



SSS SICKNESS BENEFIT

A GUIDE FOR EMPLOYEES

SSS Sickness Benefit is a daily cash allowance paid to members who are unable to work due to sickness or injury.



WHO IS ELIGIBLE?

You may qualify if you:



Are confined at home or in a hospital for at least **4 days**.



Have paid at least **3 SSS contributions** within the 12 months before the semester of sickness.



Have **notified your employer** regarding your sickness or injury.



Have used up all current **company sick leave with pay** for the current year.



BENEFIT AMOUNT

90%

of your **Average Daily Salary Credit (ADSC)**

Paid for the approved number of confinement days.

Subject to SSS evaluation and approval.



WHAT TO SUBMIT TO HR?

Provide the following:

- 1 Medical Certificate (Med 01688)** indicating the following:
 - Complete diagnosis
 - Recommended number of days of sick leave including recuperation
 - Date of admission, date of discharge (if applicable)
 - Clinic Address
 - Contact Number
 - License number written legibly
- 2 Certified true copy of supporting medical documents**



Your employer will notify SSS online through **My.SSS**. Over-the-counter submission is no longer necessary.

SUBMISSION OF SICKNESS NOTIFICATION (FOR EMPLOYED MEMBERS)



HOME CONFINEMENT



Employee to Employer
Within 5 calendar days after start of confinement



Employer to SSS
Within 5 calendar days after receipt from employee



HOSPITAL CONFINEMENT



Employee to Employer
Notification is not necessary



Employer to SSS
Within 1 year from date of hospital discharge

LIMITATIONS IN GRANTING THE SICKNESS BENEFIT



120 DAYS

Maximum sickness benefit per calendar year. Any unused days cannot be carried forward to the following year.



240 DAYS

Maximum benefit for the same illness. If the sickness continues beyond 240 days, the claim will be considered a disability claim.

SICKNESS BENEFIT PAYMENT AND REIMBURSEMENT PROCESS

1



Employer files the sickness notification and supporting documents to SSS through **My.SSS**.

2



SSS evaluates and approves the claim.

3



After approval, employer advances the sickness benefit payment to the employee.

4



After advance payment, employer files for reimbursement from SSS through **My.SSS**.

5



Employee confirms receipt of the advance payment within **7 working days** from the date of the SSS email notification.



IMPORTANT REMINDERS

- ✓ Payment of sickness benefit to the employee is made after approval by SSS.
- ✓ After the employer advances payment to the employee, the employer must file for reimbursement through **My.SSS**.
- ✓ The employee must confirm receipt of the advance payment within **7 working days** from the date the SSS email notification is sent.

Confirmation of receipt can be completed through:



The link provided in the SSS email notification



The employee's **My.SSS** account



Your health is important. Notify your employer immediately when you get sick to ensure timely filing of your SSS Sickness Benefit claim.



www.sss.gov.ph



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SSS SICKNESS NOTIFICATION REQUIREMENTS

Prepare and submit the following documents to support your sickness notification.

1 MEDICAL CERTIFICATE



SS Medical Certificate (MED-01688) Form or attending physician's personal Medical Certificate with the following information:

- ✓ Name of Attending Physician
- ✓ PRC Number (Not required if Physician is practicing Abroad)
- ✓ Clinic Address, and/or
- ✓ Contact information (such as but not limited to landline/mobile number)
- ✓ Diagnosis
- ✓ Recommended number of days of convalescence including recuperation

2 OTHER MEDICAL DOCUMENTS / HOSPITAL / MEDICAL RECORDS



Certified true copy of **ANY ONE** of the following, whichever is applicable:

- ✓ Hospital Abstract
- ✓ Discharge Summary
- ✓ Record of Operation
- ✓ Histopathology Report
- ✓ Chest X-Ray Result
- ✓ X-ray result of affected part (For Fracture)
- ✓ ECG/2D Echo Result
- ✓ MRI/ CT Scan result
- ✓ Laboratory results

3 EC SUPPORTING DOCUMENTS



- ✓ Accident/Sickness Report (Form B-309)
- ✓ EC Logbook
- ✓ Job Description
- ✓ Police Report
- ✓ Certificate from Employer indicating the following:
 - Last day of work before the COVID infection
 - Inclusive dates of leave of absence or quarantine leave

SUBMISSION OF SICKNESS NOTIFICATION (for Employed)



HOME CONFINEMENT

Employee to employer

Within five (5) calendar days after start of confinement



Employer to SSS

Within five (5) calendar days after receipt from employee



HOSPITAL CONFINEMENT



Employee to employer

Notification is not necessary



Employer to SSS

Within one (1) year from date of hospital discharge



REMINDER

Submit complete and readable documents to avoid delays in the processing of your sickness benefit.

For more information, visit the SSS website or contact your nearest SSS branch.



