

# DISABILITY

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## What is new with the Disability Benefit?

Still adopting the World Health Organization’s (WHO) definition of disability as any “restriction or lack (resulting from impairment) of ability to perform an activity in the manner or within the range considered normal for a human being,” the SSS redesigned the granting of disability benefit to its members. The aim is to improve the delivery of services without compromising the need to ensure that the appropriate disability benefit is paid to deserving members.

## What are the salient features of the redesigned disability program?

1. Use of the new Manual on Medical Benefits (Disability, Sickness and Maternity), which is a compilation of the three (3) medical benefits granted by SSS to its members. It adopts the International Classification of Diseases and Related Health Problem codes (ICD-10) and includes the most recent medical management of illnesses/injuries and their corresponding ratings. It has been validated internationally and locally by the different Medical societies.
2. The evaluation guidelines of illnesses/injuries also consider the current physical state of the member, thus, allowing several claims to be evaluated first based on supporting documents.

## Who is qualified for disability benefit under the new program?

A member who suffers partial or total permanent disability, with at least one (1) monthly contribution paid to the SSS prior to the semester of contingency, is qualified.

## What are some of the partial permanent disabilities?

A complete and permanent loss or use of any of the following body parts:

one thumb	one big toe	one index finger
one hand	one middle finger	one arm
one ring finger	one foot	one little finger
one leg	hearing of one ear	one ear
hearing of both ears	both ears	sight of one eye

## What are some of the total permanent disabilities?

The following fall under total permanent disability:

1. complete loss of sight of both eyes;
2. loss of two limbs at or above the ankles or wrists;
3. permanent complete paralysis of two limbs:

4. brain injury resulting to incurable imbecility or insanity; and
5. such cases as determined and approved by the SSS.

### What are the types of disability benefits?

1. **Monthly pension** – a cash benefit paid to a disabled member who has paid at least 36 monthly contributions to the SSS prior to the semester of disability.
2. **Lump sum amount** – granted to those who have not met the required 36 monthly contributions. If the approved disability period is payable for less than twelve (12) months, it is also given in lump sum.

### How much is the monthly pension?

The amount of monthly pension will be based on the member's number of paid contributions and the years of membership prior to the semester of contingency. The minimum monthly pension is ₱1,000 for members with less than ten (10) credited years of service (CYS); ₱1,200 with at least ten (10) CYs and ₱2,400 with at least twenty (20) CYs.

### Is the monthly pension for life?

The member who suffers from permanent total disability shall receive monthly pension for life. However, the pension shall be suspended if the member recovers from the permanent total disability, or resumes employment, or fails to report for the annual physical examination upon notice by SSS. If the pensioner is unable to report for medical examination due to the disability, then domiciliary service by an SSS physician may be requested at any branch office.

The member who suffers from permanent partial disability shall receive a monthly pension based on the equivalent number of months of the degree of disability. If the member's condition due to same illness/injury deteriorates, resulting in progression of his/her disabling manifestations, he/she is entitled to claim additional disability benefit. This is calculated based on the remaining percentage of disability after deducting from the percentage of disability in the current claim, the percentage of disability granted in the previous claim.

### How is the monthly pension paid?

The monthly pension is paid thru the bank account that the member chose under the "SSS Pensioner's Remittance thru Bank" Program. This became mandatory effective September 1, 1993.

A member must open a single savings account (or use an existing one, if any) and submit to SSS a photocopy of **any of the following**: a) the savings account passbook; b) the ATM card bearing the member's name and account number; c) a validated initial deposit slip; or d) Visa Cash Card Enrollment Form, upon filing of benefit application. The original passbook/ATM card must be presented for authentication purposes.

For members without an existing single savings account, the SSS shall issue an LOI form to be presented to his/her chosen SSS-accredited bank for the purpose of opening a single savings account.

Upon approval of the claim, the SSS will mail a notice-voucher to the member with the information when to withdraw the benefit from the bank.

## How much is the lump sum amount?

There are two (2) basic formulas for calculating the lump sum amount.

For permanent total disability, the lump sum benefit is equivalent to the monthly pension multiplied by the number of monthly contributions paid to the SSS, or twelve (12) times the monthly pension. Whichever result is higher of the two will be the member's lump sum benefit.

For permanent partial disability, the lump sum is equivalent to the monthly pension multiplied by the number of monthly contributions, multiplied by the percentage of disability in relation to the whole body; or the monthly pension twelve (12) times the percentage of disability, whichever is higher.

For example, the Member's degree of disability is determined to be twenty percent (20%) and the number of contributions paid by the Member is equivalent to 24 months only:

- a.  $\text{₱1,000 (monthly pension)} \times 24 \text{ (monthly contributions)} \times 20\% \text{ (percentage of disability)} = \text{₱4,800};$  or
- b.  $\text{₱1,000 (monthly pension)} \times 12 \times 20\% \text{ (percentage of disability)} = \text{₱2,400}$

The lump sum benefit to be given to the Member would be ₱4,800, which is the higher amount based on the two (2) computations.

Upon approval of the claim, the SSS will mail a notice voucher to the member informing him/her when to withdraw the benefit from the bank.

