

RIGHTS TO SOCIAL PROTECTION
Social Security Rights: Acquisition, Maintenance and Enforcement

The Philippine Social Security System Experience¹

I. The Social Security System: A Program Description

The Social Security System (SSS) is a publicly managed pension institution responsible for providing social protection to all private sector workers in the Philippines. The mandatory social security program administered by the SSS basically provides financial benefits to qualified members to cover real life contingencies such as retirement, disability, death, maternity, sickness and employment-related injury that may result in income loss or financial burden.

Membership in the program is compulsory for employed and self-employed workers not over 60 years old and earning an income of at least P1,000 a month. The mandatory program is a contributory scheme that has a contribution rate of 8.4%. The payment of the monthly premium contribution is shared by the employee (3.33%) and employer (5.07%), in the case of covered employees. For the self-employed and the voluntary member, the premium monthly contribution is fully shouldered by the worker.

Concurrently, the SSS administers the Employees Compensation (EC) Program for private sector workers. The EC Program provides sickness, death and disability benefits to formal sector workers for employment-related injuries. The monthly contribution to the EC Program amounts to 1% of the monthly income to a maximum salary base of P1,000 and is shouldered solely by the employers. EC benefits are in the form of pensions and/or medical services.

Consolidated assets under the management of SSS stood at P164.4 billion as of end-year 2001. Since 1957, the System has so far paid a total of P248.8 billion in benefits and has collected P252.1 billion in contributions.

A. Long Term Benefits: Retirement, Survivorship and Disability

Retirement Benefit

The SSS retirement benefit is a cash benefit in the form of monthly pensions or a one-time lump sum payment. A covered employee is entitled to the monthly old-age pension for life, including a 13th month pension, granted every December if he has paid at least 120 monthly contributions and (1) if retired, has reached the age of sixty years or (2) if still employed, has reached the age of sixty-five.

A covered member who does not qualify for the monthly pension is entitled to a lump sum benefit equal to the total contributions paid by him and his previous employers, plus interest earned. He must be at least 60 years old, separated from employment and has not opted to continue payment of contributions.

Upon the death of an SSS pensioner, his primary beneficiaries as of the date of retirement are entitled to continue receiving his pension. If a retirement pensioner dies within

¹ This paper was prepared by the SSS Economic Research Department and benefited from the inputs, comments and suggestions provided by the Legal Dept., and Corporate Planning Dept. of the Social Security System of the Philippines.

sixty months from the start of his monthly pension and is not survived by primary beneficiaries, his secondary beneficiaries are entitled to a lump sum benefit equivalent to the total amount of contributions paid by the member and his employer, plus interest.

Disability Benefit

An SSS member who suffers partial permanent or total permanent disability is eligible to receive a monthly pension if he has contributed at least 36 monthly contributions. If the member has less than the required number of contributions, he will receive a one-time lump-sum payment equivalent to the monthly pension multiplied by the number of monthly contributions paid to SSS or the monthly pension times 12, whichever is higher. The minimum disability pension is set at P1,000.

Upon the death of a totally disabled pensioner, his primary beneficiary as of the date of disability shall be entitled to receive 100% of the monthly pension. If a totally disabled pensioner dies within sixty months from the start of his monthly pension and is not survived by primary beneficiaries, his secondary beneficiaries are entitled to a lump sum benefit equivalent to the difference of 60 times the monthly pension and the total monthly pensions paid by the SSS.

Death Benefit

The death of an SSS member who has paid at least 36 monthly contributions entitles his primary beneficiaries to a monthly pension. Beneficiaries of SSS members with less than 36 contributions are entitled to a lump sum benefit.

Dependent's Allowance

Upon a member's retirement, permanent disability and death, up to five minor dependent children shall receive a dependent's pension equivalent to P250 or 10% of the member's monthly pension, whichever is higher. The dependent's pension stops only when any of the following occurs: (1) the child reaches 21 years old, (2) the child gets married, (3) the child gets employed and earns at least P300 a day, or (4) the child dies.

