

# RFBT 03 - SOCIAL SECURITY LAW

Clean TTS Copy - source wording and sequence preserved; visual bullets, arrows, and tables linearized for listening.

## Social Security Law

### Declaration Of Policy

- The purpose of the SSS Law is for us to have a Social Security service that is sound and viable and tax exempt. It is a fund to cover any type of contingency that may result in a loss of income. - Kaya sinasabing Social Security kasi kahit mangyari yung mga contingencies (sickness, old age and death (even pregnancy)) may pagkukunan pa rin ng pera.

### Compulsory Coverage

This will cover three things:

#### 1. Employees and Employers

Employees - applicable only to private establishments. Kasi kapag sa government nag-trabaho, GSIS ang nag-aapply.

#### 2. Self-Employed - Walang mga employers or tumatanggap ng income from business or profession.

#### 3. OFWs

When we talk about compulsory coverage, wala kang choice but to be covered because the law mandates that you will be covered by the SSS law. - Starting 2025, contribution is 15 percent. Employee - 5 percent (before 4.5 percent) Employer - 10 percent - Why would that matter? Kasi kapag ikaw ay self-employed, yung buong 15 percent ikaw ang nagco-cover. Kaya nag-iiba yung treatment sa empleyado as a self-employed with regard to the amount of contribution that they will be shouldering. OFWs - they are treated as self-employed kasi outside the territorial jurisdiction of the Philippines ang kanilang mga employer. Kaya buong 15 percent ang contribution pagdating sa SSS.

EXCEPTION: If mayroon BILATERAL LABOR AGREEMENT or

TREATY between the Philippines and the host country (kung saan yung mga OFWs nagtrabaho). Nirequire ng treaty na ito na dapat yung mga employers ng Filipinos na nagtrabaho ron ay dapat nagshe-share, in that case, magiging employee na ang treatment sa mga OFWs.

### Voluntary Coverage

- Applicable for:

#### Spouses That Are Supposedly Dedicated To

#### Household Affairs Only

- Meaning, wala silang trabaho. If they want to, they still can be covered by the SSS by providing voluntary contributions. IMMIGRANTS/ OFWs WITH PERMANENT RESIDENCY

#### Abroad

- Pag voluntary basis, ang contribution na ay yung buong 15 percent as if self-employed sila. At any point in time na nagkaroon ng LOSS OF INCOME, whether ikaw ay employee na nawalan ng trabaho; self-employed na nagkaroon ng disruption sa negosyo; OFWs dahil natapos ang contract, magiging hindi na mandatory muna ang contribution. For the reason na wala rin namang kinikita, thus, magiging voluntary muna. At any rate, whatever benefit that you have already accrued dahil entitled kana, andiyan pa rin yan. Hindi yan mawawala.

### Effective Date Of Coverage

EMPLOYER - start of operations. EMPLOYEE - start of employment. SELF-EMPLOYED - date of registration.

### (1)Semester Of Contingency, (2)Credited Years Of Service

### And (3)Average Monthly Salary Credit

MONTHLY PENSION It should be the HIGHEST of the following amounts:

## **(1)Sum Of - Pesos 300**

- 20 percent of AVERAGE

## **Monthly Salary**

### **Credit (Amsc)**

- 2 percent of the AVERAGE

## **Monthly Salary**

CREDIT (AMSC) for each

### **Credited Years (Cy)**

in EXCESS of 10 years. To illustrate:

**300 + (20 percent times Amsc) +**

**(2 percent times Amsc times [Cys -**

10]) (2)40 percent of the AMSC. (3)Pesos 1,000 means not always 1K. The min. monthly pension in the rules of SSS will depend on the CY of service.

NOTE: Monthly pensions will have a guaranteed period of < 60 months.

MINIMUM MONTHLY PENSION means where the 3rd formula is based RETIREMENT At least 10 years 1,200 At least 20 years 2,400

## **Permanent Disability**

< 10 years 1,000 At least 10 years 1,200 At least 20 years 2,400 The Monthly Pension (MP) is important in computing the following: - Retirement Benefits - Death Benefits - Permanent Disability Benefits CYS - In order to determine kung gaano kahaba ang CYS dapat alam muna yung concept ng Semester of Contingency. SEMESTER - composed of two quarters (layman's) SEMESTER OF CONTINGENCY - Out of the two quarters nangyari yung contingency but within the 2nd quarter of that semester. Kaya ending in the quarter of contingency ang tawag e.g., Nagkaroon ng retirement, death and disability, happened on April of 2025. Ano ngayon ang quarter of contingency? Quarter is composed of

three calendar months kaya calendar quarters lahat ang pinag-uusapan. Kung April nangyari ang contingency, yung quarter of contingency will be on April-June of 2025. In order to become a semester, April-June should be the 2nd quarter, kaya dadagdagan sa unahan ng 1st quarter, that will be Jan.-March, magiging Jan-June ang semester of contingency. Kung kailan nangyari, that will be part of the 2nd calendar quarter (April-June), kaya ang magiging possible lang na semesters of contingency will be Jan-June, April-Sept, July-Dec, or Oct.-March of the following year. Again, hahanapin saang calendar quarter papasok yung date ng contingency, dadagdagan ng isang quarter sa unahan in order to

compose the semester of contingency. Nagmamatter ang Semester of Contingency, dahil when we determine the CYS, excluded ang Semester of Contingency (meaning, it will not be included in the computation of the monthly pension). Hindi siya binibilang. Thus, ang last month na icoconsider sa pag-compute ng monthly pension (or for the determination of CYS) kapag Jan-June 2025 ang semester of contingency ay Dec.

2024.

## **Credited Years Of Service**

- In the definition ang nakalagay lang na may tatlong components ito: ■ COMPONENT A - All of the credited years na meyon ka up to 1984. Dito ang basis lang ay calendar years. Walang kahit anong criteria basta naging member kana, counted lahat yan up to 1984. ■ COMPONENT B - Kapag nagtrabaho ka ng 1985 onwards kasama yung Component B, which will be all the years na ikaw ay meyrong contribution na at least 6 months criterion . - The period 1985-2001, every calendar year will be checked if naka-at least 6 months ka sa calendar year na yan para counted siya. ■ COMPONENTS C - 2002 and onwards na # of months criterion ang binibilang dito divided by 12 in

determining CYS. - Number of months nalang ang bibilangin na contribution divided by 12, which will be from 2002 onwards. - If magtrabaho ka palang, ang CYS mo will be Component C lang kasi nagtrabaho kana after 2002 na.

