

# BIPO TIMES



## The Philippines Social Security System (SSS) and Updates to the Expanded Maternity Law Leave

*Considered the third largest economy in ASEAN (after Indonesia and Thailand), the Philippines – as one of the emerging markets in the world – is in the process of transition. The country has seen a shift from an agricultural-based economy to one that is moving towards services and manufacturing.*

Capital	Land area	Population	GDP(PPP)	Per Capita Income(PPP)
Manila	300,000 km <sup>2</sup>	104,256,076 (as at July 2017)	USD955,587 billion *	USD8,815 *

\*as at 2018

### The New SSS Contributions Table and Payment Schedule 2019

Under the Philippines' social legislation, employers and their employees are required to contribute to the Social Security System (SSS), National Health Insurance Program (PhilHealth) and the Home Development Mutual Fund (Pag-IBIG Fund) that covers :

- Sickness
- Maternity
- Disability
- Retirement
- Deaths and funerals
- Health insurance
- Housing loans

Employers may provide additional company benefits in addition to these mandatory employee benefits. Offering health, group life and accident insurance as well as dental benefits to employees is now a common practice in the Philippines to attract talent.

Based from Republic Act No. 11199 which includes a provision that increases the contribution rate to 12%, the minimum Monthly Salary Credit (MSC) to P2,000, and the maximum MSC to P20,000, effective year 2019, the new SSS Contribution Schedule of employers (ER), employees (EE), self-employed, voluntary members, OFWs, kasambahay, and non-working spouse is issued and shall be effective for the applicable month of April 2019.

# SSS CONTRIBUTION TABLE 2019

effective April 2019

for EMPLOYED MEMBERS

Range of Compensation	Monthly Salary Credit	SOCIAL SECURITY			EC*	TOTAL CONTRIBUTION		
		ER	EE	Total	ER	ER	EE	Total
below 2,250	2,000	160	80	240	10	170	80	250
2,250 - 2,749.99	2,500	200	100	300	10	210	100	310
2,750 - 3,249.99	3,000	240	120	360	10	250	120	370
3,250 - 3,749.99	3,500	280	140	420	10	290	140	430
3,750 - 4,249.99	4,000	320	160	480	10	330	160	490
4,250 - 4,749.99	4,500	360	180	540	10	370	180	550
4,750 - 5,249.99	5,000	400	200	600	10	410	200	610
5,250 - 5,749.99	5,500	440	220	660	10	450	220	670
5,750 - 6,249.99	6,000	480	240	720	10	490	240	730
6,250 - 6,749.99	6,500	520	260	780	10	530	260	790
6,750 - 7,249.99	7,000	560	280	840	10	570	280	850
7,250 - 7,749.99	7,500	600	300	900	10	610	300	910
7,750 - 8,249.99	8,000	640	320	960	10	650	320	970
8,250 - 8,749.99	8,500	680	340	1,020	10	690	340	1,030
8,750 - 9,249.99	9,000	720	360	1,080	10	730	360	1,090
9,250 - 9,749.99	9,500	760	380	1,140	10	770	380	1,150
9,750 - 10,249.99	10,000	800	400	1,200	10	810	400	1,210
10,250 - 10,749.99	10,500	840	420	1,260	10	850	420	1,270
10,750 - 11,249.99	11,000	880	440	1,320	10	890	440	1,330
11,250 - 11,749.99	11,500	920	460	1,380	10	930	460	1,390
11,750 - 12,249.99	12,000	960	480	1,440	10	970	480	1,450
12,250 - 12,749.99	12,500	1,000	500	1,500	10	1,010	500	1,510
12,750 - 13,249.99	13,000	1,040	520	1,560	10	1,050	520	1,570
13,250 - 13,749.99	13,500	1,080	540	1,620	10	1,090	540	1,630
13,750 - 14,249.99	14,000	1,120	560	1,680	10	1,130	560	1,690
14,250 - 14,749.99	14,500	1,160	580	1,740	10	1,170	580	1,750
14,750 - 15,249.99	15,000	1,200	600	1,800	30	1,230	600	1,830
15,250 - 15,749.99	15,500	1,240	620	1,860	30	1,270	620	1,890
15,750 - 16,249.99	16,000	1,280	640	1,920	30	1,310	640	1,950
16,250 - 16,749.99	16,500	1,320	660	1,980	30	1,350	660	2,010
16,750 - 17,249.99	17,000	1,360	680	2,040	30	1,390	680	2,070
17,250 - 17,749.99	17,500	1,400	700	2,100	30	1,430	700	2,130
17,750 - 18,249.99	18,000	1,440	720	2,160	30	1,470	720	2,190
18,250 - 18,749.99	18,500	1,480	740	2,220	30	1,510	740	2,250
18,750 - 19,249.99	19,000	1,520	760	2,280	30	1,550	760	2,310
19,250 - 19,749.99	19,500	1,560	780	2,340	30	1,590	780	2,370
19,750 and above	20,000	1,600	800	2,400	30	1,630	800	2,430

