

# ASSA News



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ASSA Directory

# ASSA Chairman's Statement

It gives me great pleasure to welcome you to the 33<sup>rd</sup> ASSA Board Meeting. We look forward to more insightful discussions and exchange of ideas on social security developments within the ASEAN region during our two days here in Manila, Philippines.

ASEAN is a unique entity that binds Southeast Asian nations together by ties of friendship and goodwill, yet imbued with our individual ideals and aspirations. While such an arrangement provides mutual benefits to all members such as the establishment of the ASEAN Economic Community last year, we are not insulated from the effects of global trends such as ageing populations and longer life expectancies.

The challenge for us, as ASEAN social security administrators, is to ensure that our policies are able to respond to such trends, so that benefits can be continually delivered to the people. To this end, I am glad that ASSA provides us a forum to gather and exchange ideas on how we can further strengthen our social security systems.

Beyond strengthening our systems, another important aspect of our work involves educating our people. Social security systems can be complex to understand. With the rise of social media, while information is abundant and easily available, it may not always be accurate. Hence, as social security administrators, we need to have deeper engagement and reach out to the public to explain and increase their appreciation of how our social security policies and systems work. I am sure we will have robust discussions on efforts in this area during our upcoming ASSA Meeting.

Another important aspect in social security administration is service delivery, which constitutes a big part of our work. Hence, it is timely that one of the themes for the Good Practices Workshop this year is "Service Excellence in Social Security". I am positive that the rich experiences shared among ASSA member organisations will prove useful in our pursuit to bring services to our members efficiently and effectively.

This year, we will continue to give out the ASSA recognition awards that were introduced by the Employees Provident Fund, Malaysia, last year. The ASSA Awards aim to spur innovation, and I hope member organisations will continue to think of innovative ways to enhance our social security systems in areas such as information technology, customer service, communications and insurance coverage. It is important that we constantly seek out new ways and methods to carry out our work, so that we can create better lives for the people of ASEAN.

On this note, Singapore would like to express our gratitude to the Philippines for their dedicated efforts and warm hospitality in hosting the ASSA Board Meeting this year, and also to all member organisations who have contributed time and effort to the development of ASSA. With the continued support of all member organisations, I am confident that we will continue to bring ASSA to higher levels of excellence.

**Ng Chee Peng**

Chairman  
ASEAN Social Security Association  
Chief Executive Officer  
Central Provident Fund Board





# ASSA

## Secretary-General's Statement

ASSA was formed with the aim of fostering greater and more meaningful co-operation among Social Security Associations within ASEAN. Our past ASSA meetings have laid a strong foundation for mutual cooperation among member organisations, even as we seek to strengthen the social security systems in our own country.

This year, we will gather once again to build on the good work that we have done, to share best practices, exchange ideas and share innovative solutions to the challenges that we face.

One key challenge faced by many social security organisations is getting individuals to prioritise retirement planning early. Whilst retirement planning is critical to boosting retirement adequacy, many still lack a strong understanding on how to effectively plan for their retirement. Social security administrators need to continually reinforce financial education and retirement planning, and use behavioural nudges and policy solutions to improve outcomes.

As we move to increase our presence and provide more services on the Internet, another important issue is the increasing pervasiveness of cyber-threats. In today's environment, we can no longer take for granted that cyber-attacks are isolated and targeted incidents. We therefore need to take active steps to fortify our websites and online services.

Going forward, it is important that we keep up our knowledge sharing efforts through bilateral visits, workshops, and recognise exemplary work through initiatives such as the ASSA Recognition Awards. Our work at ASSA has yielded many positive learning outcomes for all member organisations, and I am sure that we will continue to learn from one another at this upcoming meeting!



**Eng Soon Khai**

Secretary-General  
ASEAN Social Security Association  
Group Director (Policy, Statistics and Research)  
Central Provident Fund Board



# Employees Trust Fund TAP'S ROADSHOW FOR EMPLOYERS

The Employees Trust Fund (TAP) held a series of roadshows for existing and newly registered employers that are registered with TAP since January 2016, with a total of 19 sessions conducted to date.

The event is part of TAP's outreach initiatives to further develop positive relations with its registered employers. The roadshows include an explanation of the Employee Trust Act and Supplemental Contributory Pensions (SCP) Trust Order, TAP and SCP contribution payment procedure (One Payment Method), and TAP's online service, e-Amanah.

The employers were given a refresher briefing on their responsibilities to register and pay the TAP and SCP contributions for their employees who are citizens and permanent residents of the country, abide by the Employee Trust Act and the SCP Trust Order, so as to avoid any penalties or fines.

The One Payment Method, which facilitates employers in calculating their employee's TAP and SCP contribution amount by way of a handbook that contains the pre-calculated combined contribution amounts based on the employee's salary, was introduced during the roadshow. This helps to minimise errors in their payment preparations.

e-Amanah online service was also highlighted to employers during the roadshow. It is an online service that facilitates employers in administering registration and payments without having to go to TAP branches. The online service offered is in line with TAP's efforts to provide efficient, effective and convenient services to employers. e-Amanah also helps employers save time in the management of employees' details, without which, employers will need to visit the counters even for a single amendment.

Throughout the roadshow, e-Amanah booth was available for the employers to register and watch a demonstration on how to use the online service.





## NATIONAL SAVINGS DAY 2016

In conjunction with the National Savings Day 2016, the Employees Trust Fund collaborated with the Authority Monetari Brunei Darussalam (AMBD) to run a series of events for the youth with the theme: "Financially Literate Generation". The roadshow aims to create awareness on the importance of saving and having basic financial knowledge among the younger population.

Launched by Yang Berhormat Pehin Orang Kaya Indera Pahlawan Dato Seri Setia Hj Suyoi Hj Osman, Minister for Education as Deputy Chairman of AMBD's Board of Directors on 4 May 2016, the event commenced with a roadshow extended to all districts in the country.

The roadshow targeted primary school students from year 3 to year 5, aged between eight to ten years. Participated by a number of financial institutions in the country including the local and international banks, the roadshow conducted games and activities related to early financial management to expose and create awareness among the children on the importance of good money management. This includes earning, prudent spending, savings, and financial planning.

Another highlight of the National Savings Day celebration was a Financial Fun Fair, officiated by Yang Berhormat Dato Paduka Awang Haji Ali bin Haji Apong, Minister for Primary Resources and Tourism. Held at the famous Jerudong Park Playground, the Fun Fair aimed to encourage a financially literate generation by promoting a savings culture and prudent financial management while having fun. Targeting members of the public, the event offered a number of interactive games and activities related to the theme. TAP provided three stations that a participant needed to complete to receive prizes. The first station was the crossword puzzle, with financial-related words, the second station was differentiating needs and wants for purchases, and the third station was a financial decision-making quiz.

The celebration of the National Savings Day 2016 concluded with the launch of the Financial Planning Association Brunei Darussalam (FBAP) by Yang Berhormat Pehin Orang Kaya Laila Setia Dato Seri Setia Hj Abdul Rahman Hj Ibrahim, the second Minister for Finance. The association aims to help raise the level of the financial planning profession in the country, and hopes to better create awareness among Bruneians on the importance of financial planning, particularly in ensuring they understand the need to save for the rainy days, plan for long-term and short-term financial goals, and the need to save for future retirement.