## How is the lump sum amount paid?

Effective May 2016, the member may opt to receive the lump sum benefits for SS and EC Disability, SS Death and Retirement directly through his/her bank account, instead of receiving the check through the mail. The Payment thru-the-Bank Program shall become mandatory upon implementation of the Benefits Workflow System.

The member will be asked to open a single savings account (or use an existing one, if any) and submit to SSS a photocopy of **any of the following**: a) the savings account passbook; b) the ATM card bearing the member's name and account number; c) a validated initial deposit slip; d) bank statement or certification; or e) Visa Cash Card Enrollment Form, upon filing of benefit application. The original passbook/ATM card must be presented for authentication purposes.

For members without an existing single savings account, the SSS shall issue an LOI form to be presented to his/her chosen SSS-accredited bank for the purpose of opening a single savings account.

Upon approval of the claim, the SSS will mail a notice voucher to the member informing him/her when to withdraw the benefit from the bank.

### **Aside from disability benefit, what else can a disability pensioner receive?**

In addition to the monthly pension, a **supplemental allowance** of ₱500 is paid to the total or partial disability pensioner to provide additional financial assistance to meet the extra needs arising from his disability.

A total disability pensioner is also entitled to a **13th month pension** payable every December. For a partial disability pensioner, 13th month pension shall be paid provided that the pension duration is at least twelve (12) months.

Total disability pensioners and their legal dependents prior to the effectivity of RA 7875 on March 4, 1995 are entitled to the hospitalization benefits under PhilHealth. A copy of Death-Disability-Retirement (DDR) print-out indicating the type of claim is disability in nature and the effectivity date of pension or a Copy of Disability Pensioner Certification, must be submitted.

Total disability pensioners upon the effectivity of RA 7875 on March 4, 1995 and thereafter, are no longer covered except when they have accumulated 120 Medicare monthly contributions and have reached age 60. They need to register with PhilHealth for the issuance of their PhilHealth ID card for Non-Paying Members. Those who wish to avail of PhilHealth benefits may enroll in the Individually-Paying Program (for SE/VM) or the Sponsored Program of PhilHealth.

### **Are the children of a disabled member entitled to the dependent's pension?**

The dependent legitimate, legitimated, legally adopted and illegitimate children, **conceived on or before the date of contingency** of a total disability pensioner will each receive a dependent's pension equivalent to ten percent (10%) of the member's monthly pension, or ₱250, whichever is higher.

Only five (5) minor children, beginning from the youngest, are entitled to the dependent's pension. No substitution is allowed. Where there are legitimate and illegitimate minor children, the legitimate, legitimated or legally adopted ones will be preferred.

Dependents of a partially disabled pensioner are not entitled to the dependent's pension.

### **For how long will the dependent child receive the pension?**

The dependent's pension ends when the child reaches 21 years of age, gets married, gets employed, or dies. However, the dependent's pension may be granted for life to children who are over 21 years old, provided that they are incapacitated and incapable of self-support due to physical or mental disability which is congenital in nature or acquired during minority.

## What will happen to the monthly pension in case the pensioner gets re-employed, resumes self-employment, recovers from permanent total disability, or fails to appear for examination upon notice by SSS?

The monthly pension of the member and the dependent's pension will be suspended upon the re-employment or resumption of self-employment or the recovery of the disabled member from permanent total disability or failure to present himself/herself for examination at least once a year upon notice by SSS.

## What will happen to the monthly pension of a disability pensioner in case of his/her death?

Upon the death of a permanent total disability pensioner, the primary beneficiaries as of the date of disability, shall be entitled to 100 percent of the monthly pension, and the dependents to the dependent's pension, excluding the supplemental allowance.

If the totally disabled pensioner has no primary beneficiaries and dies within 60 months from the start of the monthly pension, the secondary beneficiaries shall be entitled to a lump sum benefit equivalent to the total monthly pensions corresponding to the balance of the five-year guaranteed period, excluding the supplemental allowance.

In the case of a partial disability pensioner, his monthly pension is limited only to a certain number of months according to the degree of his disability, or will stop when he retires or dies.

## What are the forms and documents needed in filing for the disability benefit?

### **Basic Documents**

1. **Disability Claim Application (DisCA) Form**
2. Member's/Claimant's Photo and Signature Form (for initial claims only)
3. SSS Medical Certificate Form, accomplished by attending physician within six (6) months from date of filing
4. Supporting medical records (certified true copy)
5. Member or Filer's SS card or other valid ID cards/documents as listed below:
  - A. Any **one (1)** of the following valid **Primary IDs**
    - SS card
    - UMID card
    - Passport
    - PRC card
    - Seaman's Book (Seafarer's Identification & Record Book)
  - B. Or in the absence of the above valid primary IDs, **any two (2)** of the following valid **Secondary IDs** (original) both with signature and at least one (1) with photo:
    - Driver's License
    - Postal ID card