Statistics

As of end-year 2001, the SSS is supporting 836,408 pensioners. In 2001, long-term benefit payments amounted to P33.1 billion or 87.5% of the total benefits. Table 1 shows the number of SSS pensioners by type, the average pensions, and the total amount of benefits received for the period indicated.

Table 1. SSS Pensioners and Pensions

Type of Pension	Number of Pensioners <i>As of end-2001</i>	Average Pension (in Pesos) <i>CY 2001</i>	Total Benefits (in million Pesos) <i>CY 2001</i>
Retirement	387,758	2,816	17,686.95
Survivorship	384,619	2,222	12,182.72
Disability	64,033	2,617	3,227.62
Total	836,408	2,545	33,097.3

*Note: Total benefits include pensions and dependent's allowance
Source: Facts and Figures December 2001; SSS 2001 Annual Report*

B. Short Term Benefits: Sickness, Maternity Benefits and Funeral Grant

Sickness Benefit

The SSS sickness benefit is a daily cash allowance for the number of days an SSS member is unable to work due to sickness or injury. A member is eligible to receive sickness benefit if the following conditions are met: (1) the member has at least 3 monthly contribution within the 12-month period prior to the semester of contingency, (2) the member has been confined in the hospital or at home for at least 4 days, (3) the SSS has been notified, and (4) all sick leaves have been used up.

Maternity Benefit

The SSS maternity benefit is a daily cash allowance given to members who are unable to work due to childbirth or miscarriage. The benefit depends on the number of compensable days and the type of delivery. Maternity benefits are available only to female members, up to four pregnancies. The main qualifying condition for eligibility to claim maternity benefits is at least 3 monthly contributions during the 12-month period prior to the semester of contingency.

Funeral Grant

A funeral grant amounting to a maximum of P20,000 is paid by the SSS to whoever shoulders the funeral expense upon the death of a member or pensioner. A member must have paid at least one month's contribution for his beneficiaries to be eligible to claim this benefit.

Statistics

In 2001, the SSS paid short-term benefits amounting to P4.7 billion to about 722 thousand beneficiaries. Table 2 shows the short-term benefits paid by the SSS, by type of benefit, for the period indicated.

**Table 2. SSS Short-Term Benefits
CY 2001**

Type of Benefit	Number of Beneficiaries	Total Benefits (in million Pesos)
Sickness	492,559	1,238.29
Maternity	150,346	1,944.43
Funeral Grant	78,691	1,533.47
Total	721,596	4,716.19

Source: *Facts and Figures December 2001*
SSS 2001 Annual Report

II. Fundamental Social Rights vs. Specific Rights to Social Security Benefits

In the Philippines, social security has a strong legal base. Specifically, the Philippine Constitution provides the legal basis for the pursuit of protection of social rights and the promotion of the people's welfare. The constitution clearly articulates these in the following articles and sections:

Article II. Declaration of Principles and State Policies

Section 9. The State shall promote a just and dynamic social order that will ensure prosperity and independence of the nation and free the people from poverty through policies that provide adequate social services, promote full employment, a rising standard of living, and an improved quality of life for all.

Section 11. The State values the dignity of every human person and guarantees full respect for human rights.

Section 18. The State affirms labor as a primary social economic force. It shall protect the rights of workers and promote their welfare.

Article XIII. Social Justice and Human Rights: Health

Section 11. The state shall adopt an integrated and comprehensive approach to health which shall endeavor to make essential goods, health and other social services available to all the people at affordable cost. There shall be priority for the needs of the underprivileged sick, elderly, disables, women and children. The State shall endeavor to provide free medical care to paupers.

Section 13. The State shall establish a special agency for disabled persons for their rehabilitation, self-development and self-reliance, and their integration into the mainstream of society.

Article XV. The Family

Section 4. The family has the duty to care for its elderly members but the State may also do so through just programs of social security.