## National Social Security Fund

# STRENGTHENING AND DEVELOPMENT of Social Security Schemes for Persons Defined By The Provisions Of The Labour Law

## INTRODUCTION

The Workshop on Strengthening and Development of Social Security Schemes for Persons Defined by the Provisions of the Labour Law was conducted from 19-20 November 2015 in Phnom Penh, Cambodia. This workshop was organised and supported by the National Social Security Fund (NSSF) of the Ministry of Labour and Vocational Training.

The workshop was attended by 92 participants from the Ministry of Economy and Finance, Ministry of Public Services, Ministry of Health, Ministry of Social Affairs Veteran and Youth Rehabilitation, Employers and Employees, International Labour Organisation (ILO), World Health Organisation (WHO), Japanese International Cooperation Agency (JICA), Gesellschaft für Internationale Zusammenarbeit (GIZ), Agence Française de Développement (AFD), and leaders, officials, and staff of the National Social Security Fund. The aim of the workshop was to strengthen and develop the social security schemes for persons defined by the provisions of the labour law, and to build up knowledge on social security for leaders, officials, and staff of NSSF in preparation for the launch of the Health Care and Pension Schemes.

## OPENING SESSION

The opening session of the workshop was presided by H.E. Dr Ith Sam Heng, Minister for the Ministry of Labour and Vocational Training, with H.E.

Kan Mon, Secretary of State, H.E. Huy Hansong, Secretary of State, H.E. Pheng Sokham, Deputy Secretary of State, Mr Ouk Samvithyea, Executive Director of NSSF, and ILO representatives.

After Mr Ouk Samvithyea's speech, H.E. Dr Ith Sam Heng expressed his deepest appreciation to the organiser for putting together a workshop that helped equip leaders, officials, and staff of NSSF with the technical know-how, through sharing by senior ILO specialists for social protection and social security as well as experts from the Kingdom of Thailand, Lao PDR, Malaysia, and Japan. H.E. Minister also thanked all development partners for the provision of technical and budgetary support to Cambodia to implement social security schemes.

H.E. Minister commended the Ministry of Labour and Vocational Training for their efforts in implementing the policy programme and Rectangular Strategy Phase III of the Royal Government to bring about growth, employment, and equity in Cambodia under the outstanding leadership and guidance of Samdech Akka Moha Sena Padei Techo Hun Sen, Prime Minister of the Kingdom of Cambodia. In addition, the Royal Government announced the launch of the National Policy on Jobs and Career 2015-2025. This policy complements the "Development Policy of Industrial Sectors in Cambodia 2015-2025" that aims to achieve the vision of a modern industrial structure in Cambodia with improved productivity by 2025.



## PRESENTATION BY GUEST SPEAKERS

In relation to the development of social security system for Persons Defined by the Provisions of the Labour Law, H.E. Minister was very proud of Cambodia's achievements in social protection, poverty eradication, and the promotion of social stability. Nowadays, the workers in the private sector are insured by the Employment Injury Insurance Scheme, which has been implemented successfully and effectively. Thousands of workers suffering from work injuries have benefited from this system. Furthermore, the NSSF, an autonomous organisation under the tutelage of the Ministry of Labour and Vocational Training, has been preparing for the impending launch of the Health Care and Pension Schemes. Once these two schemes are rolled out, workers in the private sector will have access to comprehensive social protection. This means that workers are assured of social and income protection in old age or disability, when they cannot earn a living.

Finally, H.E. Minister commended all participants, and in particular, leaders, officials, and NSSF staff for overcoming the challenges of implementing the social programmes, and for coming together to collaborate and exchange experience in tackling problems with effectiveness, accountability, and efficiency.

## PRESENTATION BY SPEAKERS

- Presentation on Guidelines of Social Security by Mr Nuno Meira Simoes da Cunha, Social Security Specialist of ILO.
- Presentation on Conception of Social Security Sectors in the Kingdom of Cambodia by Mr Ouk Samvithyea, Executive Director of NSSF.
- Presentation on Implementation and Administration of Employment Injury Insurance Scheme by Mr Paguman Singh, Employment Injury Insurance Specialist from Malaysia.

- Presentation on Provision of Rehabilitation Services for Employment Injury Insurance Scheme by Mr Urushibara Katsufumi, Rehabilitation Specialist from Japan.
- Presentation on Health Financing for Social Security Schemes in Lao PDR by Mr Chanthavone Bounnorth, Deputy Director of Social Security Fund from Lao PDR.
- Presentation on Provider Payment Methods of Thailand by Dr Thaworn Sakulphanit, Director of the Department of Health Insurance System Research from Thailand.
- Presentation on Experience and Implementation of Pension Scheme by Mr Hiroshi Yamabana, Specialist from ILO, Geneva.

## CONCLUSION

All participants had, over the one-and-a-half day workshop on "Strengthening and Development of Social Security Schemes for Persons Defined by the Provisions of the Labour Law", gained new perspectives and insights on the implementation of social security programmes. NSSF officers were greatly encouraged to persevere in their efforts to build up social security protection in the Kingdom of Cambodia.

## CLOSING REMARK

Mr Ouk Samvithyea, Executive Director of NSSF concluded the workshop with a closing remark. He was especially proud that the workshop had met its objectives. NSSF was honoured to have H.E. Dr. Ith Sam Heng, Minister for the Ministry of Labour and Vocational Training, and international experts from ILO, Thailand, Lao PDR, Malaysia and Japan grace the event.

Finally, Executive Director expressed his deepest appreciation to the international experts, Excellencies, and all who took the valuable time to participate in this workshop, and wished longevity, nobility, happiness, and strength upon all.



# National Social Security Fund for Civil Servants

## NSSFC'S

## SERVICE DELIVERY:

### The cooperation with commercial banks



National Social Security Fund for Civil Servants (NSSFC) was established by the Royal Government's Sub-Decree on 5 February 2008 pursuant to the Royal Decree dated on 18 January 2008 on Social Security Scheme for Civil Servants in the Kingdom of Cambodia. It is a public institution and a financially autonomous entity. The NSSFC's headquarter is in the capital city of Phnom Penh. The NSSFC is technically and financially supervised by the Ministry of Social Affairs, Veterans and Youth Rehabilitation (MoSVY), and the Ministry of Economy and Finance (MoEF).

The NSSFC is under the leadership of an Executive Director and guided by an inter-ministerial governing board. Its mission is to provide social

security fund for civil servants, which covers six benefits: retirement, invalidity, maternity, work injury, death, and benefits for their dependents in line with the principle of good governance, transparency, effectiveness, and accountability.

Before the official establishment of the NSSFC in 2008, the sub-national department of social affairs, veterans and youth rehabilitation of the MoSVY provided benefits to retirees, invalidities and their dependents in the form of direct cash delivery to beneficiaries. This delivery method was considered as inefficient, ineffective, and slow, resulting in a lack of confidence among beneficiaries.

Since 2012, NSSFC has been providing pension benefits to retirees, invalidities and their dependents through the banking system. Two outstanding commercial banks have been used as partners of the NSSFC, the Canadia Bank and ACLEDA Bank, for delivering pension benefits. With the service delivery reform, beneficiaries are very satisfied and have confidence in the new benefit delivery method, and it has been considered more efficient, effective, and transparent. The beneficiaries can also receive interest of 0.5% to 1.5% per annum from the bank.

