SOCIAL SECURITY
FOR FILIPINO WORKERS

SSS

**KASAMA MO. HABANG NAGTRABAHO.
KASAMA MO. HABANG BUHAY.**

SOCIAL SECURITY SYSTEM (SSS) is a government program that provides financial protection and benefits to workers and their families in times of need.
As an employed member, you and your employer share in building your security for the future.

YOUR CONTRIBUTION, YOUR FUTURE

A portion of your monthly salary is deducted as SSS contribution, and an equal share is shouldered by your employer.

Your contributions fund the benefits you and your qualified beneficiaries can receive when the time comes.

Contribution rate is set by law and may be adjusted from time to time.

WHO IS COVERED?

All employed workers in the Philippines are automatically covered by SSS.

Your employer is responsible for deducting your share and remitting it to SSS together with the employer share.

BENEFITS YOU CAN LOOK FORWARD TO

RETIREMENT BENEFIT
Monthly pension to help you maintain a stable income after retirement.

SICKNESS BENEFIT
Cash benefit when you are unable to work due to sickness, including exposure to TB, leprosy, or COVID-19 (as may be provided by law).

MATERNITY BENEFIT
Cash assistance for female members before and after childbirth or miscarriage.

Paternity Benefit
Cash assistance for qualified male members for the delivery of their legitimate child.

DISABILITY BENEFIT
Monthly benefit for partial or total disability that prevents you from earning a living.

DEATH BENEFIT
Financial assistance to your beneficiaries to help ease the burden in times of loss.

IMPORTANT REMINDERS

- Ensure your contributions are being remitted monthly by your employer.
- Keep your personal records updated with SSS (contact number, address, beneficiaries).
- Check your contribution and loan records regularly through My.SSS.
- Report to your employer if you notice any error in your salary crediting or membership records.

SSS IS WITH YOU EVERY STEP OF THE WAY.

Access your account and services anytime, anywhere.

My SSS — **My.SSS Portal & Mobile App**
Check records, file claims, and more.

Website: www.sss.gov.ph

SSS Official Facebook Page
facebook.com/SSSPh

SSS Hotline: (02) 1455

SSS: KASAMA MO SA BAWAT YUGTO NG BUHAY MO.
Magtrabaho ngayon. Sigurado bukas.

Scan to visit the SSS website

HOW TO CALCULATE YOUR SSS CONTRIBUTION

EFFECTIVE JANUARY 2025

As of January 2025, the final phase of increases took effect. The total contribution rate has reached 15%, with the employer portion at 10% and employee at 5%. This rate continues into 2026.

EMPLOYER 10% | **EMPLOYEE 5%**

SSS CONTRIBUTION TABLE 2021–2026

YEAR	TOTAL CONTRIBUTION RATE	EMPLOYER SHARE	EMPLOYEE SHARE	MINIMUM MONTHLY SALARY CREDIT	MAXIMUM MONTHLY SALARY CREDIT
2021	13%	8.5%	4.5%	PHP 3,000	PHP 25,000
2022	13%	8.5%	4.5%	PHP 3,000	PHP 25,000
2023	14%	9.5%	4.5%	PHP 4,000	PHP 30,000
2024	14%	9.5%	4.5%	PHP 4,000	PHP 30,000
2025	**15%**	**10%**	**5%**	PHP 5,000	PHP 35,000
2026	**15%**	**10%**	**5%**	**PHP 5,000**	**PHP 35,000**

HOW TO CALCULATE SSS CONTRIBUTION

The SSS contribution is made by both employer and employee when an individual is permanently employed by a company. For freelancers, self-employed individuals, overseas workers, and voluntary members, contributions are made differently.
Let's explore the specifics for each of these cases.

AUTOMATE YOUR SSS CALCULATION

REGULAR EMPLOYERS AND EMPLOYEES

The SSS contribution for regular employers and employees is covered based on the employee's monthly salary credit (between PHP 5,000 and PHP 35,000).

- Both the employer and employee contribute to the SSS as per the contribution rate (15%).
- Out of the 15%, 10% of the monthly salary credit goes into SSS contributions by the employer.
- The remaining 5% is contributed by the employee.

EXAMPLE

Christina earns a monthly salary credit of **PHP 20,000**

Employer's SSS Contribution: 10% x PHP 20,000 = **PHP 2,000**

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Employee's SSS Contribution: 5% x PHP 20,000 = **PHP 1,000**

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Total SSS Contributions: PHP 2,000 + PHP 1,000 = **PHP 3,000**

EMPLOYEE COMPENSATION (EC) PROGRAM

In addition to the regular SSS contribution, employers also make monthly contributions to the employee compensation (EC) program, this is referred to as Employer SSS contribution.

Employees earning	
below PHP 15,000	PHP 10
PHP 15,000 and above	PHP 30

Note: *Minimum and maximum monthly salary credit values are used to determine the range within which your actual salary credit must fall.*

Source: SSS Website (as of January 2025)