

NEW

SSS CONTRIBUTION SCHEDULE

Effective for the applicable month of January 2014

The additional 0.6% in the contribution rate shall be shouldered equally by the employer (ER) and employee (EE) who shall pay at 7.37% and 3.63%, respectively. Self-Employed (SE), Voluntary Members (VM) and OFWs shall pay at the total rate of 11%.

SE/VM/OFW members who have already paid their contributions in advance for the applicable months of January 2014 onwards based on the old contribution schedule are advised as follows:







1. Those with advance payments at the minimum MSC of P1,000 (P5,000 for OFW members) shall settle underpayments amounting to P6.00 per month (P30.00 per month for OFW members); otherwise, such advance payments shall be deemed as ineffective contributions; and
2. Those with advance payments at an MSC other than the minimum may opt to pay the corresponding increase in contributions to retain posting at the same MSC; otherwise, such advance payment shall be posted at the applicable lower MSC.

RANGE OF COMPENSATION	MONTHLY SALARY CREDIT*	EMPLOYER - EMPLOYEE							SE/VM/OFW	
		SOCIAL SECURITY			EC	TOTAL CONTRIBUTION			TOTAL CONTRIBUTION	
		ER	EE	TOTAL		ER	EE	TOTAL		
1,000 – 1,249.99	1,000	73.70	36.30	110.00	10.00	83.70	36.30	120.00	110.00	
1,250 – 1,749.99	1,500	110.50	54.50	165.00	10.00	120.50	54.50	175.00	165.00	
1,750 – 2,249.99	2,000	147.30	72.70	220.00	10.00	157.30	72.70	230.00	220.00	
2,250 – 2,749.99	2,500	184.20	90.80	275.00	10.00	194.20	90.80	285.00	275.00	
2,750 – 3,249.99	3,000	221.00	109.00	330.00	10.00	231.00	109.00	340.00	330.00	
3,250 – 3,749.99	3,500	257.80	127.20	385.00	10.00	267.80	127.20	395.00	385.00	
3,750 – 4,249.99	4,000	294.70	145.30	440.00	10.00	304.70	145.30	450.00	440.00	
4,250 – 4,749.99	4,500	331.50	163.50	495.00	10.00	341.50	163.50	505.00	495.00	
4,750 – 5,249.99	5,000	368.30	181.70	550.00	10.00	378.30	181.70	560.00	550.00	
5,250 – 5,749.99	5,500	405.20	199.80	605.00	10.00	415.20	199.80	615.00	605.00	
5,750 – 6,249.99	6,000	442.00	218.00	660.00	10.00	452.00	218.00	670.00	660.00	
6,250 – 6,749.99	6,500	478.80	236.20	715.00	10.00	488.80	236.20	725.00	715.00	
6,750 – 7,249.99	7,000	515.70	254.30	770.00	10.00	525.70	254.30	780.00	770.00	
7,250 – 7,749.99	7,500	552.50	272.50	825.00	10.00	562.50	272.50	835.00	825.00	
7,750 – 8,249.99	8,000	589.30	290.70	880.00	10.00	599.30	290.70	890.00	880.00	
8,250 – 8,749.99	8,500	626.20	308.80	935.00	10.00	636.20	308.80	945.00	935.00	
8,750 – 9,249.99	9,000	663.00	327.00	990.00	10.00	673.00	327.00	1,000.00	990.00	
9,250 – 9,749.99	9,500	699.80	345.20	1,045.00	10.00	709.80	345.20	1,055.00	1,045.00	
9,750 – 10,249.99	10,000	736.70	363.30	1,100.00	10.00	746.70	363.30	1,110.00	1,100.00	
10,250 – 10,749.99	10,500	773.50	381.50	1,155.00	10.00	783.50	381.50	1,165.00	1,155.00	
10,750 – 11,249.99	11,000	810.30	399.70	1,210.00	10.00	820.30	399.70	1,220.00	1,210.00	
11,250 – 11,749.99	11,500	847.20	417.80	1,265.00	10.00	857.20	417.80	1,275.00	1,265.00	
11,750 – 12,249.99	12,000	884.00	436.00	1,320.00	10.00	894.00	436.00	1,330.00	1,320.00	
12,250 – 12,749.99	12,500	920.80	454.20	1,375.00	10.00	930.80	454.20	1,385.00	1,375.00	
12,750 – 13,249.99	13,000	957.70	472.30	1,430.00	10.00	967.70	472.30	1,440.00	1,430.00	
13,250 – 13,749.99	13,500	994.50	490.50	1,485.00	10.00	1,004.50	490.50	1,495.00	1,485.00	
13,750 – 14,249.99	14,000	1,031.30	508.70	1,540.00	10.00	1,041.30	508.70	1,550.00	1,540.00	
14,250 – 14,749.99	14,500	1,068.20	526.80	1,595.00	10.00	1,078.20	526.80	1,605.00	1,595.00	
14,750 – 15,249.99	15,000	1,105.00	545.00	1,650.00	30.00	1,135.00	545.00	1,680.00	1,650.00	
15,250 – 15,749.99	15,500	1,141.80	563.20	1,705.00	30.00	1,171.80	563.20	1,735.00	1,705.00	
15,750 – over	16,000	1,178.70	581.30	1,760.00	30.00	1,208.70	581.30	1,790.00	1,760.00	

* The minimum salary credit for OFW is P5,000.