## **Illustration**

X retired in April of 2025. Naging member siya ng SSS in 1984. Lahat ng contributions ay paid except in the year 2025 na unemployed siya for 12 months kaya walang naging contribution. How many CYS will apply to X? ANSWER: Since 1984 siya nagtrabaho, Components A, B and C ang hahanapin dito dahil prior to 1985 ang kaniyang naging membership sa SSS. - Isa-isahin bawat component: ■ COMPONENT A: 1984 lang kasi up to 1984 lang ang bilang. Nagmamatter ba kapag nagstart siya ng trabaho Dec. 1984? It does not matter, counted pa rin

yung buong 1984 for component A. Basta pasok yung calendar year kung kelan siya nagsimula magtrabaho. Kunwari 1983 siya nagstart magtrabaho, edi 2 years. Kasi counted din yung 1983. If 1982, tatlong taon kasi counted din yung 1982. Regardless of the number of months na nagtrabaho si times within that calendar year for Component A. ■ COMPONENT B: Hahanapin yung calendar years na may at least 6 months. Dahil lahat naman daw ng contribution ay nabayaran, we will presume na naka-at least 6 months din talaga for every calendar year. And counting 1985-2001, that will be 17 years, which we will include also 1985 as one whole year. ■ COMPONENT C: # of months nalang ang

idedetermine. Dito the contingency happened in April 2025, kasi yan yung date kung kelan nag-retire. So yan ang magiging quarter of contingency at para maging semester yan, yung quarter idadagdag sa unahan. Kaya Jan-March ang idadagdag, magiging Jan.-June ang semester of contingency. So kung Jan.-June 2025 ang semester of contingency hanggang Dec. 2024 ang icre-credit. Kaya when we count, 2005 lang ang walang contribution and yung buong 2025 ay hindi counted. So 2002-2004, 3 years and 2006-2024 will be 19 years, including 2006 kasama sa bilang. That will be a total of 22 years for component C. Pag pinagsama-sama na ang components A, B, and C. It will be 40 years as a CYS, which

again would matter kasi magmamatter sa computation ng monthly pension and in the determination of what will be the applicable minimum month pension, kung magkano ang CYS. Again, dito na mahalagang tingnan yung date para malaman kung ano yung component na gagamitin to determine the CYS.

### Average Monthly Salary Credit

- Whichever is HIGHER between the sum of the last 60 monthly salary credits divided 60; or - All of the monthly salary credit divided period.

### Illustration

X, 90 months nagtrabaho at lahat ng contributions sa SSS ay nabayaran naman. For the 90 months na nagtrabaho siya, eto ang kaniyang mga naging sweldo: Monthly Salary Credit (based on the 2024 SSS Schedule ■ Month 1 - 12: 10K ■ Month 13 - 24: 14.8K ■ Month 25 - 36: 16.5K ■ Month 37 - 48: 18.2K ■ Month 49 - 60: 19.7K ■ Month 61 - 72: 21K ■ Month 73 - 90: 24K - Bakit nagmamatter yung rate ng sweldo (monthly salary)? Kasi dito malalaman kung magkano ang monthly salary credit na ina-average. Saan makikita yung monthly salary credit? Sa table (Schedule of SSS Contributions) provided by the SSS. Column MPF (Mandatory Provident Fund) - Separate savings account na meyon ka with the SSS that is not

included in determining your benefits. EC column - "Employees Compensation" - Goes to the Employees' Compensation Commission, separate government agency na kung sakaling maaksidente ka dito ka kukuha ng compensation for injury, sickness or disability. But with regard to the benefit Regular SS-EC column lang ang magmamatter. ■ FIRST FORMULA: Consider only the last 60 months, which is the Table 31 -90.

### Monthly Salary Credit

Month 31-36: 16.5K 16.5K Month 37-48: 18.2K 18K Month 49-60: 19.7K 19.5K Month 61-72: 21K 20K Month 73-90: 24K 20K

**(16.5K times 6) + (18.2K times 12) + (19.5K times 12) + (20K times 30)**

### 60 Months

FORMULA 1: 19,150: MSC for the last 60 months divided by 60 ■ SECOND FORMULA: Does not only consider the last 60 months but all of the months, Month 1-90.

### Monthly Salary Credit

Month 1 - 12: 10K 10K Month 13 - 24: 14.8K 15K Month 25 - 36: 16.5K 16.5K Month 37 - 48: 18.2K 18K Month 49 - 60: 19.7K 19.5K Month 61 - 72: 21K 20K Month 73 - 90: 24K 20K

**(10K times 12) + (15K times 12) + (16.5K times 12) + (18K times 12) + (19.5K times 12) (20K times 30)**

## 90 Months

FORMULA 2: 17.2K: TOTAL SALARY CREDITS over the period covered. COMPARISON: Formula 1, higher amount (almost always the higher amount).

## Monthly Pension

### Illustration:

X, a senior citizen, is earning 30k in the last 60 months prior to the semester of retirement. At the age of 60, he has contributed to the SSS for a total of 40 years without fail. How much is his monthly pension? - Given na agad na 30K ang sinasahod for the last 60 months prior to the semester of retirement. Wala ng formula 2 ang ibibigay for the AMSC. 40 years ang kaniyang naging contribution, we'll presume na yun na rin yung CYS niya. - Kung 30K ang monthly salary na meyon si X, 20K ang applicable salary credit (based sa schedule). - 20K times 60 (monthly salary credits) or 60 = 20K; Thus, in the computation, ang CYS ay 40; AMSC ay 20K. These are the two items important in determining

the monthly pension. Ito ang gagamitin na bases. USE THE FORMULA TO GET THE MP: HIGHEST of FORMULA 1 - 3. Pesos 300 + (20 percent times AMSC) + (2 percent times AMSC times [CYS - 10]) - Papalitan lang yung AMSC at CYS kasi na determine na sila na 20K and 40.

### Formula 1:

Monthly Pension: Pesos 300 + (20 percent times 20K) + (2 percent times 20K times [40 - 10]) = 16.3K

### Formula 2:

Monthly Pension: (40 percent times AMSC) = 40 percent times 20K = 8K FORMULA 3: means Nasa table sa taas, yung sa retirement Monthly Pension = Minimum Monthly Pension; dahil ang CYS ay 40 which is at least 20, yung 2.4K ang mag-aapply na min. monthly pension.

### Compare:

FORMULA 1: 16.3K (Highest) + 1K (this will not be given in the prob)

### Formula 2: 8K

### Formula 3: 2.4K

- Pero hindi pa yan ang gagamitin as monthly pension, according to the current rule of SSS, may additional 1K pa na granted based on the PD of Pres. Duterte started in 2017.