Article XVI. General Provisions

Section 8. The State shall, from time to time, review to upgrade the pensions and other benefits due to retirees of both government and the private sector.

The fundamental social rights enunciated by the Philippine Constitution led to the enactment of specific social security laws that established social institutions, conferring on individuals specific enforceable rights to coverage and benefit entitlements as well as avenues for redress for violation of these rights.

Republic Act No.1161 was enacted in 1954 for the purpose of creating the Social Security System that would be responsible for administering the country's social security program. This law was followed by R.A. 1792 that provided seed money to this social security institution amounting to P500,000 from the National Treasury. On September 1, 1957 the Social Security System was finally established. The SS program initially provided sickness, retirement, disability and death benefits.

Subsequent laws, executive orders and presidential decrees amended R.A. 1161. These changes pertained to various aspects of the program mostly relating to benefit enhancements, expansion of member coverage and introduction of loan programs (please see Table 3). Some notable laws that introduced major changes include the creation of the Medical Care Program, the Employees' Compensation Program and the Philippine Health Insurance Corporation. By 1997, the Social Security Law of 1997 or R.A. 8282, was passed which basically consolidated the changes to R.A. 1161.

Table 3. List of Philippine Laws and Decrees Pertaining to Social Protection

Amendatory Act	Title	Date of Effectivity
Act No. 1874	Employee Liability Act	June 18, 1908
Act. No. 3488	Workman's Compensation Act	Dec. 10, 1927
C.A. 186	GSIS Law	May 31, 1937
R.A. 1161	Social Security Law	June 18, 1954
R.A. 1792	An Act Amending RA 1161	June 21, 1957
R.A. 2657	An Act Amending RA 1161	June 18, 1960
R.A. 3839	An Act Amending RA 1161	June 22, 1963
R.A. 4482	An Act Further Amending RA 1161	June 19, 1965
R.A. 1857	An Act Amending RA 1161	Sept. 1, 1966 - signed Sept. 19, 1966 - implemented
R.A. 6111	Philippine Medical Care Act	Aug. 4, 1969 - signed Jan. 1, 1972 - implemented
P.D. No. 24		Oct. 19, 1972
P.D. No. 65	Further Amending RA 1161	Nov. 20, 1972
P.D. No. 177		Apr. 23, 1973
P.D. No. 347		Dec. 22, 1973 - signed July 1, 1974 - implemented
P.D. 361	Establishment of AFP-RSBS	Dec. 30, 1973 - signed Oct. 8, 1976 - implemented
P.D. No. 626	Employees' Compensation and the State Insurance Fund	Jan. 1, 1975
P.D. No. 735		June 27, 1975 - signed July 1, 1975 - implemented
P.D. No. 932		June 1, 1976
P.D. No. 1202		Sept. 27, 1977 - signed Jan. 1, 1978 - implemented
P.D. No. 1368	Amending P.D. 626 - Employees' Compensation and the State Insurance Fund	May 1, 1978
P.D. No. 1636	Further Amending RA 1161	Sept. 1, 1979 - signed Jan. 1, 1980 - implemented
E.O. No. 1641	Amending further provision of the Employees' Compensation and the State Insurance Fund	Jan 1, 1980
E.O. No. 28		July 16, 1986 - signed Aug. 1, 1986 - implemented
E.O. No. 102		Dec. 24, 1986 - signed Jan. 1, 1987 - implemented
E.O. No. 400		May 1, 1990
E.O. No. 402	On medical benefits	May 1, 1990
R.A. 7655	Amendment to Labor Code of the Phil.-Book 3	August 19, 1993
E.O. No. 441	On medical benefits	Jan. 1, 1991
R.A. 7322	An Act Increasing Maternity Benefits in Favor of Women Workers in the Private Sector	Mar. 30, 1992 - signed Apr. 23, 1992 - implemented
R.A. 7688	An Act Giving Representation to Women in the SS Commission	March 3, 1994
R.A. 7699	Portability Law	May 1, 1994
R.A. 7875	National Health Insurance Act of 1996	Feb.14, 1995
R.A. 8282	SSS Law of 1997	May 1, 1997
R.A. 8291	GSIS Law of 1997	June 24, 1997

It must be noted, however, that while social security in the Philippines has a strong foundation of fundamental and specific rights, the effectiveness of implementation of social security legislation is limited as indicated by the low compliance to the social security schemes despite its mandatory nature. The quality of social security administration is therefore as important an issue as the scope and quality of legislation itself.