The new delivery method used is close to beneficiaries as the banks have their branches throughout the country. Through the banking system, the NSSFC can easily monitor the situation of its beneficiaries such as their movement from one place to another, when they fall seriously sick, or die. Generally, the use of banking partners to deliver pension benefits is a reliable method. It helps prevent fraud, is fast, easy, effective, efficient and transparent, and safeguards confidentiality.

# National Fund for Veterans NFV'S SERVICE DELIVERY TO Veterans and Their Family

## I-Overview

The National Fund for Veterans (NFV) was established by Sub-Decree No.79 ANKr.BK on 23 July 2010. It is a public institution of administration and supported by the Royal Government budget. The NFV's headquarter is in the capital city of Phnom Penh. It is technically and financially supervised by the Ministry of Social Affairs, Veterans and Youth Rehabilitation (MoSVY), and the Ministry of Economy and Finance (MoEF).

## II-Vision

Raise the living standard of veterans and their families, and provide them with stability.

## III-Mission

- To implement the national policy of Royal Government for veterans
- To implement the national strategy to reform the financial system
- To provide social security coverage for veterans in accordance with the principles of good governance, transparency, efficiency, and responsibility
- To develop and strengthen partnership with

national and international NGOs on social security sectors

- To develop a legal framework for determining the contribution rate

## IV-Services

The social security scheme for veterans and their families includes nine benefits such as retirement pension, invalid pension, as well as coverage for maternity, first wedding, illness, sacrifice, death, and disability. It is administered in accordance with the principle of good governance, transparency, effectiveness, and accountability. Since 2012, NFV has been administering the social security scheme for veterans and their families through the banking system, partnering with outstanding commercial banks such as the Canadia Bank and ACLEDA Bank. The provision of a social security scheme through the banking system is timely, efficient, transparent, and convenient for veterans and their families. NFV has 25 offices located in the capital and provinces, and branches in all townships. With the extensive service network, all 25 head officers at the capital and provinces are authorised to sign the delegation letter for families to receive monthly social security benefits on behalf of veterans who are severely ill, incarcerated or have passed on.





BPJS Ketenagakerjaan

# NEW LEADERSHIP

in BPJS Ketenagakerjaan



In February 2016, the President of the Republic of Indonesia has appointed a new Board of Directors for BPJS Ketenagakerjaan covering the period of 2016-2021 with Mr Agus Susanto as the new President Director.

As the new President Director of BPJS Ketenagakerjaan, Mr Agus Susanto is responsible for continuing the leadership era of Mr Elvin G Massasya, who led the transformation from PT. Jamsostek (Persero) into BPJS Ketenagakerjaan. BPJS Ketenagakerjaan is heading the second stage of transformation to deliver operational and service excellence, and to expand coverage to all workers in Indonesia.

Based on 2015 data from the Indonesian Statistics Agency (BPS), there are 50.8 million formal workers, and 70 million informal workers in the country. Of these, BPJS Ketenagakerjaan has covered 19.2 million formal workers, and 416,000 informal workers.

In the first seven months of his leadership, Agus has initiated three strategies to strengthen social

security systems. First is establishing an integrated law enforcement system called "Ayo Mobile". This system has a goal of creating and opening a new self-control channel, so that workers who have under-reported information and/or have not been registered to the social security programme by their employer will be able to directly report to the inspection team of BPJS Ketenagakerjaan.

Second is accelerating social security coverage for informal workers through the GN Lingkaran programme. This programme was designed as a "voluntary crowdfunding mechanism" to help provide funding for certain vulnerable workers who do not have the capability to pay the contribution themselves. The donors will be the private sector through their CSR Funds or any individual who wants to donate to these vulnerable workers.

The third strategy is strengthening the existing additional benefit programme for its members like housing benefit.





# TOWARDS UNIVERSAL

## Social Security Coverage in Indonesia

Indonesia has successfully reformed its social security system with the establishment of two social security organisations in 2014: BPJS Ketenagakerjaan and BPJS Kesehatan. It brings new hope to all the people in the country that the Government of Indonesia is now focusing on the development of its people. However, there are still major issues that need to be addressed during its implementation. One of the most prominent issues is the expansion of social security coverage.

Under the new system, the social security scheme has shifted from a highly fragmented system based on membership segment into a unified system based on the programme.

BPJS Kesehatan provides a healthcare programme for everyone while BPJS Ketenagakerjaan provides Pension, Provident Fund, Employment Injury, and Death Benefit for all workers. This newly established system gives one role for each BPJS since each organisation has totally separate systems of operation. As a result, even though the two BPJS institutions have similar target market of workers, they have different business processes, registration processes, contribution payments, and inspection systems. So one employer or one worker (in the case of an informal worker) must deal with two different systems and two different administration systems to be a member of national social security system.

This means that a potential participant, who wants to be covered under the Indonesian social security scheme, has to register in two different business processes. These operational activities

can be viewed as ineffective and inefficient, and have become the basis for BPJS Ketenagakerjaan and BPJS Kesehatan to cooperate on a joint registration process.

To date, the journey to universal coverage has slowed down due to the inefficient system, which is also worsened by the low awareness of the people. BPJS Ketenagakerjaan and BPJS Kesehatan initiated a strategic collaboration to accelerate its social security coverage through exchange and data sharing of membership data/information, joint registration, and inspection system.

In the short term, this joint operation between BPJS Ketenagakerjaan and BPJS Kesehatan will be continued by launching a BPJS registration portal, which enables the workers to register for all social security programmes in a single registration process. The BPJS registration portal will also be integrated with all parties that have partnered with BPJS such as the central and local government, bank, service payment online, and aggregator.

It is expected that this collaboration will give positive and significant impact to the people and social security system in Indonesia. For BPJS, the operational activity will be more effective and efficient, and will increase the number members with social security coverage. For members (employers and workers), it is expected to increase social security consciousness, provide easy access to social security, and provide better protection to all people in Indonesia.

Employees Provident Fund

# E-PENGELUARAN: WITHDRAWAL FACILITY

For EPF Members Anytime and Anywhere



Upholding the organisation's value to be customer-focused, the Employees Provident Fund (EPF) Malaysia launched its own online platform in December 2013, namely e-Pengeluaran, allowing members to apply for withdrawals in a secure, fast, and accurate manner. This online facility started with housing withdrawals before being expanded to include education withdrawals.

With this breakthrough facility, members no longer need to visit EPF branches to check their eligibility or fill up the withdrawal forms. All members need to do is to submit their application online via e-Pengeluaran.



To date, a total of 64,297 applications were approved via e-Pengeluaran, amounting to a total of RM32.35 million.