## Dependent'S Pension

- Whichever is HIGHER between: 10 percent monthly pension and Pesos 250. WHEN APPLICABLE: Death, permanent TOTAL disability, and retirement.

### Availment:

- Not exceeding 5 dependents. - Priorities are the youngest and legitimate children.

## Retirement Benefits

- The requirement for the retirement benefits entitlement is dependent kung magkano o ilan ang monthly contributions na meyon. Dito ang material ay naka at least 120 monthly contributions. - Gaano katagal ang pagtanggap ng monthly pension? As long as he lives, kasi the idea of the monthly pension is substitute for the loss income. - Requirement as to the age: Depende kapag naka-60 or 65 na edad. Kasi kapag 60 years old nung time na nag-retire may requirement pa na dapat ay unemployed or hindi nag-nenegosyo to be entitled to the monthly pension. Logically, kung 60 at nagtrabaho pa rin, wala munang monthly pension na matatanggap dahil sume-sweldo pa. Again, ang purpose ng monthly pension

ay substitute for the loss income, kaya may requirement pa. - Bakit pag 65 walang ganong requirement? Kasi according to the Labor Code, the 60 years old is the voluntary age of retirement, pag 65 na, that's the mandatory age of requirement. - Kaya at 65 na nagtrabaho pa rin, in the eyes of the law wala ng trabaho kaya magiging entitled na sa monthly pension regardless kung nagtrabaho o hindi. - Pero pag hindi umabot ng 120 monthly contributions, 119 or lower, lumpsum ang matatanggap na benefits. And the lumpsum benefits that will be

received will be equivalent to the contributions that were made by the member or for him. Kaya if employee, kasama yung employee's contribution at employer's contribution plus the interest that will be determined by the SSS. Literal lang na

isosoli lahat ng mga naging contributions dahil hindi naman tatanggap ng 120 monthly salary contributions.

## Re-Employment

- Kung sakaling 60+ na pero hindi pa umaabot ng 65, nag-retire at nakakatanggap ng monthly pension at bumalik sa trabaho, isu-suspend ulit ang monthly pension. Babalik sa idea na the monthly pension is a substitute for the loss income. Pero kapag 65 na at bumalik sa trabaho walang suspension, mag-aapply lang ito if hindi pa umaabot ng 65 years.

## Death Of A Retired Member

- The premise is that the monthly pension is applicable as long as you live, pero if may death after the retirement at nakakatanggap ng monthly pension, yung primary beneficiaries ang makatatanggap ng monthly pension. Magkakaroon lang ng substitute as to the recipient pero tuloy-tuloy pa rin ang monthly pension na matatanggap hangga't may qualified na primary beneficiaries. - If no primary beneficiaries, pero may secondary beneficiaries, ang matatanggap nila ay lump-sum. And the computation of the lumpsum benefit will be equivalent to the 60 months na guaranteed period less the number of months na nareceive na multiplied by the monthly pension.

$LUMPSUM = (60 \text{ months} - \# \text{ of Months Received}) \times \text{Monthly Pension}$  - Lumpsum na kasi supposedly 60 months ang guaranteed na period kaya kung namatay before the 60-month period, yung balance is ibibigay na as a lumpsum benefit to the secondary beneficiaries kasi wala ngang primary beneficiaries.

## Primary Beneficiaries

- Dapat dependent, kaya hindi porke asawa ay primary beneficiary agad at sa children din kung umabot na 21 years old, kung gainfully employed or married na. - Kung sabay na may illegitimate at legitimate children: ■ SHARE OF ILLEGITIMATE CHILDREN - 50 percent of the share of the legitimate children. ■ LEGITIMATED (illegitimate nung nag-umpisa, then kinasal ang parents), LEGALLY ADOPTED - legally equivalent to legitimate. - Kaya e.g., May monthly pension si times na 9K at mayron siyang 4 na dependents: A - LC, B - LC, C - IC and D - IC. - Ang bilang kay A and B, 1; C and D, .5.

**- A - 3K; B - 3K; C - 1.5K; D - 1.5K.**

- If lahat Legitimate, 100 percent ang matatanggap. - LC - legitimate child/ren; IC - illegitimate child/ren SECONDARY BENEFICIARIES - dependent parents. If pati parents ay wala na, pwede ng any person as long as designated by the member. Paano kapag wala lahat at wala ring designation? Estate, kasi pwedeng may anak pero hindi na qualified as a beneficiary kasi hindi na dependent, pero pwede pang tagapagmana, ididivide na based on the succession rules. - These rules are applicable sa death ng retired member at disabled member.

## Amount Of Pension

- If after 60 nagretire, either (whichever is HIGHER): ■ Earliest time (60) he could have retired plus all adjustments. ■ Actual monthly pension that he will be able to receive at the time of actual retirement.

## Death Benefits

- This is under the premise na hindi man lang nakapag-retire ang member at hindi rin naging disabled, basta namatay lang. - If sa retirement may 120 monthly contributions, dito 36 monthly contributions ang tinitingnan. Kasi kung naka 36 monthly contributions, 36 monthly pension din ang matatanggap ng primary beneficiaries kung mayron, if wala, secondary beneficiaries will receive a lumpsum benefit equivalent to the monthly pension times 36 months.  $LUMPSUM = \text{Monthly Pension} \times 36 \text{ months}$  - If hindi umabot ng 36 monthly contributions, yung beneficiaries will be entitled to the lumpsum amount.  $LUMPSUM = \text{Monthly Pension} \times (\text{either the Actual \# of Months Contribution or } 12, \text{ whichever is higher})$

## Permanent Disability

- Permanent lang at 36 monthly contributions din.  $\# \text{ of Months Contributed TOTAL PARTIAL} \geq 36 \text{ monthly contributions}$  36 months Monthly Pension  $LUMPSUM = MP (\text{max period}) \leq 12 \text{ months} < 36 \text{ months}$   $LUMPSUM = \text{Monthly Pension} \times (\text{either the Actual \# of Months Contribution or } 12, \text{ whichever is HIGHER})$   $LUMPSUM = \text{Monthly Pension} \times (\text{either the Actual \# of Months Contribution or } 12, \text{ whichever is HIGHER}) \times \text{Degree of disability}$

## Permanent

## Disability

Complete loss of sight of both eyes. Loss of two limbs at or above the ankle or wrist Paralysis of two limbs. Brain injury resulting to incurable imbecility or insanity. Other cases determined by SSS

## **Permanent Partial Disability**

- 36 monthly contributions din ang necessary, meyrong lang maximum period ng monthly pension. COMPLETE and PERMANENT # of Months