III. The Influence of International Standards

The scope of social protection in the Philippine is significantly influenced by international standards. The Philippine government which has been a member of the International Labor Organization (ILO) since June 15, 1948, has participated in the ratification of several conventions that became the basis for the enactment of some Philippine laws.

International Labor Organization Convention No. 102 lists nine areas as the minimum standard for social security, namely:

1. Medical Care
2. Sickness Benefit
3. Employment Injury Benefit
4. Unemployment Benefit
5. Maternity Benefit
6. Family Benefit
7. Invalidity Benefit
8. Old Age Benefit
9. Death or Survivor's Benefit

It may be noteworthy to compare the SSS benefits with respect to international standards. To illustrate, the replacement ratios of new SSS pensioners in August 1998 were computed by dividing the total basic monthly pension by the total average monthly salary credit. The estimates show that the SSS replacement ratios are consistently higher compared to the ILO minimum standards. The reason for the high SSS replacement ratios is partly due to the minimum pensions set by the law, i.e., retirement benefit with a minimum monthly pension of PhP1,200 for 10 credited years of service (CYS) and PhP2,400 for 20 CYS.

Table 4. Replacement Ratio: SSS vs. ILO Standard

Benefit	Replacement Rate (%)	
	ILO Minimum Standard	SSS
Retirement	40%	89%
Invalidity	40%	131% (total invalidity) 80% (partial invalidity)
Survivorship	40%	85%
Invalidity (work-related)	50%	65% (partial invalidity)
Survivorship (work-related)	40%	146%

Source: ILO Convention No. 102; Actuarial Dept.-SSS

Except for unemployment, family benefit and health care, all other cited contingencies are provided for under the mandatory social security program and the EC program administered by the SSS.

The Medical Care Program was initially administered by the SSS. In 1997, this program was placed under the supervision of the Philippine Health Insurance Corporation as provided by R.A. 7875.

The family benefit of ILO 102 is not provided but the SSS has a dependent's allowance that augments the basic pension received by members and their family. The dependent's allowance is a monthly cash allowance given to help support the minor dependent children (legitimate, legitimated, legally adopted, illegitimate) of a pensioner or

member, for a maximum of five children who were conceived prior to the contingency. This benefit amounts to P250 a month per child or 10% of the pension received by the pensioner, whichever is higher.

Convention 95 and draft Convention 99 became the Minimum Wage Law that also partly provided the basis for the Social Security System under R.A. 1161 in 1954. SSS also complies with the following Convention on Social Security:

- Convention No. 118 – Equality of Treatment (Social Security) adopted in 1964 and ratified in April 26, 1994; and
- Convention No. 157 – Maintenance of Social Security Rights adopted in 1982 and ratified on 26 September 1994.

It must be noted however, that not all provisions of the conventions are binding to the SSS. Some provisions are not adopted due to various reasons such as the absence of support mechanisms.

The SSS, as a member of social security organizations such as the ASSA, ISSA, keeps abreast of international developments, issues and reforms confronting pension systems.

Recognition of international standards, not just on the issue of rate of income replacement and degree of benefit sufficiency but also on issues of program coverage and management of investment reserves, also serve as impetus for the pace of social security reform.