SSS SICKNESS BENEFIT HOW IS IT COMPUTED?

Understand how your 90% daily sickness benefit is computed.



WHAT IS THE SSS SICKNESS BENEFIT?

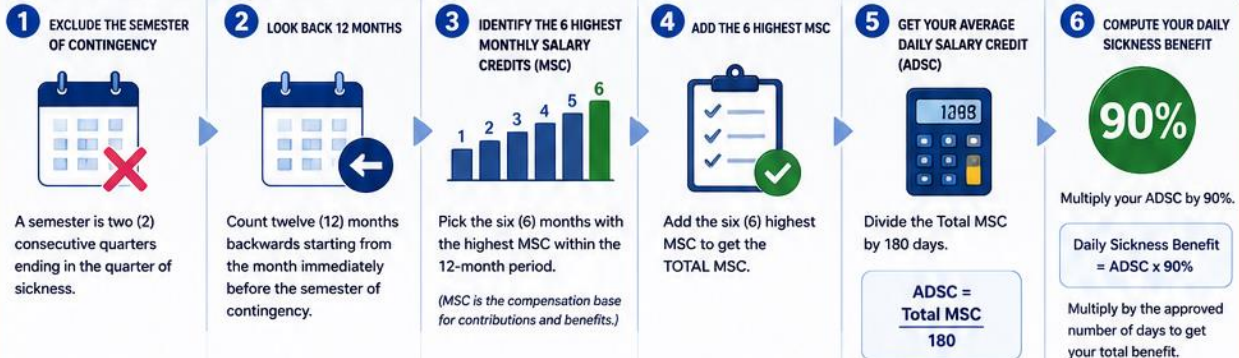
It is a daily cash allowance paid for the number of days you are unable to work due to sickness or injury.

Your daily sickness benefit is equivalent to

90% of your
Average Daily Salary Credit (ADSC)
NOT your actual daily salary in the company.



STEP-BY-STEP COMPUTATION



IMPORTANT: Benefits are based on MSC up to **₱20,000** only, in accordance with SSS Circular No. 2020-032. Contributions paid within or after the semester of contingency are not included in the computation.

EXAMPLE COMPUTATION

Sample Scenario:

✓ Semester of contingency:
Jan – Jun 2024

✓ Look back 12 months:
Dec 2022 – Nov 2023

6 highest MSC:

MONTH	MSC
Oct 2023	₱20,000
Sep 2023	₱18,000
Aug 2023	₱20,000
Jul 2023	₱19,000
May 2023	₱17,000
Apr 2023	₱16,000

TOTAL MSC = ₱110,000

1. Compute ADSC

- $ADSC = \text{Total MSC} / 180$
- $ADSC = ₱110,000 / 180$
- $ADSC = ₱611.11$ (Average Daily Salary Credit)

2. Compute Daily Sickness Benefit

$$\begin{aligned} \text{Daily Sickness Benefit} &= ADSC \times 90\% \\ &= ₱611.11 \times 90\% \\ &= ₱550.00 \end{aligned}$$

3. Compute Total Sickness Benefit

If approved for 10 days:

$$\begin{aligned} \text{Total Benefit} &= ₱550.00 \times 10 \text{ days} \\ &= ₱5,500.00 \end{aligned}$$

RESULT

Your daily sickness benefit is **₱550.00** per day (not your actual daily salary).

For 10 approved days, your total benefit is **₱5,500.00**

DAILY SICKNESS BENEFIT IS NOT YOUR DAILY SALARY

ITEM	YOUR ACTUAL DAILY SALARY (Company pays you)	SSS DAILY SICKNESS BENEFIT (SSS pays you)
Basis	Based on your actual earnings in the company	Based on your Average Daily Salary Credit (ADSC) from SSS records
Amount	May include allowances, overtime, bonuses, incentives, etc.	Equal to 90% of your ADSC only
Purpose	Payment for work performed	Financial assistance while unable to work due to sickness or injury
Paid by	Your Employer	SSS (after approval of claim)

EXAMPLE:

Your actual daily salary from your company: ₱800.00
Your ADSC (computed by SSS): ₱611.11

$$\begin{aligned} \text{SSS Daily Sickness Benefit} &= ₱611.11 \times 90\% \\ &= ₱550.00 \text{ per day} \end{aligned}$$

You will receive **₱550.00** per day from SSS, which is different from your actual daily salary.

IMPORTANT REMINDERS

- ✓ Only sickness due to illness or injury and approved by SSS is payable.
- ✓ Maximum benefit is 120 days per calendar year.
- ✓ For the same illness, SSS will pay up to 240 days only.
- ✓ Unused days cannot be carried forward to the next year.

NEED HELP?

For inquiries, please contact your HR Department or visit www.sss.gov.ph.



www.sss.gov.ph



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