

# 7 SSS Benefits





## Sickness Benefit

A daily cash allowance paid to a member for the number of days he/she is unable to work due to sickness or injury.



## Sickness Benefit

### QUALIFYING CONDITIONS

- ✓ Must be confined to either a hospital or home for at least four days.
- ✓ Must have paid at least 3 monthly contributions within 12 months prior to the semester of sickness or injury.
- ✓ Submitted a Sickness Notification to SSS through your My.SSS online account.



## Maternity Benefit

A daily cash allowance granted to a female member who is unable to work due to childbirth, miscarriage or emergency termination of pregnancy.



## Maternity Benefit

### QUALIFYING CONDITIONS

- ✓ Must have paid at least 3 monthly contributions within 12 months prior to the semester of childbirth, miscarriage or emergency termination of pregnancy.
- ✓ Submitted a Maternity Notification to SSS through your My.SSS online account.



## Maternity Benefit

- ❑ **105 Days** – any instance of live childbirth (normal or caesarian delivery)
- ❑ **120 Days** – additional 15 days for solo parent under R.A. No. 8972 or Solo Parents' Welfare Act
- ❑ **60 Days** – miscarriage or emergency termination of pregnancy (ETP) including stillbirth

# ALLOCATION OF MATERNITY LEAVE CREDITS

Females have the option to allocate up to

# 7 DAYS

to the:



**CHILD'S FATHER**  
married or not to  
female member



**ALTERNATE CAREGIVER**  
relative or the current  
partner sharing the same  
household



## Unemployment Benefit

A cash benefit granted to members who are involuntarily separated from employment.



# Unemployment Benefit

## QUALIFYING CONDITIONS

- ✓ Not older than 60 years at the time of involuntary separation, *except* for mineworkers (50 years) and racehorse jockeys (55 years).
- ✓ Must have paid at least 36 monthly contributions, 12 of which should be within 18 months prior to the month of involuntary separation.



# Unemployment Benefit

## QUALIFYING CONDITIONS

- ❑ No settled unemployment benefit within the last 3 years prior to the date of involuntary separation.
- ❑ Involuntary separation did not arise from **employee's** fault or negligence.



## Disability Benefit

A cash benefit granted to a member who becomes permanently disabled either partially or totally.



# Disability Benefit

## QUALIFYING CONDITIONS

- ❑ Monthly Pension: Must have at least 36 monthly contributions prior to the semester of disability
- ❑ Lump Sum Amount: If less than 36 monthly contributions prior to the semester of disability

# Components of Disability Benefit

- Supplemental Allowance  
₱500.00 per month

- 13th Month Pension

- **Dependent's Pension**  
10% of the monthly pension or ₱250.00  
(whichever is higher)



## Retirement Benefit

A cash benefit paid to a member who can no longer work due to old age.



## Retirement Benefit

### QUALIFYING CONDITIONS

- ❑ 60 years old – Optional Retirement
- ❑ 65 years old – Compulsory Retirement
  
- ✓ Must have at least 120 monthly contributions prior to the semester of retirement to qualify for lifetime retirement pension.

# COMPONENTS OF RETIREMENT BENEFIT

- ❑ 18 Months Advance Pension

- ❑ 13th Month Pension

- ❑ **Dependent's** Pension

10% of the monthly pension or ₱250.00  
(whichever is higher)



## Funeral Benefit

A cash benefit payable to the legal spouse or who paid for the funeral expenses of the deceased member.



## Funeral Benefit

**₱12,000**

If the member has paid less than 36 monthly contributions up to the month of death

**₱20,000 - ₱60,000**

If with at least 36 or more monthly contributions up to the month of death



## Death Benefit

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



## Death Benefit

### QUALIFYING CONDITIONS

- ❑ Monthly Pension: granted only to primary beneficiaries if with at least 36 monthly contributions before the semester of death



## Death Benefit

### QUALIFYING CONDITIONS

#### ❑ Lump Sum Amount:

- ✓ granted to primary beneficiaries if with less than 36 monthly contributions prior the semester of death; or
- ✓ granted to secondary beneficiaries in the absence of primary beneficiaries, regardless of the number of contributions

# KaSSSangga-Collect Program

It is an SSS initiative that partners with government agencies and local units to provide social security protection to non-regular personnel, such as Contract of Service (COS) and Job Order (JO) workers, to facilitate easier registration and automatic salary-deduction payments for contributions.



# KaSSSangga-Collect Program

- **Target Beneficiaries:** Specifically aimed at government COS/JO employees not covered by the GSIS law
- **Partnership Structure:** SSS signs a Memorandum of Agreement (MOA) with government entities (LGUs, National Government Agencies, State Universities) or organizations.



# KaSSSangga-Collect Program

- **Convenience:** Participating agencies act as collecting partners, deducting contributions directly from the workers' salaries and remitting them to SSS, ensuring active membership.
- **Self-Employed Status:** Workers are registered as self-employed SSS members.



# Short-Term Loans



SALARY  
LOAN



CALAMITY  
LOAN



EDUCATIONAL  
LOAN



PENSION LOAN



# Salary Loan

1-month loan - at least 36  
monthly contributions\*

2-month loan - at least 72  
monthly contributions\*

*\*6 of which must be paid within 12 months  
prior to loan application*





# Calamity Loan

A loan program for members living in NDRRMC-declared calamity areas, requiring **at least 36 monthly contributions** and \*recent contributions.





# Educational Loan Degree Course:

maximum of ₱20,000 per semester, trimester, quarter term, or full amount of tuition/miscellaneous fees, whichever is lower





# Educational Loan

## Vocational/Technical Course:

maximum of ₱10,000 per semester, trimester, quarter term, or full amount of tuition/miscellaneous fees, whichever is lower





# Pension Loan

Maybe equal to  $3\times$  (BMP + **₱1,000**) up to  $12\times$  (BMP + **₱1,000**), but *not to exceed* **₱200,000** for active regular SSS retiree-pensioners not over 85 years old; with no current deductions on pensions



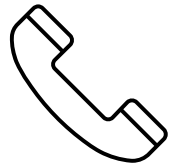


7. Make it a habit to visit the SSS website and other official social media accounts.

For member concerns and inquiries, you  
may reach us thru:



Email: [usssaptayo@sss.gov.ph](mailto:usssaptayo@sss.gov.ph)



Hotline: 1455

DOWNLOAD THE  
**NEW SSS**  
**MOBILE**  
**APP**  
THROUGH THESE  
APP STORES:



**SOCIAL  
SECURITY  
SYSTEM**



**BAGONG PILIPINAS**



**SCAM ALERT!**

**MAGING MAPANURI.  
THINK BEFORE YOU CLICK!**



**SOCIAL  
SECURITY  
SYSTEM**



BAGONG PILIPINAS

Facebook Instagram Twitter YouTube MYSSSPH PHLSSS



YOUR SSS OFFICIAL SOCIAL MEDIA CHANNELS ARE NOW UNDER ONE EASY HANDLE:

**MYSSSPH**

Makibalita sa **Facebook, X (formerly Twitter), Instagram, YouTube, TikTok, Spotify**, at sumali na rin sa **Viber Community** para sa **timely at accurate updates** tungkol sa inyong SSS membership at benefits.




**SOCIAL  
SECURITY  
SYSTEM**



SAGBANG PILIPINAS

 MYSSSPH



**“Sa SSS, once a member, always a member!”**

Our SSS contributions serve as a long-term savings plan for future needs.



END OF  
PRESENTATION.