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1.0 POLICY

The Company shall promote social security service and well-being by providing protection from sickness, disability, old age and death as prescribed by law.

2.0 OBJECTIVE

To assist all employees in the processing of their claims for SSS and ECC benefits.

3.0 IMPLEMENTING GUIDELINES

3.1 COVERAGE

Social Security coverage is compulsory under the law for all employees in the private sector who are not yet 61 years old, regardless of citizenship, nature and duration of employment and the manner of payment or source of income, provided an employer-employee relationship exists.

3.2 CONTRIBUTIONS

3.2.1 Monthly contributions are shared by the employer and the employee as follows:

	<u>Employer</u>	<u>Employee</u>
3.2.1.1 Social Security	60%	40%
3.2.2.2 Philhealth	50%	50%
3.2.2.3 Employee's Compensation	100%	0
3.2.2.4 HDMF	50%	50%

3.2.2 SSS/ Medicare contributions based on the prevailing SSS Schedule of Contributions shall be deducted from the employee's salary and shall be remitted by the Company to the SSS on the required payment period.

3.3 BENEFITS


3.3.1 Social Security System

3.3.1.1 Benefits

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- o Sickness Benefit
- o Maternity Benefit
- o Disability Benefit
- o Supplemental Disability Allowance
- o Retirement Benefit
- o Death Benefit
- o Funeral Grant
- o 13th Month Pension
- o Dependent's Pension

3.3.1.2 Loan Privileges

- o Salary Loan
- o Educational Loan
- o Housing Loan
- o Calamity Loan
- o House Repair Loan
- o SILP
- o Others

3.3.2 Philhealth

- 3.3.2.1 Hospitalization benefits of up to 45 days per year
- 3.3.2.2 Medical Expense benefits
- 3.3.2.3 Surgical benefits
- 3.3.2.4 Professional fees benefits

3.3.3 HDMF

- 3.3.3.1 Return of Contributions
- 3.3.3.2 Dividend Benefit
- 3.3.3.3 Death Benefit
- 3.3.3.4 Multi purpose loan
- 3.3.3.5 Housing loan


3.3.4 Employee's Compensation

- 3.3.4.1 Medical Services, Appliances, Supplies
- 3.3.4.2 Rehabilitation Services
- 3.3.4.3 Disability Benefit
- 3.3.4.4 Sickness Benefit

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- 3.3.4.5 Death Benefit
- 3.3.4.6 Funeral Grant
- 3.3.4.7 Supplemental Benefit Allowance
- 3.3.4.8 13th Month Pension
- 3.3.4.9 Dependent's Pension

3.4 PROCEDURE

- 3.4.1 Information and assistance regarding procedures for availing of SS benefits will be provided the employees through the Personnel Office.
- 3.4.2 All requirements should be submitted within the prescribed time.

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