**One Thumb 10**

**One Index Finger 8**

**One Middle Finger 6**

**One Right Finger 5**

**One Little Finger 3**

**One Big Toe 6**

**One Hand 39**

**One Arm 50**

**One Foot 31**

**One Leg 46**

**One Ear 10**

**Both Ears 20**

**Hearing Of One Ear 10**

**Hearing Of Both Ears 50**

**Sight Of One Eye 25**

- Kung < 12 months (refer to # of months sa table) yung monthly pension na kanilang natatanggap, it does not need to be provided monthly anymore. - If < 36 months, lumpsum na rin ibibigay.  $LUMPSUM = \text{Monthly Pension times (either the Actual \# of Months Contribution or 12, whichever is higher) times Degree of disability}$   $DEGREE OF DISABILITY = \text{Months Compensable} / 75$ , rounded to the highest integer - Hindi ito nadadagdag kung magkakaiba ang nagiging sakit e.g., Naputulan ng paa because of a certain disease; Naputulan ng kamay dahil sa ibang disease. Hindi nadadagdag sa degree of disability na meyrong, unless it's the same sickness na deteriorating e.g., Diabetic, extreme case na naputol na

yung paa dahil hindi na nga gumagaling because of diabetes, there is a complication kaya pinutol yung binti. Yan yung pwedeng tumaas pa yung degree of disability na mag-aapply. Kaya kailangan related yung disability para magkaroon ng cumulative effect on degree of disability. Sa totoong buhay, hindi rin ito cinocompute ng member, SSS ang nag-cocompute.

## **Illustration**

If times lose one arm and he paid at least 36 monthly contributions, he would be entitled to the monthly pension for a period not exceeding 50 months. - 50 months ang maximum period applicable (refer to the # of months sa table), pero dahil naka-36 contributions siya, monthly niya matatanggap yan for a 50month period. Meyrong lang limit, hindi katulad kapag total disability na naka-36 contributions, as long as you live rin yun katulad din sa retirement.

## **Reemployment**

- Again ang purpose ng monthly pension na binibigay ay substitute for the loss income kaya kapag nagkaroon ng reemployment logically ay mawawala na rin yung monthly pension. - Paano yung mga nakatanggap ng lumpsum benefit? Ang nagmamatter dito ay kung naka-isang taon na ba bago mareemploy. Kung sakaling hindi pa umaabot ng 1 years nareemploy na, ang treatment na ay hindi new member. If lumagpas na ng 1 years, new member na. - e.g., 10 months palang nareemploy na, in that case, kung naka 20 months contribution bago makatanggap ng lumpsum, 21st ang bilang. Pero kung at least 1 years na by the time na nareemploy, yung contribution by the time na mareemploy yung contribution by the time of reemployment ay contribution 1

ulit. - In both instances, hindi required magkaroon ng reimbursement or return ng natanggap na lumpsum benefit. Ang determining factor lang sa period of reemployment ay depende kung magiging new member o hindi. - Suspended ang ang

monthly pension kapag may (1)reemployment at kapag (2)nakarecover sa total disability e.g., Loss of sight, then, may transplant and (3)nagfail magpakita sa SSS once a year for examination na ikaw ay disabled pa rin.

## Death Of A Disabled Member

- Same rules sa death of a retired member. - Pareho lang ang provisions kung may primary, secondary at designation.

## Other Rules On Disability Benefits

SUPPLEMENTAL ALLOWANCE: On top of the 1K additional pension (starting 2017) + 500. ADDITIONAL MONTHLY PENSION: Kaya kapag disabled ang member, 1.5K ang additional pension. DEPENDENT'S PENSION: Applies to total disabled pensioners. If partially disabled, walang dependent's pension.

13TH MONTH PENSION: Basta nakakatanggap ng at least 12 months, applicable sa retired member and even beneficiaries. Hindi na over 12 talagang, 1 month lang talaga. Whether total or partial, mag-aapply.

## Funeral Benefit

- 12K for each member regardless kung nag-retire muna, or naging disabled muna. Automatic ang 12K (Codal provision) - Now, under the rules of the SSS, supposedly the Funeral Benefit is a range of 20K-40K.

## 20K times .5 percent times Amsc times # Of Months Contribution

- Max is 40K but in 2024, 60K na ang maximum benefit ng funeral benefit. - If silent, follow the 12K (Codal provision).

## Sickness Benefit

- Literal na nagkasakit. Hindi kailangan na nagkaroon ng disability. - Ang requirement dito ay kailangan na-confine for more than 3 days. - In order to qualify for sickness benefit, the minimum contribution requirement ay dapat nakapag-contribute ng at least three monthly contributions. Pero hindi basta naka-tatlo lang, ang requirement ay dapat latest. Pero hindi naman sobrang latest na right before the sickness kasi ang bilang dito ay within the 12-month period prior to the confinement or sickness. Kaya may concept pa rin ng semester of contingency. Illustration: - May, nagkaroon ng confinement. Paano nga dinetermine yung semester of contingency? Hahanapin kung saang calendar quarter papasok yung

contingency, which in this case, will be sickness. - For example yung confinement happened in May, the calendar quarter kung saan yan papasok will be April-June. In order to constitute the semester of contingency, dadagdag ng isang calendar quarter sa unahan, which is Jan-March, therefore, ang semester of contingency ay Jan.-June 2025. Kung yan ang semester of contingency, again excluded sa pagdetermine ng 12-month period, kaya ang magiging 12-month period ay Jan-Dec 2024 kung saan within that year, kailangan naka-3 months contribution para maging entitled to the sickness benefit. Nagmamatter ito because this will be the same rule sa maternity benefit na dapat naka-3 months contributions in the 12-month period

prior to the semester of contingency. - Kung dito si employee ay not working in 2024, pero working in 2025, Jan-June. Hindi magiging entitled kasi nga yung 3 months na hinahanap ay within the 12-month period prior to the semester of contingency. - Again in order to be entitled to sickness benefit, kailangan nakamore than 3 days na confinement, either sa hospital na confine o elsewhere with the approval of the SSS commissioner. - Supposedly, ang nagbabayad ng sickness benefit ay si SSS pa rin pero pag ikaw ay employee, aabonohan muna yan ng employer, and then the employer will be the one to process the reimbursement from SSS. - Pero if self-employed ka, deretso na agad sa SSS yung pagkuha ng sickness

benefit. That will be the same rule if ikaw ay unemployed at the time that you were confined. - Kasi the qualifier is the period prior to the semester of confinement, pwedeng may contribution ka nang 2024, pero by 2025 unemployed kana, entitled pa rin to the benefit. Kasi nga the benefits that have accrued prior to the termination of employment, andon pa rin. Hindi yun nawawala just because ikaw ay unemployed na. - The amount of the sickness benefit will be 90 percent of daily salary credit. As discussed before, in determining the monthly pension is average monthly salary credit, dito ang pinag-uusapan ay average daily salary credit. - Paano ito dinetermine ang average daily salary credit?