IV. The Concept of Acquired Rights

The concept of acquired rights is better known as vested rights under the Philippine jurisdiction. A vested right is a right, which has so completely and definitely accrued to a person. It cannot be defeated or canceled by the act of any other person and should be protected and recognized by the government. The person could not be deprived of such right without due process of law and only for the better interest of public welfare.²

In the case of *Benguet Consolidated, Inc. vs. SSS*³, the Supreme Court of the Philippines ruled that SSS members who had received benefits under the Workmen's Compensation could still receive benefits from SSS under the SSS Law. The Social Security benefits are paid to the members of SSS as a matter of right whenever the hazards provided for in the law occurs. To deny the members payment under the SS Law would deprive them of the statutory benefits bought and paid for by them since they contribute their money to the general common fund out of which benefits are paid. In other words, once the statutory requirements are met, SSS could not deny payment or even reduce the amount of benefits of members who apply for maternity, sickness, disability, or retirement or of beneficiaries who apply for death benefits.

But it must be stressed that SSS members have no vested rights over such benefits prior to the occurrence of the above-enumerated hazards. The case of *Merced vs. Vda. De Merced*⁴ is instructive. In that case, the Supreme Court held that SSS benefits accruing under the SS Law could not be vested until the death of the members. Before the member's death, any rights that his beneficiaries have were purely inchoate. This principle should apply

² Black's Law Dictionary.

³ No. L-1925, March 31, 1964, 10 Supreme Court Report Annotated (SCRA) pp. 618-625.

⁴ G.R. No. L-20445, February 25, 1967, 19 SCRA 423

also with respect to the other SS benefits. Otherwise stated, the benefits become vested only as of the moment the employee becomes entitled to them. Prior to it, the right is only inchoate. Congress, in the exercise of its legislative power, could reduce or even withdraw the same. As stated by Justice Hugo E. Gutierrez⁵ in his book *Philippine Social Security Law and Practice*, "to say that SS benefits are constitutionally protected rights which even Congress may not take away is not accurate".

V. Judicial and Extra Judicial Redress

As part of its policy of continually improving the quality of services delivered to its members, the SSS has established mechanisms and channels through which appeals and complaints of SSS members may be handled.

Internal Mechanisms

SSS Branches. The SSS has 153 branches (processing centers, receiving centers and representative offices) nationwide as well as 16 foreign representative offices established to service the needs of SSS members. The branches provide greater outreach and better access to benefits. In addition, these are also vehicles for registering or lodging complaints against the System. A complaint counter can be found in all SSS branches specifically intended to handle complaints and grievances. Should the nature of the complaint require the attention of the supervisor or branch manager, this is referred to them accordingly. However, in instances when the member is still not satisfied with the outcome of his complaint filed at the branch level, this may be referred to the Member Relations Department (MRD).

Member Relations Department. The MRD is a department located in the SSS main office whose function includes handling complaints and appeals from SSS members. The member's case may be conveyed through telephone, correspondence, electronic mail or through direct interface with the SSS member (walk-in). Cases that emanate from the branches may be resolved directly by MRD or can be simultaneously referred to the concerned Cluster Head. Depending on the nature of the complaint, cases may be referred to other SSS departments.

The volume of cases handled by the MRD indicates that it is an accessible channel for ventilating members' complaints. Majority of the cases involves the administration of benefits or quality of service. The complaints filed with the MRD which are mostly related to salary loans, premium contributions, benefits and membership comprise more than 85% of total complaints. The rest of the complaints are related to miscellaneous matters such as the unsatisfactory service rendered by SSS employees. Of the total number of complaints, most were settled immediately or were referred to the other departments, branches or units for appropriate action.

⁵ Former Chief, SSS Research and Publication Division, Professor College of Law, University of the Philippines and retired Associate Justice, Supreme Court of the Philippines.