\* The minimum MSC for Regular Employed member is P2,000

# SSS CONTRIBUTION TABLE 2019

effective April 2019

for HOUSEHOLD EMPLOYERS and KASAMBAHAY

Range of Compensation	Monthly Salary Credit	SOCIAL SECURITY			EC*	TOTAL CONTRIBUTION		
		ER	EE	Total	ER	ER	EE	Total
below 1,250	1,000	120		120	10	130		130
1,250 - 1,749.99	1,500	180		180	10	190		190
1,750 - 2,249.99	2,000	240		240	10	250		250
2,250 - 2,749.99	2,500	300		300	10	310		310
2,750 - 3,249.99	3,000	360		360	10	370		370
3,250 - 3,749.99	3,500	420		420	10	430		430
3,750 - 4,249.99	4,000	480		480	10	490		490
4,250 - 4,749.99	4,500	540		540	10	550		550
4,750 - 4,999.99	5,000	600		600	10	610		610
5,000 - 5,249.99	5,000	400	200	600	10	410	200	610
5,250 - 5,749.99	5,500	440	220	660	10	450	220	670
5,750 - 6,249.99	6,000	480	240	720	10	490	240	730
6,250 - 6,749.99	6,500	520	260	780	10	530	260	790
6,750 - 7,249.99	7,000	560	280	840	10	570	280	850
7,250 - 7,749.99	7,500	600	300	900	10	610	300	910
7,750 - 8,249.99	8,000	640	320	960	10	650	320	970
8,250 - 8,749.99	8,500	680	340	1020	10	690	340	1030
8,750 - 9,249.99	9,000	720	360	1080	10	730	360	1090
9,250 - 9,749.99	9,500	760	380	1140	10	770	380	1150
9,750 - 10,249.99	10,000	800	400	1200	10	810	400	1210
10,250 - 10,749.99	10,500	840	420	1260	10	850	420	1270
10,750 - 11,249.99	11,000	880	440	1320	10	890	440	1330
11,250 - 11,749.99	11,500	920	460	1380	10	930	460	1390
11,750 - 12,249.99	12,000	960	480	1440	10	970	480	1450
12,250 - 12,749.99	12,500	1000	500	1500	10	1010	500	1510
12,750 - 13,249.99	13,000	1040	520	1560	10	1050	520	1570
13,250 - 13,749.99	13,500	1080	540	1620	10	1090	540	1630
13,750 - 14,249.99	14,000	1120	560	1680	10	1130	560	1690
14,250 - 14,749.99	14,500	1160	580	1740	10	1170	580	1750
14,750 - 15,249.99	15,000	1200	600	1800	30	1230	600	1830
15,250 - 15,749.99	15,500	1240	620	1860	30	1270	620	1890
15,750 - 16,249.99	16,000	1280	640	1920	30	1310	640	1950
16,250 - 16,749.99	16,500	1320	660	1980	30	1350	660	2010
16,750 - 17,249.99	17,000	1360	680	2040	30	1390	680	2070
17,250 - 17,749.99	17,500	1400	700	2100	30	1430	700	2130
17,750 - 18,249.99	18,000	1440	720	2160	30	1470	720	2190
18,250 - 18,749.99	18,500	1480	740	2220	30	1510	740	2250
18,750 - 19,249.99	19,000	1520	760	2280	30	1550	760	2310
19,250 - 19,749.99	19,500	1560	780	2340	30	1590	780	2370
19,750 and above	20,000	1600	800	2400	30	1630	800	2430

\* Under R.A. No. 10361 or the Domestic Workers Act or the Batas Kasambahay, the employer pays the entire contribution if the kasambahay earns less than P5,000 per month.