Formula: Highest 6 Monthly Salary Credits ÷ 180, 90 percent of this will be the daily sickness benefit.

## Illustration

If the 6 highest monthly salary credits would be Pesos 20,000 for three months and Pesos 19,500 for the other three months, how much is the average daily salary credit? ANSWER: it shall be computed as follows: (Pesos 20,000 \*3) + (Pesos 19,500\*3) ÷ 180 How much is the daily allowance for confinement? = Pesos 658.33 ANSWER: It shall be 90

percent of the Average Daily Salary Credit or Pesos 592.50 (90 percent of Pesos 658.33)

## **Conditions:**

- Dapat ang maximum amount that we will be entitled to per calendar year will be 120 days e.g., Dec. na-confine, yung Dec. period lang ang magiging entitled for that particular year. - Ang maximum for every confinement will be 240 days. - e.g., Dec. 1 na-confine, for Dec. of 2024, naka-30 days na pero naka-confine pa rin for the entire year of 2025. Gaano karami ang makukuha for 2025? 120 days lang. Kasi non-cumulative o hindi cini-carry forward yung balance na natitira per calendar year. Kaya kung hindi naubos yung 120 for 2024 kasi 30 lang ang nagamit, hindi nadadagdag yung 90 days to the following year kahit buong taon pa naka-confine. Paano kung 2026 naka-confine pa rin? Ilan ang

magiging entitlement for 2026 for the same confinement? 90 days. Kasi yung magiging total na niya from Dec. 1, 2024 to Dec. 2026 ay 240 days. Kaya hindi na msasagad yung 120 days per calendar year sa 2026 kasi lalagpas na ng 240 which is the maximum amount per confinement. Kaya 120 per calendar year, 240 days per confinement.

## **Where Does It Complicate?**

- NOTICE REQUIREMENT: 5 days period. - From the employee dapat ma-notify niya ang employer na may sakit siya at need niya ma-confine, 5 days ang period. Then kay employer papunta kay SSS, 5 days din yung notice. So kapag ikaw ang empleyado, hindi ikaw ang required magbigay ng notice kay SSS pero si employer dapat provided that you informed your employer. - Pero hindi na nag-aapply yung notice from employee to employer kung sakali na sa work premises nagkasakit e.g., Aksidente sa work premises. - What will be material here will be that of the employer notifying SSS within the 5-day period. Kasi rito kung on time ang reporting, 100 percent ang reimbursement that the employer will be entitled to. If late, magbibilang

pabalik nang 10 days backward. Ang magiging bilang ay as to the start of the reimbursement. Kunwari na-delay si employer ng notification nang 1 day, pag binilang yung 10 days from the time na si SSS ay nakakuha ng notice 10 days pabalik, magkakaroon ng isang araw na hindi siya magiging entitled to the reimbursement, e.g., Nagnotify si employee kay employer nang 1/10, nagnotify dapat si employer kay SSS 1/15 pero 1/23 na nagnotify si employer. Ang bilang ng reimbursement will be from 1/23 - 1/13 (backwards). Kaya tuloy yung period ng 1/10 to 1/13 hindi na entitled to reimbursement kasi nga magbibilang 10 days pabalik. If no notice na binigay si employer kay SSS, 0

ang magiging reimbursement/ entitlement. Kasi nga prerequisite ang notice for the reimbursement. The same rule if self-employed o unemployed pero dahil walang employer, deretso na agad kay SSS. If notification will be a requirement at kung sakaling late ang notification ng self-employed or unemployed, 5 days ang bilang backwards ng entitlement kasi deretso kay SSS ito. - Bakit importante malaman kung saan naconfine? Dahil yung notice requirement ay hindi mag-aapply kung cinonfine sa hospital. Kasi mag-aapply lang ang rules na ito with regard to the notice requirement if confined elsewhere. - Thus, kapag elsewhere lang nag-aapply yung rules ng notice of requirement.

- Remember na 5 days ang notice, pero pag late 10 days backwards ang bilang ng entitlement/ reimbursement, if employee. If self-employed or unemployed, 5 days backwards. - FILING OF CLAIM (of reimbursement): 1 YEAR, if sa hospital na confine, ang 1 years period will be counted from the last day of confinement. Pero kung sakaling elsewhere, ang bilang nang 1 years ay will be from the start of confinement. - If may conflict with regard to the claim for reimbursement o nagkaroon ng duda kung entitled ba ang employer o hindi, the period for adjudication is a 2-month period na dapat makapag-decide na ang SSS kung entitled ba o hindi. - Kung sakaling magkaroon ng delay sa 2-month period, in that case,

magkakaroon ng interest na 1 percent per month. Confined elsewhere

## **Notice**

### **(5 Days)**

### **On Time 100 percent Reimbursement**

### **Late 10 Days Backwards (Start)**

### **None Zero Reimbursement**

## **Filing Of**

## **Claim**

### **(1 Year)**

## **On Time 100 percent Reimbursement**

### **Late 1 years Backwards (Start)**

### **None Zero Reimbursement**

### **Maternity Leave Benefit**

- Pareho lang ang requirements sa sickness benefit. - PERIOD: Generally, 105 days. - XPN:

1. If solo parent, +15 days (automatic), in total, 120 days.
2. Miscarriage or emergency termination of birth, 60 days (instead of the 105 days) - Focus of the law is taking care of the child. Kaya shorter period yung na miscarriage kasi sadly walang batang aalagaan, kaya ang purpose nalang nung 60 days ay for the recovery of the mother but no longer for purposes of taking care of the child. (Tightest hugs, brave mothers!)
3. +30 days without pay (optional), kahit sinong member na.