- Company ID card
- School ID card
- TIN card
- PhilHealth ID card
- OWWA card
- Senior Citizen card
- Voter's Identification card or Voter's Affidavit / Certificate of Registration
- Credit card (with name and signature)
- Firearm License card issued by PNP
- Fish Worker's License Card issued by BFAR
- GSIS card/Member's Record/Certificate of Membership
- Health or Medical card
- ID card issued by LGUs (e.g. Barangay/Municipality/City)
- ID card issued by professional association recognized by PRC

C. Or in the absence of a valid primary ID, any **one (1)** of the above valid secondary IDs (original) with signature and photo, and at least **one (1)** of the following **Secondary Documents**:

- Alien Certificate of Registration
- Certificate issued by National Commission on Indigenous Peoples
- Certificate of Licensure/Qualification Document from MARINA
- Certificate issued by National Commission on Muslim Filipinos
- Certificate of Naturalization from BI
- Marriage Contract/Marriage Certificate
- NBI Clearance
- Pag-IBIG Member's Data Form
- Police Clearance
- Seafarer's Registration Certificate issued by POEA
- Student Permit issued by LTO

### **Other Required Documents**

ILLNESS	WHEN TO FILE	DOCUMENTS NEEDED
Fracture	Four (4) months from injury/operation	Certified true copy of any of the following: <ul style="list-style-type: none"> <li>• Record of consultation, or</li> <li>• Hospital Abstract/Discharge Summary, or</li> <li>• Record of Operation (if operated), or</li> <li>• X-ray plate of affected part/s</li> </ul>
Amputation		Certified true copy of: <ul style="list-style-type: none"> <li>• Hospital Abstract/Discharge Summary and/or</li> <li>• Record of Operation (if operated)</li> </ul>
Coronary Artery Disease/ Heart Attack		Certified true copy of any of the following: <ul style="list-style-type: none"> <li>• Record of Consultation, or</li> <li>• Hospital Abstract/Discharge Summary, or</li> <li>• Record of Operation (if operated), and</li> <li>• Recent ECG tracing with result, or</li> <li>• 2D Echo result (if any)</li> </ul>

ILLNESS	WHEN TO FILE	DOCUMENTS NEEDED
Cerebrovascular Attack (Stroke)	Four (4) months after onset	Certified true copy of any of the following: <ul style="list-style-type: none"> <li>Record of Consultation, or</li> <li>Hospital Abstract/Discharge Summary, or</li> <li>Record of Operation (if operated), or</li> <li>Recent CT Scan/MRI Result</li> </ul>
PTB, Minimal	Two (2) years after onset	Recent and old Chest X-ray with official result taken at least two (2) years prior
PTB, Moderate	Six (6) months after onset	Recent and old Chest X-ray with official result taken at least six (6) months prior
PTB, Far Advanced		Recent Chest X-ray with official result
Pulmonary Diseases (COPD)		<ul style="list-style-type: none"> <li>Pulmonary Function Test result taken within the last six (6) months, and/or</li> <li>Recent Chest X-ray plate with result (if any)</li> </ul>
Mental Illness	Two (2) years after onset	<ul style="list-style-type: none"> <li>Recent and complete Psychiatric Evaluation Report, and</li> <li>Certified true copy of Hospital Abstract/Discharge Summary (if confined)</li> </ul>
Diabetes Mellitus	Two (2) years after onset	<ul style="list-style-type: none"> <li>Recent and serial FBS results taken during the last two (2) years, and</li> <li>Recent ECG tracing with result (if any)</li> </ul>
Removal of Organ		Certified true copy of: <ul style="list-style-type: none"> <li>Hospital Abstract/Discharge Summary, or</li> <li>Record of Operation, and</li> <li>Histopath result</li> </ul>
Malignancy (Cancer)		Certified true copy of: <ul style="list-style-type: none"> <li>Hospital Abstract/Discharge Summary, or</li> <li>Record of Operation (if operated), and</li> <li>Histopath result, or</li> <li>CT Scan/MRI Result (if any)</li> </ul>
Kidney Diseases		Certified true copy of: <ul style="list-style-type: none"> <li>Hospital Abstract (if confined), and/or</li> <li>Laboratory results, or</li> <li>Certificate of dialysis treatment (if any)</li> </ul>
Hearing Loss		Certified true copy of Audiogram result taken within the last six (6) months
Cataract Operation	Four (4) months after operation	Certified true copy of: <ul style="list-style-type: none"> <li>Record of Operation, and</li> <li>Recent visual acuity issued by ophthalmologist</li> </ul>

**Note:**

1. A member who is unable to file the disability claim application personally due to the following conditions should submit the required documents either through his/her representative or through mail to the nearest SSS branch:
  - Member is either wheelchair-borne, in respiratory distress, with IV fluid or other debilitating conditions; or

- Member is confined in an institution such as hospital, correctional institution, penitentiary, rehabilitation center; or
  - Member is residing abroad.
2. An SSS Medical Specialist shall decide if additional medical records or documents will be required.

### **Where can a member file the disability benefit application?**

Application for disability benefit can be filed at any SSS branch. In cases where the SSS Medical Specialist is not available due to unforeseen events, the Senior Clerk/Junior Nurse will receive and screen the data, for further verification by the Medical Specialist when he/she becomes available.