## BENEFITS OF E-PENGELUARAN

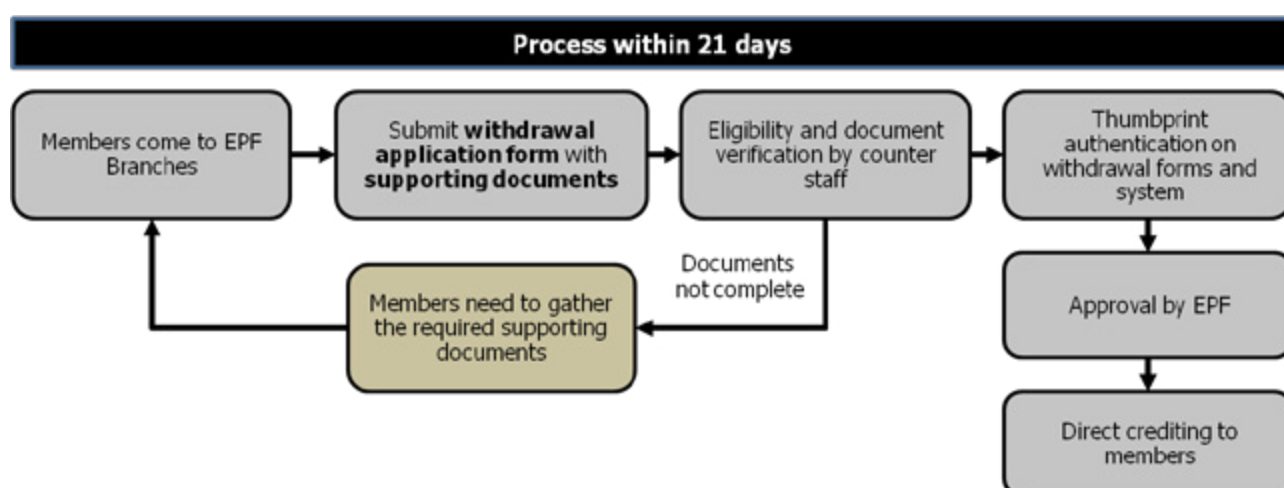
- Easy and user friendly;
- Can be done anytime, anywhere;
- Online eligibility checking;
- Obtain housing loan / education fees information directly from source;
- Supporting documents are no longer required; and
- Automatic approval, subject to thumbprint verification at any EPF branch.

## SIMPLIFIED WITHDRAWAL PROCESS: FROM MANUAL TO ELECTRONIC

Members are encouraged to use the e-Pengeluaran facility as it is a more efficient alternative compared to submitting their withdrawal applications at EPF branches.

Prior to the introduction of e-Pengeluaran, members had to visit EPF branches to check their withdrawal eligibility before submitting the application along with relevant supporting documents. After which, applicants' thumbprints were authenticated before approval could take place. Members then received their payment within 21 working days upon approval.

**Chart 1: Manual Withdrawal Process Prior to e-Pengeluaran**



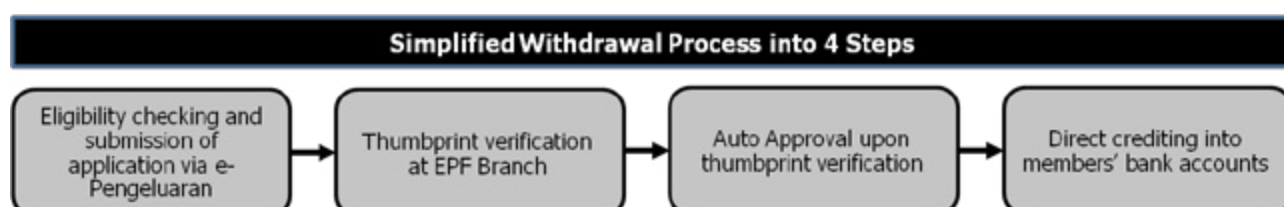
With the new facility, checking of eligible amount and submission of application can be performed online through e-Pengeluaran. Submission of application forms and supporting documents are no longer needed as relevant information will be obtained directly from participating banks as well as universities.

Nevertheless, members are still required to visit EPF branches for thumbprint verification. Once

verified, the application will be automatically approved. This is to ensure that the payment is made to the correct person, and to avoid fraudulent cases.

Once payment is done within five days, members will be notified by SMS or i-Account Secured Inbox Messaging.

**Chart 2: Withdrawal Process of e-Pengeluaran**





## MOVING FORWARD

The EPF is working towards having more institutions and banks participate in e-Pengeluaran in order for members to experience the seamless benefit of withdrawal at their fingertips with this online facility. In addition, the EPF will also expand the types of withdrawals that can be performed via e-Pengeluaran, in line with its vision to make available all transactions online.

## ASEAN 1<sup>ST</sup> RETIREMENT ADVISORY SERVICES (RAS)

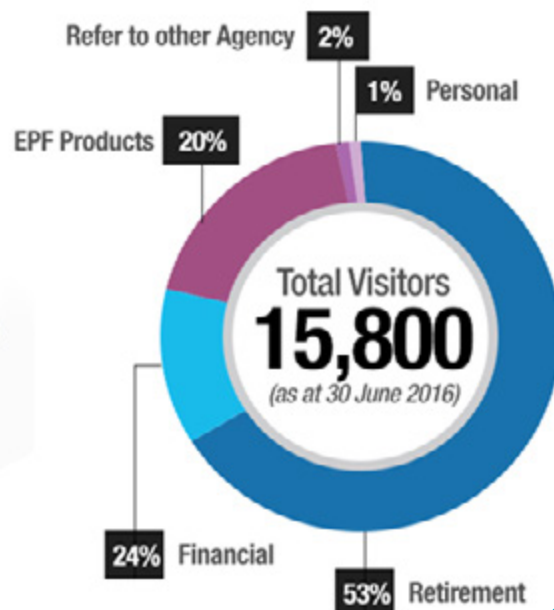
Since its launch on 1 July 2014, 15,800 members have visited and sought guidance from the Retirement Advisory Services (RAS) on retirement planning.

Encouraged by the strong demand, EPF has since made available RAS at five more branches in 2015, and is looking forward to launch RAS at 11 more branches this year. This will bring the total number of EPF branches offering RAS to 18 by the end of 2016.

### RAS Branches



### Breakdown by Services



Social Security Organisation

# A LIFE-CHANGING

STORY:  
Employment -  
The Best  
Form of  
Social  
Security



The palm oil estate where Hairuman worked was a second home to him, his brother, and two disabled sisters ever since they were orphans. Work was as usual until one day while plucking the palm fruits, Hairuman was thrown unconscious after being struck by a high voltage wire. He was rushed to one of the district hospitals with multiple burns.

Hairuman's injury was rather severe and required intensive care. He subsequently underwent surgery at a larger hospital. Both his hands were amputated up to the elbow as a result of the injury. He lost his left toe too. Hairuman was subsequently transferred to the Kuala Lumpur General Hospital for further treatment when one of his blood vessels in his left leg burst, resulting in another amputation up to his knee. Hairuman has since been wheelchair-bound.

At the Kuala Lumpur General Hospital, the rehabilitation specialists assessed Hairuman's condition and advised him to participate in SOCSO's Return to Work Programme as they felt that with the right prosthesis and proper case management, Hairuman might be able to return to work. Several prostheses such as a myoelectric prosthesis for his hand and leg prosthesis, and orthotics which included insoles were provided to him.

Once the fittings were done, Hairuman underwent intensive rehabilitation where he was warded for a few months to undergo intensive training on the usage of his prostheses, and to enable him to become independent to carry out his day-to-day activities. Two years after his injury, as well as treatment and fitting of all the prostheses, he was ready to return to work, and attended a job carnival organised by SOCSO. At the Job Carnival, he attended several interviews, and was eventually recruited by a reputable pizza company to work in its call centre. With a supportive employer, his return-to-work experience was a bliss, something which he cherishes until today. One year after his return, he enrolled in and successfully completed a course on Information Technology. He now drives to work, and is able to reintegrate into the society.