#### **- Availment:**

1. Hindi na nagmamatter yung frequency, hindi katulad dati na maximum 4 children including the miscarriage.
  2. Hindi na rin nagmamatter ang delivery, whether normal o caesarean delivery, pareho na ang rules ang meyrn.
  3. Continuous and uninterrupted - dere-deretso, pag nagstart na ng maternity leave, kahit may period within that na pumasok sa work, hindi nadagdag sa 105 days. Hindi nauusog yung nagiging last day dahil lang sa pumasok.
  4. Pwedeng magkaroon ng prenatal (bago manganak) or postnatal (after manganak) availment. Pwede na magstart ng maternity leave prenatal stage palang. Pero dahil ang focus ay pag-aalaga ng bata ay minimum 60 days yung postnatal portion. Thus, the earliest that an employee can go to a maternity will be 45 days (kasi nga 105 days yung period) prior to the scheduled date of birth. Kasi nga ang focus ay pag-aalaga ng bata hindi naman pwedeng shorter period ang postnatal. Hindi rin ito cumulative i.e., Sa unang anak naka-60 days lang, hindi siya mace-carry over sa second child. - Kapag ikaw ay nag-avail ng maternity leave literal na hindi ka papasok kaya technically na wala ka talagang sweldo, kung papaswelduhin ka o mag-aapply ng sick leave, don magkakasweldo ka. Pero hindi na required ang pagbigay ng sweldo during the maternity leave kasi babayaran kana at the start palang kung magkano dapat yung swe-swelduhin mo during the maternity leave.
- Hindi mag-aapply yung notice requirement in case of miscarriage or emergency termination of birth. Pero again for miscarriage, instead of the 105 days, 60 days ang binibigay. - TO QUALIFY: Pareho ng requirement sa sickness benefit na 3 months. Ang requirement dapat yung 3 months na yan ay pasok sa 12-month period preceding the semester of child birth or miscarriage or emergency termination of birth or collectively, contingency. - NOTICE REQUIREMENT: 45 days before the end of maternity leave pero hindi mag-aapply sa emergency termination of birth and miscarriage.

### **Allocation Of Maternity Leave**

- Any female worker entitled to maternity leave benefits may, at her option, allocate up to 7 days of the said benefits to the child's father, whether or not the same is married to the female worker. - Again ang focus ay ang pag-aalaga ng bata. - Ang female member ay pinapayagan ng SSS law na ibigay yung 7-day period as a maternity leave na binibigay ron sa tatay ng bata kahit hindi sila kasal. Hindi katulad ng pag-avail ng paternity leave na required dapat sila na kasal. Sa pag-allocate rito, hindi required. - Take note: Purely voluntary on the female member. Siya ang nag-dedecide kung ibibigay niya o hindi kasi as the name would suggest, dahil allocate ang

term this is not in addition to the 105 days, mababawas yan don sa kaniyang maternity leave kung ibibigay niya yung 7 days sa tatay ng bata. - Pwede rin ditong magkaroon ng allocation in the event of death, absence or incapacity of the female member. Mapupunta yung maternity leave benefits to an alternative caregiver which is required to be a relative by blood, kasi 4 th consanguinity ang requirement. Or yung partner ng female member, basta nakatira sa iisang bahay. - If the female worker dies or is permanently incapacitated, the balance of her maternity leave benefits shall accrue to the father of the child or to a qualified caregiver mentioned above: Ang idea rito ay nagstart na yung pag-avail ng

maternity benefit ng female member saka nangyari yung death or permanent incapacity, kaya sinasabi rito na nagkakaroon ng balance (may natitira pa na days) yung maternity leave. In which case, it can either go the father of the child or the alternate caregiver. - Iba ang tingin ng batas sa child's father at current partner.

## **Unemployment Insurance Or Involuntary Separation**

- IDEA: Ikaw ay natanggal sa trabaho for causes beyond your control, meaning hindi ikaw ang nag-resign. Hindi mag-aapply ito kung sakaling ang cause ay resignation. - The amount entitled to is 50 percent of the Average Monthly Salary Credit (AMSC) for a maximum of 2 months. On the premise na, within the 2-month period ay baka makahanap na ng trabaho. - Hindi pa 60 years of age or not more than 60. - At least 36 months contributions, 12 months of which must be within the 18-month period preceding the unemployment e.g., Kung nawalan ka ng trabaho nang Jan. 2025, kailangang may 12 buwang contributions ka from July 2023 to Dec. 2024 (18-month period before Jan. 2025).

- This is the only time the benefit does not mention semester of contingency. Ang reckoning point lang nung 18 months kung saan may 12-month contribution ka ay yung unemployment period na mismo kaya hindi na nagmamatter yung semester of contingency pa. - AVAILMENT: Once every 3 years. - Hindi katulad sa labor law na yung labor standards ay nagpapatong-patong, dito hindi, whichever is HIGHEST BENEFIT shall be paid e.g., Nanganak ka, nagkaroon ng complication, kaya kinailangan ka i-confine, may sickness benefit din. And because of that complication, nagkaroon ng disability, natanggal sa trabaho. Hindi matatanggap lahat yung benefits, whichever is

highest will be the amount that you will be entitled to.

## **Non-Transferrability Of Benefits**

- Administrative matters: No substitution, kung sino ang entitled sa benefit, siya lang ang makakatanggap.

## **Exemption From Tax, Legal Process And Lien**

- Lahat ng bagay na related sa SSS ay exempted sa tax, whether local or national, fees or charges, basta government ang nanininngil hindi mag-aapply kay SSS. Walang income tax, business tax, real property tax, import duties and DST. - Even all the benefit payments, exempt. - The exemption is so strong na not even just taxes e.g., Ikaw ay tumatanggap nalang ng pension dahil retired kana, nakasuhan ka and there is a judgment debt that you will be paying for, hindi pwedeng gamitin yung monthly pension na pambayad ng judgment debt. - In order for the exemption to be removed sa SSS Law, dapat express ang revocation, hindi pwedeng implied lang.

## **Employer'S And Employee'S Contributions**

### **Contributions**

#### **Share**

#### **Monthly**

#### **Salary**

#### **Credit**

#### **Year Of**

#### **Implementation**

#### **Contribution**

#### **Rate Employer Employee Min. Max.**

2019/2020 12 percent 8 percent 4 percent 2K 20K 2021/2022 13 percent 8.5 percent 4.5 percent 3K 25K 2023/2024 14 percent 9.5 percent 4.5 percent 4K 30K 2025 15 percent 10 percent 5 percent 5K 35K The above rates equally applies to self-employed, voluntary and other members. - May increase na 1 percent sa contribution rate dahil nga sa additional 1K that was signed by Pres. Duterte. - Shaing of EE-ER: May 0.5 percent na increase papunta sa 2021/22. Pero lahat ng increase na 1 percent sa 2023/24 ay kay employer lang. Pero yung naging increase na 1 percent in this year, 2025 ay pinaghatian na, .5 percent kay EE-ER. - Minimum Contribution: 1K ang increase. - Maximum: 5K ang naging increase. Up to now, 20K pa rin ang maximum na Monthly Salary Credit ang ginagamit for purposes of determining the

contributions and benefits, dahil yung excess ng 20K kay MPF napupunta na parang hiwalay na savings or retirement fund ng mga members at hindi na kasama sa computation ng benefits, yung 20K pa rin. - Bakit nagmamatter yung minimum at