Table 5. Volume of Transactions Handled by the Member Relations Dept. 2000- 2002

	2000	2001	Jan-June 2002
Transactions Handled: Complaints, Queries and Status Verification			
E-mail	3,953	5,473	2,321
Mail	16,114	11,739	4,246
Telephone	687,455	697,952	357,755
Walk-in	51,118	60,405	46,802
TOTAL	760,640	775,625	411,185
Of which: Complaints			
E-mail	1,438	130	14
Mail	5,034	1,277	1,277
Telephone	29,142	1,267	1,060
Walk-in	37,464	39,283	28,691
CSC Program	-	56	61
TOTAL	73,078	43,226	31,103

Source: Member Relations Dept.

Legal Department In cases where the complaint involves the violation of the SS Law the same are referred to the branch which has jurisdiction over the employer complained of for investigation. After investigation, the branch then refers the case to the Legal Unit of the Cluster it belongs for the filing of criminal case against the violator.

The Legal Dept. also received complaints directly from the members. Complaints that require a legal opinion are addressed accordingly. If the opinion is not favorable to the complainant, he is advised to file an appeal with the Social Security Commission.

Complaints against SSS personnel are referred to the head office of branch where the personnel belong or to the Competency and Performance Management Dept. (CPMD) for investigation. The investigation report is referred back to the Legal Dept. for evaluation and for the filing of appropriate administrative case of warranted. Other complaints that do not involve legal issues are referred to the proper department for their appropriate action.

Complaints that are referred to the Legal Department from other departments oftentimes necessitate legal opinion. These are acted on accordingly.

Social Security Commission. Aside from being a policy-making body that sets the direction for the SSS, the SSC also fulfills a quasi-judicial function vested through R.A. 1161 as amended by R.A. 8282. This function is found in Section 5 of the SSS Charter, as follows:

Section 5. Settlement of Disputes.

(a) Any dispute arising under this Act with respect to coverage, benefits, contributions, and penalties thereon or any other matter related thereto, shall be cognizable by the Commission, and any case filed with respect thereto shall be heard by the Commission, or any of its members, or by hearing officers duly authorized by the Commission and decided within the mandatory period of twenty days after the submission of the evidence. The filing, determination and settlement of disputes shall be governed by the rules and regulations promulgated by the Commission.

(b) Appeal to Courts. - Any decision of the Commission, in the absence of an appeal therefrom as herein provided, shall become final and executory fifteen days after the date of notification, and judicial review thereof shall be permitted only after any party claiming to be aggrieved thereby has exhausted his remedies before the commission. The Commission shall be deemed to be a party to any judicial action involving any such decision, and may be

represented by an attorney employed by the Commission, or when requested by the Commission, by the Solicitor General or any public prosecutor.

(c) Court Review. - The decision of the Commission upon any disputed matter may be reviewed both upon the law and the facts by the Court of Appeals. For the purpose of such review the procedure concerning appeals from the Regional Trial Court shall be followed as far as practicable and consistent with the purposes of this Act. Appeal from a decision of the Commission must be taken within fifteen days from notification of such decision. If the decision of the Commission involves only questions of law, the same shall be reviewed by the Supreme Court. No appeal bond shall be required. The case shall be heard in a summary manner, and shall take precedence over all cases, except that in the Supreme Court, criminal cases wherein life imprisonment or death has been imposed by the trial court shall take precedence. No appeal shall act as a supersedeas or a stay of the order of the Commission, unless the Commission itself, or the Court of Appeals of the supreme Court, shall so order.

The cases elevated to the SSC for judgement include requests for entitlement to benefits, delinquency, violations to the SSS Charter provision, and offer to settle financial obligations to the SSS, e.g. restructuring of loans and proposal for dacion en pago to satisfy financial obligations with the SSS.

Table 6. Volume of Cases Handled by the Social Security Commission

Action	January-June 2002
Resolved SSC cases submitted for resolution	203
a. Resolution/Final Order	114
b. Motion of Reconsideration	89
Evaluated and docket petitions filed with the SSC	65

Source: 1st Semester 2002 Performance Report

External Mechanisms

The SSS, similar to other publicly managed institutions, is not exempt from accountability and transparency requirements. Any wrongdoing or violation of the SSS Charter and the civil service rules and regulations may be reported and filed with the Office of the Ombudsman and/or the Civil Service Commission.