The maximum salary credit has increased to P16,000 from P15,000.

Summary of SSS Benefits

-  **Sickness** - a daily cash allowance paid for the number of days a member is unable to work due to sickness or injury.
-  **Maternity** - a daily cash allowance granted to a female member who is unable to work due to childbirth or miscarriage.
-  **Disability** - a cash benefit granted either as a monthly pension or a lumpsum amount to a member who becomes permanently disabled, either partially or totally.
-  **Retirement** - 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.
-  **Death** - a cash benefit granted either as a monthly pension or a lumpsum amount to the beneficiaries of a deceased member.
-  **Funeral grant** - a funeral grant is given to whoever paid for the burial expenses of the deceased member.

What are the loan programs that you can avail?

You can also avail of the following loans, provided you meet the conditions for entitlement:

-  **Salary loan** - a loan granted to an employed, currently paying self-employed or voluntary member to meet the member's short-term credit needs.
-  **Educational Assistance Loan Program** - a financial assistance to enable SSS members and their dependents to defray enrollment costs for college, vocational, and technical courses.
-  **Housing loan** - a lending program established to provide funds thru SSS accredited participating financial institutions (PFIs).
-  **Social Development Loan Facility** - a lending program for the development of facilities and establishment of institutions that provide quality education or other academic training programs and affordable medical or health care related services to the general population and to SSS members and their dependents.
-  **Business Development Loan Facility** - a lending program for business enterprises and industries for the purpose of increasing productivity and enhancing potential earnings through expansion, diversification and other business development projects.
-  **ASENSO (Access of Small Enterprises to Sound Lending Opportunities)** - a lending program that aims to assist and empower the micro, small and medium enterprises (MSMEs) in the country.

PAYMENT DEADLINES FOR SSS CONTRIBUTIONS & MEMBER LOANS

FOR REGULAR EMPLOYERS (ERs)		FOR HOUSEHOLD EMPLOYERS (HR), SELF-EMPLOYED (SE) AND VOLUNTARY MEMBERS (VM) EXCEPT OFW-MEMBERS		FOR OFW-MEMBERS
If the 10th digit of the 13-digit ER number ends in	Payment Deadline (following the applicable month)	If the 10th (last) digit of the SS number ends in	Payment Deadline [following the applicable month or quarter (for SE/VM only) as the case may be:]	<ul style="list-style-type: none"> Contributions for January to December of a given year may be paid anytime within the same year Contributions for October to December of a given year may also be paid until January 31 of the succeeding year
1 or 2	10th day of the month	1 or 2	10th day of the month	
3 or 4	15th day of the month	3 or 4	15th day of the month	
5 or 6	20th day of the month	5 or 6	20th day of the month	
7 or 8	25th day of the month	7 or 8	25th day of the month	
9 or 0	last day of the month	9 or 0	last day of the month	

WHERE TO PAY?

OVER THE COUNTER (OTC)	ELECTRONIC PAYMENT (E-PAYMENT)	AUTOMATIC DEBIT ARRANGEMENT (ADA) WITH ACCREDITED BANKS	THRU THE INTERNET	OVERSEAS
For Corporate, Household Employer, Self-Employed, Voluntary & OFW Payments	For Corporate Payments	For Household Employer, Self-Employed, Voluntary & OFW Payments	For Voluntary, Self-Employed & OFW Payments	For OFW Payments
<ul style="list-style-type: none"> SSS Teller Counter Accredited Banks Post Office Bayad Centers SM Business Centers 	<ul style="list-style-type: none"> Bancnet Online (BOL) Banco de Oro BPI Expresslink Union Bank (One Hub) 	<ul style="list-style-type: none"> Banco de Oro Bank of the Philippine Islands Country Builders Bank First Consolidated Bank Metrobank Philippine National Bank Philippine Savings Bank United Coconut Planters Bank 	<ul style="list-style-type: none"> Bancnet Online Ventaja - PayPilipinas 	<ul style="list-style-type: none"> Branches/subsidiaries or remittance tie-ups of accredited collection partners Asia United Bank Banco de Oro Bank of Commerce Metrobank Philippine National Bank Rizal Commercial Banking Corporation
				<ul style="list-style-type: none"> i-Remit Ventaja Western Union WDS - Lucky Money Thru registered Mail