maximum? Generally, kung mas mababa sa minimum ang natatanggap nung employee, yung minimum pa rin ang basis ng monthly salary credit e.g., 5K na ang minimum (refer to the table), sumesweldo lang 4K, ano ang basis? 5K pa rin. If sumweseldo ng more than the maximum, yung maximum ang susundin e.g., 200K a month ang sweldo, 35K ang magiging basis, at yung 20K gagamitin as maximum basis to compute for the monthly salary credit; yung 15K na excess ay gagamitin to compute the

share na mapupunta sa MPF. - XPN: Applicable lang sa minimum. Kung below minimum si Kasambahay, yung actual salary ang magiging basis ng monthly salary credit niya e.g., Salary ni Kasambahay ay 4K, itong 4K ang magiging basis ng contribution para niya. Hindi na yung minimum ang mag-aapply anymore, which is 5K. Pero if sumasahod ng 50K per month, 35K ang magiging monthly salary credit (same process above). - Kapag self-employed or OFW na walang labor agreement, ang magiging contribution nila will include both - the EE and ER. - Ang basis kung magkano ang contribution ng self-employed ay ang kaniyang monthly earnings. Magbibigay siya ng affidavit kung ano yung

monthly earnings na mayroon siya, until there is another declaration. - CONCEPT: MPF - By the current table of the SSS, yung 20K pa rin ang nagiging basis ng benefits and the share in the SSS fund, anything in excess of that ay napupunta na sa Mandatory Provident Fund, which again is a separate savings ng mga members. Kaya pag ikaw ay nagretire na, ang contribution o basis ng monthly pension mo ay yung 20K pa rin pero magkahiwalay na ibibigay yung Mandatory Provident Fund, na pwedeng lump sum or monthly ang pagbibigay on top of the monthly pension. Ang ibig sabihin lang nito yung monthly pension ay nakabase sa 20K then yung sobra sa 20K ay mapupunta nasa MPF e.g., 35K ang sahod mo per month, yung 15K don

mapupunta sa MPF. Hindi literal na 20K at 15K ang matatanggap, may % yang monthly pension at MPF.

## **Government Contributions**

- Under the law, the government is mandated to appropriate funds annually for purposes of the operations of SSS as an entity. Dapat kasama sa budget. - Kasi ang gusto rito ay yung pondo ni SSS ay ginagamit lang talaga para sa mga members lang. - Kaya yung pasweldo sa mga officers, employees ay nanggagaling sa pondo ng government. - Kasi technically, para tayong nag-iinvest, yung contributions natin binibigay kay SSS at si SSS minamanage yung pondo para kumita. Kaya nilalagay yan sa mga government securities, equities, and bonds. At yan yung nagiging dahilan kung bakit lumalago.

## **Government Guarantee**

- Supposedly, hindi dapat nagkakaroon ng reduction sa benefits. - Kaya may guarantee ang government na if wala nang pondo ang SSS, manggagaling na ngayon sa government yung pambayad ng benefits ng members. - Nagiging guarantor ang government when it comes to the SSS benefits.

## **Remittance Of Contributions**

- Deadline: 10 days after the close of each month, e.g., If Jan. contribution, Feb 10. Pero nag-aapply ito kay employer. - If may late remittance, 2 percent penalty interest per month, technically, 24 percent per calendar year. - The SSS can require advance contributions when there are supposedly bases dahil kailangan na ng SSS because of expediency. - Ang nagiging complication lang dito ay e.g., Nirequire na yung buong semi-annual, Jan-June niremit na agad. Pero si employee nag-resign ng April so hindi na required si employer mag-share dahil hindi na niya empleyado from April to June, pwede itong i-credit (ibabawas) on the subsequent contributions

na babayaran for the current employees pa. Either advance/prepaid ang treatment or pwedeng mag-apply ng refund. - If hindi nagremit si employer, ang treatment sa SSS contribution ay parang taxes din. Ang collection ay will be in the same manner as that of taxes. Yung mga remedies ni BIR e.g., Levy of RP - Yung entitlement to the benefit will not be affected by the fact that there was non-remittance on the part of the employer. - PRESCRIPTIVE PERIOD to file cases related to the collection of the unremitted contribution: 20 year-period. Ang bilang ng 20 years will either start from knowledge na walang contribution ng employer from the time they made an assessment for the amount that was not remitted or from the time the benefit accrues, whichever will be applicable. Ang idea rito ay ito yung mga instances kung saan magkakaroon ng discovery na alam ng SSS na hindi pala nagcontribute yung employer. - If nagkaroon ng default or late remittance: Civil action (civil collection) or issuing warrant for the taking of the personal (distrain) or real property (levy). Kukunin ng sheriff at ibebenta in a public auction para kung ano man yung mapagbentahan yun ang gagamitin na pambayad. - Kapag nag-file ng civil suit ang SSS, nagkakaroon ng priority or preference sa korte kasi ang idea ay dapat naiinvest ni SSS ang pera. - In the determination of the amount that the employer may be required to

remit, pwedeng gamiting basis yung kaniyang average monthly contributions for the past three years or last complete record ng kaniyang monthly contributions. Pero pwede pa ring mag-audit ang SSS, kung wala nang records ang

employers pwede nang gamiting basis yung historical. Nagbibigay lang dito ang batas ng alternative kung sakaling hindi na possible yung pag determine ng actual contributions that the employer will be required to remit. - SELF-EMPLOYED: Under the law, quarterly ang contribution in a schedule that will be provided by the SSS Commission. But currently, monthly.

## Method Of Collection And Payment

- Ang pagbabayad ng contribution can be done in cash (preferred). Or in some instances nagkakaroon ng constructive receipt in the sense na denideposit nalang lalo na kung sobrang laki ng cinocontribute. - Pero aside from cash, pwedeng checks, stamp, coupons, tickets or other reasonable devices. Pero in the current practice, cash.

