- PNB Overseas Bills Payment Service
- Ventaja online outlets
- WDS-Lucky Money online branches
- AUB Gintong Hatid
- BDO Remit Services
- Metrobank Super Bilis (SSS Internet Facility)
- RCBC - SSS Telepay Service

#### Local

- SSS Cashiering Main Office
- SSS Teller Counter
- Accredited local banks
- Bayad Centers
- SM Business Centers
- Bancnet online payment (www.bancnetonline.com)
- Automatic Debit Arrangement with accredited local banks
- Thru registered mail

www.sss.gov.ph • Email: member\_relations@sss.gov.ph • Tel.Nos.: 920-6446 to 55, 917-7777



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