This is just one of the 13,685 life-changing stories that were made possible through SOCSO's Disability Management Programme, better

known as the Return to Work Programme, which is a comprehensive, bio-psychosocial, and multidisciplinary rehabilitation programme. The Return to Work Programme is one of SOCSO's flagship programmes, and has won many accolades from international associations such as the International Social Security Association (ISSA).

Recognising SOCSO's commitment to Disability Management, SOCSO Malaysia was chosen to host the International Forum on Disability Management (IFDM) 2016 from 22-24 November at the Kuala Lumpur Convention Centre.

The IFDM is a biennial event, and the only global conference dedicated to in-depth discussion on problems, trends, and best practices in disability management. It is a catalyst in addressing issues of disability on a world stage. The IFDM 2016 'Transforming Disability Management' is a conference to look forward to as this conference is aimed at transforming how Disability Management is perceived and implemented through a wider perspective of discussions, papers, and experiences. Through this transformation, it is hoped that Disability Management will be implemented, enabling us to reach greater heights in our quest to reduce the negative impact on workers with injuries and illnesses through efficient and effective disability management strategies.

The IFDM 2016 in Kuala Lumpur will feature more than 100 papers presented by experts on Disability Management from across the globe comprising of the medical, allied health, human resource management, and research fraternity, giving the conference a broad range of flavours that is sure to please the target audience. Keynote speakers include Mr Hans-Horst Konkolewsky, Secretary General of ISSA, Dr Joachim Breuer, Director General of the German Social Accident Insurance (DGUV), Professor Dr Mohammed I. Ranavaya, Professor and Chief, Division of Occupational, Environmental and Disability Medicine, Joan C. Edwards, School of Medicine, Marshall University, and Dato' Dr Mohammed Azman, Chief Executive Officer of Social Security Organisation, Malaysia. More details are available at [www.ifdm2016.com.my](http://www.ifdm2016.com.my) or contact us at [gayathri.vad@perkeso.gov.my](mailto:gayathri.vad@perkeso.gov.my).



Employees Compensation Commission

# THE EMPLOYEES' COMPENSATION PROGRAMME:

Holistic protection for the Filipino worker



The State Insurance Fund was created by virtue of Presidential Decree No. 626 which amended certain provisions of the Labor Code of the Philippines in an effort to promote and develop a tax-exempt Employees' Compensation Programme (ECP). Under the ECP, employees and their dependents can immediately secure adequate benefits in the event of work-connected sickness, disability or death.

The implementation of the ECP is carried out by the Employees' Compensation Commission (ECC). It is tasked to initiate, rationalise and coordinate the policies of the ECP.

Since its creation in 1975, the ECP has administered 5,579,312 claims for EC benefits amounting to P36 billion.

In 2015, the ECP was enhanced and benefits were increased or rationalised. Most of these benefits

have not been reviewed or increased since the 1980s and 1990s.

## Equalised EC benefits for the private and public sector workers

Addressing the disparity of medical benefits between the private and public sector employees, the ECP adopted a uniform schedule of reimbursement rates for laboratory, x-ray, and other diagnostic examinations. It also served as a first step in the review of rates for the medical reimbursement of workers who meet work-connected injuries or diseases.

The said resolution was submitted for the approval of the Office of the President.



## Enhanced benefits and services for the Filipino workers

Following the equalisation of ECP benefits for the public and private sector workers, enhancement were also made for some benefits and services under the programme. This is another step that the ECC took in order to ensure that workers receive adequate income security in the event of work-related sickness, injury, disability or death.

As part of the country's celebration of Labor Day in 2015, the ECC approved a 10% across-the-board increase in EC pension for the public sector. President Benigno S. Aquino issued Executive Order 188 granting the said increase, to answer the need to continually improve EC benefits.

The last increase in EC pension for the public sector was made in 1982 or 33 years ago after the ECC issued a board resolution granting a 20% across-the-board increase in EC pension for public sector workers.

The Commission also adopted a SSS pension formula for the computation of EC pension. This move, prospectively adopted, consequently increased the amount of EC pension.

Injuries sustained by workers at places of recreation within the employers' premises were also declared compensable under the ECP. It clarified the guidelines on acts relating to compensability of injuries resulting from an accident that occurred while the worker is performing activities which are considered as beyond personal comfort.

There was also an increase made in EC Temporary Total Disability (TTD) benefit for the private sector.

Before this reform, the minimum daily income benefit was pegged at P10.00 and the maximum at P200.00. Since the resolution was issued, EC TTD claimants received a minimum of P200.00 up to a maximum of an amount computed based on the highest month or P480.00

The ECC Board also reviewed the conditions for the compensability of hernia as a work-related/occupational disease. The revised conditions are based on medical developments and agreed through consultations with stakeholders.

As a way of strengthening coordination on the evaluation and processing of EC claims for a more effective and efficient implementation of the ECP, the ECC, GSIS, and SSS have all agreed on a prescribed process cycle time (PCT) in the evaluation of EC claims counting from the submission of all required documents up to the release of benefits as appropriate.

At the ECC, the PCT for the resolution of EC appealed cases from docketing up to the final decision of the Commission was reduced from 40 working days to 20 working days.

"We always have the welfare and best interest of the PWRDs in mind and that is why we are continuously looking for ways to enhance the ECP in the years to come," ECC Executive Director Stella Zipagan-Banawis said.



# 32<sup>ND</sup> ASSA BOARD MEETING IN SINGAPORE









# Government Service Insurance System

## GSIS LAUNCHES

### Members' online records facility



On its 79th anniversary, state pension fund Government Service Insurance System (GSIS) launched the Electronic GSIS Member Online (eGSISMO), a web-based facility that allows GSIS members to view their service records and statement of loan accounts.

Members can now access eGSISMO any time via their personal computer or tablet equipped with Internet connectivity without having to visit GSIS offices.

Members may go to <http://egsismo.gsis.gov.ph/> and register prior to accessing the online facility. When registering, the member's business partner number and date of birth are required.

Currently, only members born in 1982 and later may register and access eGSISMO. Members born before 1982 will be able to register and access the facility once the system becomes fully operational.

"This facility will empower our members by giving them direct access to their records. eGSISMO will also minimise their enquiries and concerns on the state of their records," President and General Manager Robert Vergara said.

For enquiries, members may visit any GSIS office nationwide, call the GSIS Contact Center at 847-4747, or send an email to [gsiscare@gsis.gov.ph](mailto:gsiscare@gsis.gov.ph).

## Home Development Mutual Fund

# PAG-IBIG FUND:

## A robust and dependable Filipino workers' provident fund

With only 30 original employees 35 years ago, Pag-IBIG has grown to become the nation's largest provident savings institution and the largest source of home financing and short-term loans in the country today.

Pag-IBIG Fund or the Home Development Mutual Fund was created in 1978 with twin mandates:

savings generation and home-financing. The objective was to provide the necessary financing for housing through a nationwide savings programme. Pag-IBIG Fund began as a system of "forced savings" for the Filipino worker. Monthly contributions to Pag-IBIG then was 3% of the employee's basic salary with his employer matching his monthly contributions.

At that time, the Fund was administered by other government institutions until a Presidential Decree made it an independent corporation in 1980. The Fund's independence hastened the generalisation and mobilisation of savings towards a more viable, affordable, and adequate housing credit system. It was the start of a journey towards becoming the cornerstone of the Government's National Shelter Program.