## Employment Records And Reports

Employer is required to submit a report to SSS indicating: Names, Ages, Civil Status, Occupations, Salaries and Dependents ng mga employees. Itong reports na ito ay applicable rin sa self-employed members. Pero ang pinagkaiba lang ay instead of salary, net income ang required na nakalagay sa report. Deadline for providing the report: 30 days (hindi nakaspecific as a deadline sa batas) e.g., Remember na ang employee ay covered nang SSS from the start of the employment. So pagstart palang ng trabaho, covered na agad ng SSS. Paano kung nangyari yung contingency within 30 days of employment, at wala pang report na nabibigay si employer kay SSS. Kung yan ay within 30 days pa,

icocover pa yan ng SSS. If beyond 30 days na nangyari yung contingency pero wala pa ring report na naibibigay, in this case, yung employer ang magiging liable for that particular benefit that the member would have entitled to. Again hindi nakaspecific na deadline yung 30 days pero ganon siya by legal effect because of the consequence. If the employer fails to provide the reports within 30 days sasaluhin niya kung magkano yung benefit that the member would have entitled to. Pero kung within 30 days pa nangyari ang contingency kahit wala pang report babayaran yan ng SSS. In case na pension benefit ang nangyari pero wala pang report at magiging liable ang employer, the amount that he will be liable for

will either be the accumulated pension due or five year's pension kasi yan yung 60 months na guaranteed period ng pension, whichever is higher. CONTRACTOR: In a setup involving a client, a contractor, and the contractor's employees, the contractor is considered the primary employer of its workers. Madalas nangyayari ito for security, janitorial services, messengerial services, technically ang employer ng mga employees na ito ay yung contractor, kasi hiwalay ang contract ni client kay contractor. Under the SSS Law, the contractor is primarily responsible for paying the SSS contributions and benefits of its employees. However, the client can be held

subsidiarily liable if the contractor fails to fulfill these obligations. Kaya nirerequire ng batas na dapat kapag ikaw yung client at meyrong kang contractor, dapat magbigay si contractor ng surety bond para sigurado na yung benefits ng employees sa SSS ay babayaran talaga. In cases where the contractor defaults and the client is compelled to settle the unpaid SSS contributions or benefits, kapag pinagbayad si client ng SSS pwede siyang maningil sa contractor for reimbursement kasi ultimately si contractor pa rin yung employer na dapat nagbabayad ng benefits. If there is misrepresentation regarding the true date of employment or a failure by the employer to remit the correct amount of

contributions to the SSS resulting in reduced benefits for the employee, the reduction will be the liability of the employer kasi nga acts niya ang naging dahilan kung bakit nagkaroon ng reduction of benefits. Ang idea tuloy rito ay si SSS pa rin ang magbabayad sa employee pero sisingilin ni SSS yung ER because of the difference in the actual benefits the employee is entitled to as to the benefits they received due to the employer's actions. Kung sakali nga na nangyari ang misrepresentation as to the true date of employment or less remittance ng contribution, hindi ibig sabihin na bawal na maningil ng correct contributions si SSS. The employer will still be held liable for the unremitted contributions, and

the SSS can impose penalties on the employer for failing to remit the correct amount. Whatever the report or record will be submitted to the SSS will be considered confidential by the SSS. Pwede lang itong i-disclose ni SSS kung meyrong subpoena duces tecum from the courts. Itong pag disclose ni SSS ay may mga conditions attached by law na magagawa lang yan kung nag-consent yung President ng SSS or any authorized representative or official ng SSS. Hindi basta-basta na may subpoena, agad-agad may disclosure na, kailangan may approval pa ng President ng SSS. Whatever is contained in the records or the reports are already presumed correct. Kaya hindi siya pwedeng baguhin during the

case or i-impeach during the trial na mali ang laman ng records. Hindi yan ang proper avenue to question the contents of the records or reports. Magkakaroon lang ng disclosure ng information only if necessary to the case, na ito lang ang magiging basis in order to decide or adjudicate the claim. Na kung hindi naman related sa pag decide sa case, hindi rin nagiging mandatory yung disclosure. SPECIAL RULE: Kung sakaling nagbayad na ang SSS to a particular beneficiary and it turns out na may iba pa palang entitled sa benefit, walang magiging liability ang SSS kapag nagbayad siya in good faith. Kaya ang premise rito e.g., Si SSS binayaran si A and it turns out na si B pala ang primary beneficiary that will be entitled

to the benefit. Ang magiging kaso ni B ay laban na kay A, hindi laban kay SSS. Basta in good faith binayaran ni SSS. May requirement to keep records ang mga employers, and required na meyrong din silang maintain na annual register ng mga employees na always updated. And the records will be made available to the SSS every January, crucial ang January kasi rito nagkakaroon ng renewal ng business permit. As a requirement to renew the business permit, dapat ay may certification na nangagaling kay SSS na bayad lahat ng contributions. Kasi kung wala yung certification, hindi i-issue yung business permit. For every employee, kailangan meyrong SSS no. pero kapag ikaw

ay nakapag-trabaho na, yan na yung number kinuha mo sa first employer mo, yan na ang gagamitin mo forever. Hindi porke may SSS number ang employees ay exempted na si employer sa filing requirement. Required pa rin siya na i-present ito sa SSS following all the procedures. Magiging admissible in evidence ang records kahit na ito ay naka-electronic format. Meaning, pwede siyang gamitin as evidence. When you renew your business permit with the local government unit, nagiging prerequisite for the renewal na kukuha ka ng certificate from the SSS that you are covered and at the same time you comply with the provisions of the SSS Law. Dahil nga naging

prerequisite ito for business renewal, nagkaroon ng mandate ang batas na dapat within 5 working days ay ma-issue na ng SSS itong certificate na ito.

## **Report And Registration Of Self-Employed**

- Pareho lang lahat ng info, ang nagbago lang ay instead of the salary, monthly net income ang nirereport niya na magiging basis ng contribution. - 30 days ang deadline. - Kasi kung sakali na nangyari na ang contingency pero wala pang report and within 30 days pa bago mag-file ng report, covered siya; kapag beyond hindi na. Otherwise stated, makakarecover siya kung within the 30 -day period nangyari yung contingency pero kung beyond the 30-day period hindi na makakarecover from the SSS.

## **Penal Clauses**

### **Prohibited Acts**

### **Offense Penalty**

Causing any payment to be made where none is authorized to be paid, shall make or cause to be made any false statement or representation as to any compensation paid or received. - You caused the payment nang walang nagiging entitled or you received payment that you are not entitled to. At ang nagiging dahilan kung paano mo nagawa na nagbayad ang SSS ay dahil meyrong false statements on any claims or application for loans. - Falsification by private individuals and use of falsified documents. - Prison correccional in its medium and maximum period (6 months + 1 day - 6 years) and a fine of not > 5K. Whoever shall obtain or receive any money or check without

being entitled threto with intent to defraud. - Dinaya for whatever reason ang SSS na tumanggap ng benefits na hindi naman pala entitled. Fine: 5K - 20K Imprisonment: 6 years and 1 day - 12 years Whoever biys, sells, offers for sale, uses, transfersm takes or given in exchange or pledges or gives pledge any stamp, coupon, ticket, book or other device for