

# SUMMARY OF SSS BENEFITS



	QUALIFYING CONDITIONS	AMOUNT OF BENEFIT
<b>1 SICKNESS</b> A daily cash allowance paid for the number of days a member is unable to work due to sickness or injury.	<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 (4) days.</li> <li>He/she has paid at least three (3) months of contributions within the 12-month period immediately before the semester of sickness or injury.</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 self-employed or voluntary member, including overseas Filipino worker (OFW)-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 (ADSC).</li> <li>The Sickness Benefit is granted up to a maximum of 120 days in one (1) calendar year.</li> </ul>
<b>2 MATERNITY*</b> A daily cash allowance granted to a female member who is unable to work due to childbirth or miscarriage. * Expanded Maternity Leave per RA No. 11210	<ul style="list-style-type: none"> <li>The member has paid at least three (3) monthly contributions in the 12-month period immediately preceding the semester of childbirth, miscarriage or emergency termination of pregnancy.</li> <li>If employed, she must have notified her employer of her pregnancy and the probable date of her childbirth, notice of which shall be transmitted to the SSS in accordance with the rules and regulations it may provide.</li> <li>She must directly notify the SSS if she is unemployed, a self-employed or voluntary member, non-working spouse, including OFW-member.</li> </ul>	<ul style="list-style-type: none"> <li>The amount of the daily cash allowance is equivalent to 100% of the member's ADSC for a compensable period of 105 days for normal or caesarean section delivery, 120 days for solo parents under R.A. 8972 or the Solo Parents' Welfare Act, or 60 days for miscarriage or emergency termination of pregnancy including stillbirth.</li> <li>The Maternity Benefit is granted regardless of member's civil status and frequency of pregnancy.</li> </ul>
<b>3 DISABILITY</b> 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.	<ul style="list-style-type: none"> <li>The member has paid at least one (1) month contribution before the semester of disability.</li> <li>To qualify for a monthly disability pension, he/she 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 lump sum amount.</li> </ul>	<ul style="list-style-type: none"> <li>The minimum 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> <li>If qualified, the member is granted a monthly Disability Pension, plus P500 monthly Supplemental Allowance.</li> <li>Dependent's Pension (for total disability) - 10% of the member's basic monthly pension, or P250, whichever is higher. Only five (5) dependent minor children, beginning from the youngest, are entitled to dependent's pension. No substitution is allowed.</li> <li>Plus P1,000 additional benefit effective January 2017.</li> <li>13th month pension - payable every December to total disability pensioners; for partial disability pensioners, 13th month pension shall be paid provided that pension duration is at least 12 months.</li> </ul>
<b>4 RETIREMENT</b> 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.	<ul style="list-style-type: none"> <li>Member is at least 60 years old, separated from employment or ceased to be self-employed/OFW/household helper (optional retirement)</li> <li>Member is at least 65 years old, whether employed/self-employed, working as OFW/household helper or not (technical retirement)</li> <li>Member has paid at least 120 monthly contributions prior to the semester of retirement.</li> <li>If with less than 120 monthly contributions, the member shall be entitled to a lump sum amount equivalent to the contributions paid by him/her and on his/her behalf. However, member has the option to continue paying contributions to complete the 120 months to become eligible for monthly pension.</li> </ul> <p><b>FOR SURFACE AND UNDERGROUND MINeworkERS</b></p> <ul style="list-style-type: none"> <li>Member is at least 55 years old (optional retirement) or at least 60 years old (technical retirement) for Underground Mineworkers whose date of actual retirement is not earlier than March 13, 1998 but not later than April 26, 2016.</li> <li>Member is at least 50 years old (optional retirement) or at least 60 years old (technical retirement) for Surface or Underground Mineworkers whose date of actual retirement is not earlier than April 27, 2016.</li> <li>Must have been working as Surface/Underground Mineworker for at least five (5) years (either continuous or accumulated) prior to the semester of retirement.</li> </ul> <p><b>FOR RACEHORSE JOCKEYS</b></p> <ul style="list-style-type: none"> <li>Member is at least 55 years old (technical retirement) and have paid at least 120 monthly contributions prior to the semester of retirement.</li> <li>Must have been employed and certified as racehorse jockey by his employer, who must be duly licensed by the Philippine Racing Commission (PHILRACOM).</li> <li>Must have been working as a racehorse jockey for at least five (5) years (either continuous or accumulated) prior to the semester of retirement, whose actual date of retirement is not earlier than May 24, 2016.</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 entitled to receive a Dependent's Pension equivalent to 10% of the member's basic monthly pension, or P250, whichever is higher. Only five (5) dependent minor children, beginning from the youngest, are entitled to Dependent's Pension. No substitution is allowed.</li> <li>The retiree has the option to receive the first 18 months pension in lump sum, discounted at a preferential rate to be determined by the SSS. This option can be exercised only upon application of the first retirement claim, and the Dependent's Pension are excluded from the advanced 18 months pension.</li> <li>The minimum monthly Retirement Pension is P1,200 if the member has 120 months contribution or at least ten (10) CYS; or P2,400 if with at least 20 CYS.</li> <li>Plus P1,000 additional benefit effective January 2017.</li> </ul>

## QUALIFYING CONDITIONS

## AMOUNT OF BENEFIT

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### DEATH

A cash benefit granted – either as a monthly pension or a lump sum amount – to the beneficiaries of a deceased member.