Pag-IBIG Fund offers the Provident Claims benefits to its members, an accumulation of the savings which are released to the members upon maturity of membership (after 20 years or payment of 240 monthly savings), and other valid grounds as set by the Fund. Members also gain access to Short-Term Loans and Home Financing, while real estate developers, local government units and other juridical personalities are given access to loan windows for development of housing projects for the benefit of Pag-IBIG members.

## Bigger Fund

In October 2010, Atty Darlene Marie Berberabe, was plucked out of a thriving career in a multinational corporation to become the Pag-IBIG Fund's 11th Chief Executive Officer. Under her leadership, the Fund grew "bigger, better and faster" – words that defined Pag-IBIG's quality of service and unprecedented development in the past six years.

As of its 35th year in 2015, Pag-IBIG Fund had around 4,000 personnel serving more than 16 million Pag-IBIG members in its 113 branches across the country and 23 posts worldwide. This is a massive increase from the 8.7 million members and only 38 branches in 2010.

Of the total Pag-IBIG membership today, 11.74 million are registered under regular or voluntary membership, while around 4.4 million are members from the Overseas Filipino Workers sector. Membership savings over a six-year period (July 2010 to April 2016) amounted to P152 billion (USD3.2 billion at P46.9 to USD1 exchange rate).

Pag-IBIG Fund today is a P411 billion (USD8.8 billion) Corporation, earning a gross income of P34 billion (USD725 million) in 2015. The Fund's net income in the same year was at an all-time high of P20.5 billion (USD437 million).

In the same period, Pag-IBIG Fund declared P14.2 billion (USD303 million) in dividends –

the highest-ever in the Fund's 34-year history. With its consistent growth and good financial performance, Pag-IBIG Fund was able to provide its members with annual dividend of not less than 4% since 2010, which were credited directly to the accounts of Pag-IBIG members.

## Better Benefits

Under the Home Lending Program, Pag-IBIG adopted the Full Risk-Based Pricing Framework in 2012 for the interest rates of the End-User Financing Program (EUF), bringing the rate to as low as 5.5% from the previous rate of as high as 11.5% in 2010.

The loanable amount under EUF was increased from P3 million (USD64,000) to P6 million (USD128,000), which is available to qualified Pag-IBIG members.

Pag-IBIG also introduced the Affordable Housing Loan Program (AHLP) for minimum wage earners, the loan amount of which is not to exceed P750,000 (USD16,000). The AHLP offers an affordable interest rate of 4.5% to 6.5%, depending on the borrower's income and amount of loan.

A significant reform in the home lending sector was when the insurance provider for Pag-IBIG housing loans was bidden-out in accordance to the Government Procurement Reform Act. This came after almost 30 years of being with the same insurance pool which has exclusively provided life and non-life insurance for Pag-IBIG's housing loans borrowers without the benefit of public bidding. This move resulted in the reduction to almost half of premium rates, from P0.41 (USD.009) per P1,000 (USD21) to P0.23 (USD.005) per P1,000 (USD21), plus burial, terminal illness, permanent disability, and experience refund benefits. The additional premium for OFWs and the medically substandard have been removed. Processing time for claims was reduced from 30 days to 24 hours, upon submission of the required documents.

Pag-IBIG also endeavoured to provide value-added service to its members, partnering with the Land Registration Authority (LRA) for the expeditious issuance of Certified True Copy (CTC) of Transfer Certificate of Title (TCT), a requirement for housing loans. Because of the LRA Extension Office, which operates at one of Pag-IBIG's office, issuance of CTC has been made faster to as fast as 20 minutes to two days from the previous processing time of two weeks.



To alleviate the burden of members affected by calamities, the interest rate for the Calamity Loan Program was reduced in 2012 by almost half, from 10.75% to 5.95%.

In addition, Pag-IBIG launched the Pag-IBIG Loyalty Card Program as an expression of the Fund's commitment to continually serve its members. Loyalty Card holders are offered discounts and privileges from partner-merchants, making Pag-IBIG Fund more relevant to the everyday lives of its members.

## Faster Services

Access to the Fund has never been easier with its larger network of branches, including service facilities in the country's three largest mall chains, more payment partners, and interactive presence in the Internet.

Pag-IBIG likewise partnered with payment facilities such as Bayad Center, SM Business Center, and a few banks. At their convenience, Pag-IBIG members may now pay their monthly obligations with the Fund through these payment facilities numbering about 7,059 nationwide and 758 worldwide.

Self-paying members may remit their monthly contributions online through MasterCard and Visa credit cards.

These partnerships with payment facilities made an impact on Pag-IBIG's collection efforts. Both the provident and housing sectors of the Fund recorded an increase in their collections by as much as 75%.

The Fund also tapped the services of Collection Agencies (CA) in 2013 to handle delinquent accounts. Since then, the quality of non-performing loans (NPL) has greatly improved. This strategy helped 175,520 delinquent borrowers, or 55% of the total non-performing loan accounts endorsed to CAs, save their properties. For the Fund, an additional P9.9 billion (USD211 million) was collected from January 2013 to March 2016 because of this new collection strategy.

## Reaping the Fruits of Good Governance

Pag-IBIG's commitment to integrity and excellence and its efforts to deliver quality service earned the

Fund 15 awards and recognitions from prestigious local and international institutions in a little less than six years since the reforms were introduced.

In 2013 and 2014, Pag-IBIG obtained a 100% passing rate in the Anti-Red Tape Act Survey. Last year the Fund again received a 100% passing rate after the complete round of the survey, with 30 of Pag-IBIG branches rated "Excellent."

Pag-IBIG also engaged all of its employees and several stakeholders in an Integrity Pledge signing.

The Fund's ISO 9001:2008 Certification, which was first received by the Fund in 2012, was likewise re-certified in 2014. In 2016, all NCR branches of the Fund have been made ISO certified.

Pag-IBIG also takes pride from the fourth consecutive "Unqualified Opinion" it received from the Commission on Audit (COA). Every year since 2013, Pag-IBIG has consistently earned the Unqualified Opinion, the best opinion that COA can give to a government agency.

## A Reliable partner of the Filipino workers

The Fund's 35th Anniversary is marked by improved programmes, new benefits, and better services.

In the last three and a half decades, Pag-IBIG has helped 1.1 million families buy their dream homes and extended Multi-Purpose Loans to 30 million borrowers and Calamity Loans to 4 million more.

Pag-IBIG Fund puts a high premium on good governance and is committed to serving every Fund member under the principles of excellence and integrity.





Philippine Health Insurance Corporation

# THE PHILHEALTH CUSTOMER

## Assistance Relations and Empowerment Staff (P-CARES) Project

The Philippine Health Insurance Corporation or PhilHealth was established in 1995 to provide social health insurance coverage to all Filipinos. All Filipinos, young-old, healthy-sick, rich-poor must all become members of PhilHealth and have access to quality health care. Thus, the Corporation's vision statement: *Bawat Pilipino Miyembro, Bawat Miyembro Protektado, Kalusugan natin Segurado* (Every Filipino is a member, every member is protected, our health is secured).

Despite having widespread presence in the entire archipelago, PhilHealth intends to bring services closer to the people. The Corporation endeavours to be available to members when they need the services most, thus, the implementation of the PhilHealth CARES Project.