Another redress mechanism that has proven to be highly effective is through the use of media. Complaints lodged in public, whether regarding individual transactions or the overall management of the Fund, have the tendency to attract intervention from politicians as well as elicit a strong adverse public reaction to issues raised. Although not an assurance that issues raised will be resolved expediently and satisfactorily, coursing one's concern through the media has proven effective in eliciting a response from social security administrators.

VI. Access to Rights

Universal social security scheme is one of the pillars of the SSS vision. Universal coverage means social security protection shall be provided to all Filipino private sector workers (covered employees, self-employed, and voluntary) regardless of race, creed, gender, age, geographic location, and economic status so long as they earn at least P1,000 a month. In short, it is an equitable scheme where uniform coverage shall be made available to all Filipinos with no bias against anybody or any sector.

As of end-June 2002, the SSS membership stands at about 24 million members. This represents about 70% of the local labor force. The SSS also has 84,422 retirement, disability and survivorship pensioners.

The coverage of private sector workers who are employees has been rather extensive. However, the coverage of the self-employed and workers who comprise the informal sector have been more limited despite the liberal membership conditions backed by a legal mandate.

In order to encourage workers in the informal sector to enroll and sustain their participation in the System, the SSS is formulating an action plan for the informal sector. Based on identified gaps and weaknesses, the SSS will endeavor to improve access and strengthen the collection infrastructure.

To cover Filipino migrant workers, the SSS has also actively pursued social security bilateral agreements. These treaties render mutual assistance, equality of treatment to our OFWs, export of social security benefits, and accumulation of membership periods in both host country's and the Philippines' schemes resulting in pro-rata sharing of benefits. To date, the SSS has formal social security ties with Austria, United Kingdom, Spain, France, Canada and Quebec. Other treaties are presently under various stages of negotiations.

The SSS has also launched its Flexi-fund program for OFWs. It is a voluntary provident fund administered on top of the core programs of the SSS. The scheme provides an additional layer of protection by encouraging savings in periods when the worker is highly productive. Based on the principle of individual equity, benefits depend on the actual contributions made by each OFW and the profits obtained from the investment of the accumulated fund. As of May 2002, membership to the program has grown to 8,268 OFWs.

The coverage drive as well as the processing of benefits of SSS members and their beneficiaries are done in the SSS branches established across the country as well as in other countries where there is a large concentration of overseas Filipino workers who are SSS members.

Table 7. Network of SSS Branches

Location	Number
National Capital Region	26
Luzon	66
Visayas	30
Mindanao	31
Foreign Representatives Offices	16
TOTAL	169

Source: Facts and Figures-December 2001

In keeping with the SSS mission to provide world-class services to its members, the branches are implementing the Covenant of Service Program where attention is given to eliminating backlogs, bottlenecks and redundancies in our systems. This program aims to significantly reduce the processing time of benefit claims and loan applications. For the first time, the SSS is making a public commitment to deliver in a matter of days the benefit members apply for.

**Table 8. Covenant of Service Program: Processing Time Commitments
(In working days)**

Benefit	Actual (July 2002)	Phase 1	Phase 2
Disability	11.88	20	5
Death	22.48	15	5
Retirement	18.10	15	5
Sickness	10.48	8	5
Maternity	10.78	8	5
Funeral	4.17	3-5	3
Salary Loans	1.91	3	1

Source: 2001 SSS Annual Report

Access to rights is also greatly facilitated by enhancements in information technology (IT). In this connection, major IT projects such as the SSS web site, (with on-line inquiry capability), the set-up of electronic information kiosks in areas with a high volume of pedestrian traffic, and the utilization of text-messaging system are currently being implemented.

To the extent that social security rights are tied to a worker's capacity to sustain his contribution to the social security programs, the SSS is considering a National Telling System and the SBR-less Electronic Payment System.