

Social Security System (SSS)

If you have been an SSS member in the Philippines, you can continue your membership. It is the policy of SSS that once a member, always a member, and you can never lose premium contributions for life. SSS also offers you the chance to continue paying your premiums and avail of the following benefits:

- Maternity
- Sickness
- Partial/Permanent Disability
- Retirement with 13th month pay or Christmas bonus
- Death
- Funeral or Burial

You can check and monitor your SSS contributions payment at the website: www.philssuk.com.

If you are not yet a member of SSS, then this is the chance for you to get started and protect yourself and your loved ones back home.

Frequently Asked Questions (FAQs)

1. If I go back to the Philippines for good, as a retiree, can I receive my pension at home (Philippine address)?

Yes, Article 12 of the Convention on the Payment of Benefits provides that *“The benefits, due under the legislation of either Contracting State or in the implementation of the Convention, are paid directly to the persons concerned, even if they no longer reside in the territory of either Contracting State.”* Further, even if the pensioner decides to reside in a third State, his/her benefit shall be paid/remitted to that country of residence.

2. What is the procedure to avail of this benefit?

The pensioner must proceed to the designated French liaison agency to inform the said office that he/she shall be returning permanently to the Philippines and request that his/her pension be paid/remitted to the address in the Philippines.

Agency in France : Caisse National d'Assurance Vieillesse
110 avenue de Flandre
75951 PARIS Cedex 19, France
Tel. No. 39 60
<https://www.lassuranceretraite.fr/>

3. Would my SSS contributions be counted for my French pension?

The insurance periods in the Philippines will be taken into account only if a worker does not meet the required period for pension entitlement in either the Philippine or French Social Security. In such cases, the insurance periods

completed under each of the schemes of the Contracting States are totaled (except overlapping periods) to establish pension eligibility. The pro-rated pension is then computed based on the proportion of the actual insurance periods completed in one scheme to the total period completed in the two schemes. Otherwise, if the worker meets the conditions for pension entitlement required by both the Philippine and French Social Security schemes without the need to totalize, then the respective institutions shall determine the pension amount in accordance with their respective legislation.

4. If I go to the Philippines for a visit now, am I covered by the French Social Security?

Under the Convention, a worker is employed in France and is subject to coverage under French SS shall continue to be covered by the French SS even if he/she goes to the Philippines for a visit. The presumption is that the visit is short-term and that the worker intends to go back to France and resume his/her employment.

5. If I get hospitalized during my stay in the Philippines, and if I become seriously ill, will the French Social Security reimburse my expenses when I come back?

The Convention does not cover hospitalization expenses. Disability benefits are, however, covered. The relevant provision is Article 15 of the Convention, which states that *“The disability benefits are liquidated in conformity with the legislation covering the worker at the time when, following illness or accident, his interruption of work took place, followed by disability. The amount of the disability pension is shouldered by the competent institution according to the terms of the aforesaid legislation.”*

6. Can the French grant/do something for me during my hospitalization in the Philippines?

Unfortunately, the French SSS cannot grant/do anything for his/her hospitalization in the Philippines as it is not covered under the Convention.

7. What is the procedure to avail of this benefit?

For the disability benefit claim, the Social Security System (through the International Affairs Department), shall assist him/her in accomplishing the appropriate liaison form, validate the supporting documents to its counterpart French institution.

Please click here for the brochure of the Philippines-France Convention on Social Security

CONVENTION ON SOCIAL SECURITY BETWEEN THE PHILIPPINES AND FRANCE

The Convention on Social Security between the Philippines and France was signed on 7 February 1990, and became effective on 1 November 1994.



SOCIAL SECURITY SYSTEM
East Ave., Diliman, Quezon City, Philippines

1. **What is this convention on social security all about?**

It is an agreement between the Philippines and France for the purpose of promoting mutual cooperation in the field of social security, for the benefit of both their nationals.