The PhilHealth Customer Assistance Relations and Empowerment Staff (P-CARES) Project is all about providing services at the point where benefits

are most needed. Five hundred registered nurses were initially engaged by the Corporation and deployed to accredited hospitals all over the Philippines on 2 May 2012.

The P-CARES is tasked to extend assistance to members and non-members who are hospitalised. Its primordial task is to ensure that those who are eligible would be able to access the benefits to which they are entitled. In the case of a patient who is not eligible, the P-CARES will assist the patient to secure coverage, at least for future confinements.

They issue forms that will serve as documentary evidence for benefit eligibility if the patient has not brought any. They also conduct awareness building activities through ward classes. At the end of the confinement, they interview patients on their experience in accessing PhilHealth benefits.



The Project proved to be effective in ensuring the accessibility of benefits and in giving PhilHealth a client-friendly face to its members. Thus, the number of P-CARES positions was increased in January 2013.

Today, there are 572 P-CARES deployed all over the country. They constitute approximately 9% of the Corporation's total workforce. They are present in more than 800 hospitals or approximately 74% of the total bed capacity of all accredited hospitals. Depending on the volume of patients, health care facilities are assigned with one or two P-CARES. Those with low foot traffic may be visited by a P-CARES two to three-times a week.

The P-CARES are able to assist 40% to 50% of patients discharged. In absolute numbers, this percentage represents approximately 600,000 patients per calendar quarter. In addition, they also provide ward classes to approximately 200,000 individuals per calendar quarter.

Aside from assisting members, the P-CARES support the implementation of important guidelines released by the Corporation such as the No Balance Billing Policy for indigent patients, point-of-care enrolment, all case rates benefit payment scheme, and the automated benefit eligibility checking using an online portal.

They are also able to monitor the implementation of benefit packages by the healthcare institutions. They conduct exit interviews and make reports about the practices of healthcare institutions in the provision of benefits to members.

With all these tasks, the P-CARES contribute to several corporate goals.

**1. Client satisfaction.** With the assistance the P-CARES provide, members feel that PhilHealth is present when needed most. Satisfaction of their services is rated 3.59 out of 4 nationwide.

**2. Member awareness.** The P-CARES are able to seize the opportunity to inform when members are most open to listen.

**3. Increased benefit availment.** Lack of awareness and difficulty in securing documentary requirements used to curtail the availability of benefits to members. For the first two quarters of 2016, approximately 80% of inpatient discharges in hospitals with assigned P-CARES have PhilHealth benefits. This percentage used to be as low as 18% in some hospitals before the Project was launched. The P-CARES inarguably contributed significantly to this improvement.

**4. Increased compliance to PhilHealth policies.** With the P-CARES around, members are able to insist on their rights and privileges. Healthcare institutions are also better informed of new PhilHealth guidelines. Improved compliance is achieved to the advantage of members.

The study conducted by the team of Prof Nina T. Castillo-Carandang published in 2014 for the Department of Health and the Philippine Institute of Development Studies have nothing but positive assessment of the P-CARES project. The study concluded that the engagement of P-CARES is effective in making PhilHealth accessible to its clients. Prof Castillo-Carandang recommended the Project's elevation to programme for sustainability. Correspondingly, PhilHealth issued Circular 2016-009 which institutionalises the services provided by the P-CARES at the point-of-benefit availment. The P-CARES Project is here to stay.





## Social Security System

# SSS SHARES

## experience on calamity assistance programs with Bangladesh officials

The Social Security System (SSS) shared the highlights of its 58-year experience in pension fund management and granting of various benefits and calamity assistance programmes during the SSS Study Tour for officials of the Bangladesh Ministry of Disaster Management and Relief (MDMR) held at the SSS Main Office in Diliman, Quezon City on 5 January 2016.

It was the first study tour conducted by SSS for Bangladesh nationals, and focused on the kinds of assistance that the SSS gives its members during times of calamities and disasters. The study tour was granted at the request of the Center for Disaster Preparedness, which is the MDMR's counterpart agency in the Philippines.

In the photo above, SSS Senior Vice President for Administration Group Ms May Catherine C. Ciriaco delivered a lecture for the Bangladeshi delegates, which included: Mr Dilip Kumar Sen, Mr A.B.M Akram Hossain, Mr Md. Aowlad Hossain Khan, Mrs Ishrat Jahan Taslim, Mr Md. Siddiquir Rahman, Mr Satyendra Kumar Sarkar, Mrs Sultana

Sayeeda, Mr Gias Uddin Ahmed, Mr ASM Shahidul Islam, Mr Mohammed Asaduzzaman, and Mr Md. Shafiqul Islam.

In 2015, the SSS conducted study tours for four local universities, including the Technological Institute of the Philippines from Quezon City, St Anthony's College - Department of Engineering from Antique, University of Southeastern Philippines - Institute of Computing from Davao City, and Filamer Christian University - College of Computer Studies from Roxas City.

Visitors from foreign government and non-government agencies – such as the Employees Trust Fund of Brunei Darussalam, the Employees Provident Fund of Nepal, and the Akbayan Youth/ Danish Social Democratic Youth Leaders – also benefited from the SSS study tours and lectures on coverage, collections, benefits, actuarial fund life, and self-service facilities, among others.

Study tours are arranged through the Corporate Communications Department of the SSS Public Affairs and Special Events Division.

# Social Security System

# SSS-DOLE

# AGREEMENT

## on information sharing to intensify employer compliance

The Social Security System (SSS) and the Department of Labor and Employment (DOLE) formalised their joint commitment to intensify employer compliance and impose penalties on violators of labour and social security policies through a Memorandum of Agreement (MOA) on information sharing that covers SSS-related issues affecting workers' employment.

Under the MOA, DOLE will provide the SSS with a monthly summary of employees' SSS-related Requests for Assistance received under the labour department's Single Entry Approach (SEnA) Program. DOLE will also furnish copies of official records on final and executory orders in all its labour standards involving employer violations of the Social Security Law, such as registration of employees, reporting and under-reporting of employees, and non-remittance or under-remittance of SSS contributions. DOLE will also give the contact details on employment, employees, and employers involved in such cases, and allow the SSS to use pertinent documents such as Labor Compliance Inspection Reports, as well as transcripts and evidence obtained from DOLE adjudication hearings.

The SSS, on the other hand, through its Operations Group Heads will coordinate with the DOLE Regional

Directors within their respective areas for appropriate action on the referred SSS cases. These SSS Operations Group Heads would also update their respective DOLE Regional Directors of the steps taken against the involved employers and SSS actions on the workers' requests for assistance relayed by DOLE.

Photo below shows SSS President and Chief Executive Officer Emilio S. de Quiros, Jr (right) and Labor Secretary Rosalinda D. Baldoz (left) presenting the MOA they signed on behalf of their respective agencies during ceremonies held at the Executive Lounge of the SSS Main Office on 22 December 2015.






 Social Security System

# SSS WEB-BASED

## transactions reached 5.5-M mark in 2015

The Social Security System's (SSS) total website transactions increased from 3.64 million by end-2014 to 5.55 million by end-2015, reflecting a growth of 53% driven by the rising number of members and employers using the online facility as a faster and easier means of transacting with the pension fund.

SSS Officer-in-Charge of Service Delivery Department Renato N. Malto noted that the year-end number of web-registered users grew last year across the various types of SSS members, with the highest rate of increase recorded among regular employees and overseas Filipino workers (OFWs).