- For primary beneficiaries to be entitled to monthly pension, deceased member must have paid at least 36 monthly contributions prior to the semester of death.
- If with less than 36 monthly contributions prior to the semester of death, a lump sum amount is granted to the primary beneficiaries.
- Secondary/designated beneficiaries and legal heirs are entitled to lump sum benefit only regardless of the number of contributions paid by the member

- If qualified, the member's primary beneficiary is granted a monthly Death Pension, plus a 13th Month Pension payable every December.
- If there are no primary beneficiaries, the member's secondary beneficiaries (dependent parents) shall be given a lump sum amount. In their absence, the lump sum benefit is paid to the member's designated beneficiaries or his/her legal heirs
- If the member has dependent minor children, they are entitled to receive a Dependent's Pension equivalent to 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 minimum monthly Death Pension is P1,000 if the member had less than 10 CYS; P1,200 if with at least 10 CYS; and P2,400 if with at least 20 CYS.
- Plus P1,000 additional benefit effective January 2017.

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### FUNERAL

A cash benefit given to whoever paid for the funeral expenses of the deceased 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.
- The employee-member was subject to compulsory coverage but was not reported for coverage by his/her employer.

- 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 number of paid contributions and average monthly salary credit.

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### UNEMPLOYMENT BENEFIT

Also called unemployment insurance or involuntary separation benefit, it is a cash benefit granted to covered employees, including Kasambahay and OFWs (sea-based and land-based) who are involuntarily separated from employment (e.g. due to retrenchment or downsizing, closure or cessation of operation, installation of labor-saving devices, redundancy, etc.).

- Member should not be over 60 years old at the time of involuntary separation; not over 50 if an underground or surface mineworkers; and not over 55, if a racehorse jockey.
  - Member had paid at least 36 monthly contributions, 12 months of which should be in the 18-month period immediately preceding the month of involuntary separation.
- Note:** An employee shall not be qualified to receive the benefit if he/she has been involuntarily separated from employment due to the following:
- Serious misconduct;
  - Willful disobedience to lawful orders;
  - Gross and habitual neglect of duties;
  - Fraud or will breach of trust/loss of confidence;
  - Commission of a crime or offense; or
  - Analogous cases like abandonment, gross inefficiency, disloyalty/conflict of interest/dishonesty.

- If qualified, the employee is granted an amount that is equivalent to twice the half of the member's average monthly salary credit (AMSC).
- The benefit is granted thru a one-time payment, and the claim must be filed within a year from the date of involuntary separation.

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### EMPLOYEES' COMPENSATION (EC) PROGRAM

#### FOR SICKNESS BENEFIT:

- Sickness or injury is work-connected.
- Employee has been duly reported to SSS.
- SSS has been notified of such sickness or injury.

#### FOR DEATH BENEFIT

- Member had paid at least one (1) month contribution prior to the semester of death.

- Temporary Total Disability (TTD)** – Minimum of P110 and maximum of P480, effective May 19, 2018.
- Permanent Partial Disability/Permanent Total Disability (PPD/PTD)**
  - The amount of minimum pension is P2,000
  - Member is entitled to an additional pension amounting to P1,150 effective January 1, 2017.
  - Supplemental or Carer's allowance increased to P1,000 effective May 19, 2018
  - 13th month
  - The dependent minor children is entitled to a Dependent's Pension (for total disability) equivalent to 10 % of the monthly pension. Only five (5) dependent minor children beginning from the youngest are entitled to dependent's pension, without substitution.
- Death**
  - The amount of benefit granted is equivalent to monthly pension plus 15% difference.
  - The dependent minor children is entitled to dependent's pension equivalent to 10% of the monthly pension. Only five (5) dependent minor children beginning from the youngest are entitled to dependent's pension, without substitution.
  - The amount of minimum pension is P2,000.
  - Member is also entitled to P1,150 additional benefit effective January 2017.
- Funeral**
  - The amount of benefit is P30,000 effective August 2, 2017.

## MAKE SURE YOUR PERSONAL DATA IN SSS RECORDS ARE ALWAYS UPDATED!

Please ensure that your personal data in the SSS membership records are complete, correct, and up-to-date, particularly:

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

- To correct/update your personal data, complete the Member Data Change Request (SS 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.
  - Always present the original and 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 e-mail at [member\\_relations@sss.gov.ph](mailto:member_relations@sss.gov.ph) or call center nos. **920-6446 to 55 or 917-7777**.