# SSS CONTRIBUTION TABLE 2019

effective April 2019

for HOUSEHOLD EMPLOYERS and KASAMBAHAY

Range of Compensation	Monthly Salary Credit	SS Contribution
below 2,250	2,000	240
2,250 - 2,749.99	2,500	300
2,750 - 3,249.99	3,000	360
3,250 - 3,749.99	3,500	420
3,750 - 4,249.99	4,000	480
4,250 - 4,749.99	4,500	540
4,750 - 5,249.99	5,000	600
5,250 - 5,749.99	5,500	660
5,750 - 6,249.99	6,000	720
6,250 - 6,749.99	6,500	780
6,750 - 7,249.99	7,000	840
7,250 - 7,749.99	7,500	900
7,750 - 8,249.99	8,000	960
8,250 - 8,749.99	8,500	1020
8,750 - 9,249.99	9,000	1080
9,250 - 9,749.99	9,500	1140
9,750 - 10,249.99	10,000	1200
10,250 - 10,749.99	10,500	1260
10,750 - 11,249.99	11,000	1320
11,250 - 11,749.99	11,500	1380
11,750 - 12,249.99	12,000	1440
12,250 - 12,749.99	12,500	1500
12,750 - 13,249.99	13,000	1560
13,250 - 13,749.99	13,500	1620
13,750 - 14,249.99	14,000	1680
14,250 - 14,749.99	14,500	1740
14,750 - 15,249.99	15,000	1800
15,250 - 15,749.99	15,500	1860
15,750 - 16,249.99	16,000	1920
16,250 - 16,749.99	16,500	1980
16,750 - 17,249.99	17,000	2040
17,250 - 17,749.99	17,500	2100
17,750 - 18,249.99	18,000	2160
18,250 - 18,749.99	18,500	2220
18,750 - 19,249.99	19,000	2280
19,250 - 19,749.99	19,500	2340
19,750 and above	20,000	2400

\* The minimum MSC is P2,000

\* The contribution of the Non-working Spouse shall be based on 50% of the MSC ( Monthly Salary Credit) of his/her working spouse.

In case the 50% of the working spouse's declared monthly income does not correspond to any MSC in the Contribution Schedule, the immediately higher MSC shall be the basis.

# SSS CONTRIBUTION TABLE 2019

effective April 2019

## for OFW MEMBERS

LAND-BASED OFWs with BILATERAL LABOR AGREEMENT, and SEA-BASED OFWs									LAND-BASED OFWs WITHOUT BILATERAL LABOR AGREEMENT	
Range of Compensation	Monthly Salary Credit	SOCIAL SECURITY			EC*	TOTAL CONTRIBUTION			Monthly Salary Credit	SS Contribution
		ER	EE	Total	ER	ER	EE	Total		
below 8,250	8,000	640	320	960	10	650	320	970	8,000	960
8,250 - 8,749.99	8,500	680	340	1020	10	690	340	1030	8,500	1020
8,750 - 9,249.99	9,000	720	360	1080	10	730	360	1090	9,000	1080
9,250 - 9,749.99	9,500	760	380	1140	10	770	380	1150	9,500	1140
9,750 - 10,249.99	10,000	800	400	1200	10	810	400	1210	10,000	1200
10,250 - 10,749.99	10,500	840	420	1260	10	850	420	1270	10,500	1260
10,750 - 11,249.99	11,000	880	440	1320	10	890	440	1330	11,000	1320
11,250 - 11,749.99	11,500	920	460	1380	10	930	460	1390	11,500	1380
11,750 - 12,249.99	12,000	960	480	1440	10	970	480	1450	12,000	1440
12,250 - 12,749.99	12,500	1000	500	1500	10	1010	500	1510	12,500	1500
12,750 - 13,249.99	13,000	1040	520	1560	10	1050	520	1570	13,000	1560
13,250 - 13,749.99	13,500	1080	540	1620	10	1090	540	1630	13,500	1620
13,750 - 14,249.99	14,000	1120	560	1680	10	1130	560	1690	14,000	1680
14,250 - 14,749.99	14,500	1160	580	1740	10	1170	580	1750	14,500	1740
14,750 - 15,249.99	15,000	1200	600	1800	30	1230	600	1830	15,000	1800
15,250 - 15,749.99	15,500	1240	620	1860	30	1270	620	1890	15,500	1860
15,750 - 16,249.99	16,000	1280	640	1920	30	1310	640	1950	16,000	1920
16,250 - 16,749.99	16,500	1320	660	1980	30	1350	660	2010	16,500	1980
16,750 - 17,249.99	17,000	1360	680	2040	30	1390	680	2070	17,000	2040
17,250 - 17,749.99	17,500	1400	700	2100	30	1430	700	2130	17,500	2100
17,750 - 18,249.99	18,000	1440	720	2160	30	1470	720	2190	18,000	2160
18,250 - 18,749.99	18,500	1480	740	2220	30	1510	740	2250	18,500	2220
18,750 - 19,249.99	19,000	1520	760	2280	30	1550	760	2310	19,000	2280
19,250 - 19,749.99	19,500	1560	780	2340	30	1590	780	2370	19,500	2340
19,750 and above	20,000	1600	800	2400	30	1630	800	2430	20,000	2400

\* The minimum MSC for OFW member is P8,000

## 105-Day Expanded Maternity Leave Law

The Expanded Maternity Law (EML) bill has been signed by the President of the Philippines.

This expanded law will grant additional maternity leave benefits to working mother, from 60 to 105 days, with an option to extend for an additional 30 days without pay once they give birth.