2. **Aside from France, with what countries has the Philippines concluded similar agreements?**

The Philippines has bilateral agreements on social security with:

Country	Effective Date
Austria	Apr 1982
Canada	Mar 1997
United Kingdom/ Northern Ireland	Sept 1989
Spain	Oct 1989
Quebec	Nov 1989
Switzerland	Mar 2004
Belgium	Aug 2005

3. **What are the salient features of the social security bilateral agreement?**

- (a) **Equality of treatment** - A covered Filipino, including his/her dependents and survivors, shall be eligible for social security benefits under the same conditions as French nationals in France.
- (b) **Export of benefits** - A person shall continue to receive his/her benefits wherever he/she decides to reside (Philippines, France, or any country).
- (c) **Totalization** - Contribution/creditable periods in both countries shall be added (excluding overlaps) to determine qualification for benefits.

To illustrate: Under the Philippine Social Security Law, a member must have at least 120 monthly contributions to qualify for a retirement pension. Otherwise, upon retirement, he/she will only receive a lump sum amount consisting of total contributions paid on his/her behalf plus interest.

Without the bilateral agreement, a member who has paid only 100 monthly contributions to the Philippine Social Security shall not be entitled to a retirement pension. However, under the bilateral agreement, he/she will qualify for pension if he/she has at least 20 or more monthly contributions or creditable periods under the France social security scheme.

- (d) **Payment of benefits** – Each country shall pay a fraction of the benefit due from their respective systems, in proportion to the actual contributions/creditable periods.

To illustrate: In the above-cited case, the Philippines shall pay 100/120 (or 5/6) of the Philippine retirement pension, computed as if the member has completed the required number of contributions.

- (e) **Mutual administrative assistance** - Covered members or beneficiaries may file their claims with the designated liaison agencies of the Philippines or France, which shall accordingly extend assistance to facilitate processing of claims.

4. ***What social security legislations apply to the Agreement?***

With respect to the Philippines:

All legislation concerning old age, disability, death and survivors, temporary incapacity due to sickness or accident which are not work related, maternity, and work related accidents and occupational illness.

With respect to France:

- i. the legislation fixing the organization of the social security;
- ii. the legislation fixing the scheme of social insurance is applicable to salaried workers of agricultural and non agricultural professions;
- iii. the legislation relative to the prevention and reparation of work related accidents and to professional illness;
- iv. the legislation relative to family benefits
- v. the legislation relative to the special schemes of social security in so far as they concern the risks and benefits covered by the legislation above, to the exclusion of the special scheme of government service
- vi. the legislation relative to the scheme of seamen.

5. ***Who are covered under the bilateral agreement?***

The agreement applies to all persons covered by the social security legislations of either or both Philippine or France social security legislations, including their survivors and dependents, except SSS members who have availed of a refund of contributions under earlier legislations.

6. ***How will payment of benefit/s be made?***

Monthly pensions will be sent to the worker or his beneficiaries at the address indicated on the benefit application form.

7. ***Suppose a worker has completed the minimum contribution/creditable periods under both systems in the Philippines and France to qualify for benefit. Is he/she entitled to receive benefits under both systems at the same time?***

Yes. He/she is entitled to receive full benefits under the social security systems of both the Philippines and France.

8. ***Under the agreement, can Filipino or French nationals working in France become members of the Philippine Social Security System (SSS) automatically and vice versa?***

Filipino or French nationals in France do not automatically become members of the Philippine SSS. They can only be a member of the SSS if they have actually worked, applied as a member, and contributed to the SSS and vice versa.

9. ***Will the premium contributions be increased because of the Convention?***

No. The Convention will not require an increase in contribution. However, an SSS member may opt to continue paying as a voluntary OFW-member to avail of full and higher benefits and enjoy other privileges under the SSS without requiring credited periods under the France social security.

Liaison Agencies:

Philippines

International Affairs and Branch Expansion Division
Social Security System
East Avenue, Quezon City, Philippines
Tel. Nos. (632) 924-7822
Fax No. (632) 922-3173
E-mail bautistara@sss.gov.ph
Web site www.sss.gov.ph

France

Caisse Nationale D' Assurance Vieillesse
110, avenue de Flandre
FR-75951 Paris Cedex 19
Tel. No. +(33) 155 45 50 00
Fax No. +(33) 155 45 51 99
Email
Web site www.cnav.fr