### Some things you need to know :

- This law basically grants paid maternity leave benefits to a qualified female worker equivalent to one hundred five (105) days for live childbirth, regardless of the mode of delivery. For miscarriage or emergency termination of pregnancy, the law grants sixty (60) days paid maternity leave. Additionally, the law also grants a qualified female worker the option to extend for an additional thirty (30) days without pay.
- An additional fifteen (15) days paid leave if the female worker qualifies as a solo parent under Republic Act No. 8972, or the "Solo Parents' Welfare Act of 2000". Additional maternity leave of thirty (30) days, without pay, can be availed of, at the option of the female worker, provided that the employer shall be given due notice.

- Enjoyment of maternity leave cannot be deferred but should be availed of either before or after the actual period of delivery, in a continuous and uninterrupted manner. Further, the maternity leave can be credited as combinations of prenatal and postnatal leave as long as it does not exceed one hundred five (105) days or sixty (60) days, as the case may be. And in no case shall postnatal care be less than sixty (60) days.
- The new law grants maternity leave to a qualified female worker in every instance of pregnancy, miscarriage or emergency termination of pregnancy regardless of frequency. Previously, SSS only pays for the first four (4) deliveries or miscarriages.
- The female member shall be paid only one maternity benefit, regardless of the number of offspring, per childbirth/delivery. In case of the overlapping of two (2) maternity benefit claims, the female member shall be granted maternity benefits for the two contingencies in a consecutive manner. However, the amount of benefits corresponding to the period where there is an overlap shall be deducted from the current maternity benefit claim.
- The law was passed primarily to help mothers recover from the health-related challenges of pregnancy and to provide the babies with more time with their parents as well as to provide support, breastfeeding goals and deepen parental bonds through increasing the period of maternity leave in the public and private sectors.

## BIPO invited to HRoot China Human Resource Service Workshop 2019

The HRoot China Human Resources Workshop was recently held on 14 June at Kerry Hotel, Shanghai. BIPO was one of the exhibitors at the workshop, attended by business leaders, HR professionals and leading HR service providers.

BIPO Shanghai's Kevin Zhou (Senior Consultant) shared insights on better management and supervision of labour costs with lowered taxes. Shedding light too on income liquidation, special deductions, existing tax planning and tax reporting, the session also touched on the nature and effect of social securities and tax collection, along with the role that companies play in these two areas.

Given the current business environment, BIPO's session provided participants with useful pointers on adopting innovative HR Management strategies that could be easily integrated into their daily work. These strategies were acknowledged by the President of HRoot and well-received by participants.

Leading the way in HR Technology, the team interacted and exchanged ideas with business leaders and the HR community. In addition, participants were treated to a demo session of BIPO's all-in-one HRMS platform and innovative Workio APP (all of which are developed by BIPO's dedicated team of in-house R&D professionals).

By experiencing BIPO's products first-hand, participants were able to assess the seamless integration, intuitive functions and smart solutions that would "Make Life Easier" for their business, enabling them to remain agile and forward-thinking.

The workshop ended with customised gifts presented to participants in recognition of their valuable contribution to the discussion topics, and insights shared.



## BIPO invited BLW & HKGCSE Business and Social Enterprise Leaders Exchange Forum

The team from BIPO Hong Kong recently participated in the Business and Social Enterprise Leaders Exchange Forum.

Held on 13 June at Spaces Hong Kong (Sun House), the event was organised by BLW (Business Leaders Who Care) and Hong Kong General Chamber of Social Enterprises.

As one of the invited judges, BIPO's Florence Mok (Managing Director,



North Asia) had the opportunity to interact with participating organisations that were keen to make a social impact in Hong Kong. She also touched on the importance of Corporate Social Responsibility and incorporating such initiatives to support Social Enterprises from an HR perspective.

In supporting such events and initiatives, BIPO hopes to “pay it forward” among the business community and drive awareness of the impact (and opportunities) that social enterprises create in Hong Kong.

Kudos to Florence and the team in Hong Kong!

## About Us

BIPO is a leading one-stop human resources provider in Asia Pacific, focused on providing organisations with innovative ways to manage complex end-to-end HR processes. Through our cloud and mobile-based Human Resources Management system as well as industry-leading solutions such as Payroll Outsourcing, Attendance Automation, Business Intelligence, HR Consulting, Recruitment & Business Process Outsourcing and Flexible Employee Management, we help companies transform their HR operations to and beyond their expectations, while achieving business goals related to cost and profitability.

Founded in 2004, our APAC headquarters is in Singapore and R&D centre in Indonesia. We have offices in Australia, China, Hong Kong, India, Japan, New Zealand, Philippines, Vietnam, Taiwan and Thailand with business links in over 10 countries and regions.

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