Malto noted that the overall number of web-registered members increased by 8% from 3.24 million in 2014 to 3.50 million in 2015. Meanwhile, the number of employers with SSS web accounts jumped by 32% from 187,152 in 2014 to 247,385 last year.

"The SSS website is more than just an online facility for viewing general SSS information. Members and employers can also check their personal SSS records and perform several online transactions through the website, providing a convenient alternative to over-the-counter transactions at SSS branches," he said.

Launched in 2008, the SSS website ([www.sss.gov.ph](http://www.sss.gov.ph)) was upgraded in 2011 to allow the online submission of salary loan applications and maternity notifications by individual members, and reports of newly-hired workers, employee maternity notifications, contribution and loan collection lists, and certification of employee salary loan applications by employers.

In September 2015, the SSS website started accepting online sickness notifications by employers, technical retirement benefit claims by members, and applications for Social Security (SS) numbers.

"The bulk of the 5.55 million overall online transactions or 5.41 million were from employers using the SSS website to submit their employment and collection reports, salary loan applications of employees, and sickness and maternity notifications to facilitate the benefit availment of their workers," Malto said.

Of these, 2.77 million transactions involved employers' online submission of the SS Form R1-A or Employment Report for reporting new workers to the SSS. Submission of the SS Form R-3 or Contribution Collection List, which specifies the amount remitted for each employee, totalled 1.16 million as of end-2015.

"Approval of employees' online salary loan applications, with over 931,000 transactions recorded as of last year, is also frequent among employers using the SSS website. Other employer transactions include the submission of SS Form ML2 or Loan Collection Lists and sickness and maternity notifications of employees," Malto added.

As for individual members, online issuance of SS numbers was the top website transaction by end-2015, totaling 95,862 despite being launched only on September 29 last year, followed by salary loan applications with 22,103 transactions.

SS numbers issued through the website are tagged as "Temporary" but can already be used for employee reporting and contribution payment by employers. To convert it to a permanent SS number that allows the availability of loans and benefits, the member needs to present to any SSS branch any accepted supporting documents such as their birth or baptismal certificate or valid passport.

"We encourage employers and members who are not yet registered to start creating their online web account for faster transactions with SSS," Malto noted.



## Central Provident Fund Board

# A MAKEOVER

## for the CPF Yearly Statement of Account

At the beginning of each year, Central Provident Fund (CPF) Board members will receive their CPF Yearly Statement of Account which details the transactions they have made the year before. For the last 60 years, CPF members have been receiving these transactional statements printed in black and white. This year, 3.7 million CPF members were greeted with a colourful two-page personalised illustrated summary in addition to the transactional statements.

### Personalised Illustrated Summary

"We introduced the personalised illustrated summary to allow members to better understand their CPF savings at a glance and encourage them to be more proactive in managing their CPF savings," said Ms Katsy Teo, Assistant Director of Member Accounts Services, the division which oversees the implementation of the CPF Yearly Statement of Account.

The first page of the illustrated summary showed a graphical illustration of the members' total CPF contributions and interest earned for the year. It also explained the various sources of their CPF contributions such as contributions from work and government support.

The next page showed a breakdown of the amounts that were deducted from the members' CPF account in the year. The deductions were categorised into various uses such as housing, healthcare and retirement. This allowed members to know how they had used their CPF savings for essential needs in life.

In addition, each CPF member saw a personalised message at the end of the illustrated summary. For those below the age of 55, they saw a message encouraging them to boost their retirement savings by transferring savings from their Ordinary Account to their Special Account, where savings in the Special Account earn higher interest. The personalised message also illustrated

how much more interest they would potentially earn by making the transfer. As for those aged 55 and above, they saw information on the CPF savings they have for retirement and how they have been benefitting from their CPF savings over their retirement years in the form of monthly payouts.

### Embracing the Challenge

A lot of work went into the formulation and production of the personalised illustrated summary and transactional statement, and a big part of it was to engage a multitude of stakeholders and understand what was needed to move the project forward.

There was a lot of information that CPF Board hoped to convey through the personalised illustrated summary. It was a tough challenge to integrate all aspects of the members' CPF account in a two-page personalised illustrated summary while ensuring its clarity and relevance to members. Many long discussions, rounds of iteration, and various collective inputs from all stakeholders helped shape the final product. In developing the illustrated summary, much effort was also devoted to seek CPF members' views through a series of focus group discussions.

Many aspects of the personalised illustrated summary and statement were considered. They included the quality of the physical mailer, the service experience of viewing the statement on the website and the preparedness of our service officers in handling members' enquiries relating to the new personalised illustrated summary.

### Positive Public Reaction

We were concerned that CPF members would be unacquainted with the new personalised illustrated summary and not welcome the change. But, our worries were unfounded. It was encouraging to know that the personalised illustrated summary was well received.

In an online survey with around 1,700 respondents, nine in 10 members found the personalised illustrated summary easy to understand, informative, and appealing as it highlighted information that is relevant to them. Here are some compliments we gathered from members across all ages:

*"Catchy, good colours, simple illustrations, unexpected from a government agency, good choice of fonts and big enough to be read without glasses :)"*

- 55-59 years old

*"Keep up the good work and thank you for helping average guys off the street to better understand our CPF statement."*

- 35-39 years old

*"Seriously, this is a HUGE improvement, and as a young person I think this was very informative."*

- 19-24 years old

Dear Mr Abu Bakar,

Thank you for being our member. Here is a personalised summary of all your CPF transactions with us from January to December 2015.

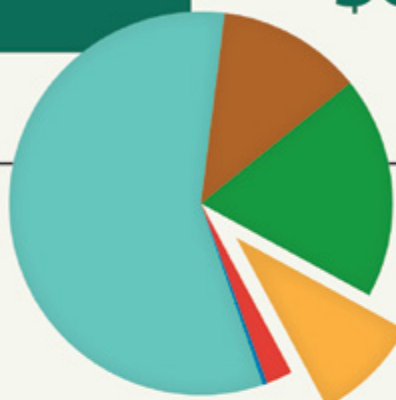
As at 31 December 2015,  
your total amount across all  
your CPF accounts is

**\$81,567.45**

#### BUILDING YOUR CPF SAVINGS

**\$37,620.80**

was credited to your CPF accounts in 2015.



Total interest earned:  
**\$3,600.00**

<b>Employment</b> Working contributions from you and/or your employer(s)	\$ 21,600.80	<b>Interest (up to 5% p.a.)</b> Ordinary Account interest Special Account interest Medisave Account interest Retirement Account interest	\$ 3,600.00 \$ 2,400.00 \$ 700.00 \$ 500.00 N.A
<b>Government support</b> E.g. GST Voucher – Medisave, Housing Grant, Pioneer Generation Medisave, Workfare	\$ 4,600.00	<b>Refund</b> E.g. Investments proceeds, refund from sales of property, Home Protection Scheme Rebate	\$ 800.00
<b>Retirement Account-related</b> E.g. Top-up to your Special or Retirement accounts, transfer of Ordinary and Special account savings to Retirement Account	\$ 7,000.00	<b>Others</b> E.g. Voluntary contribution	\$ 20.00



## PROVIDING FOR LIFE'S IMPORTANT NEEDS

**\$28,000.20**

was debited from your CPF accounts in 2015 for your following needs:

## HOUSING

**\$12,000.20**

## EXAMPLE

- Downpayment
- Monthly housing instalments
- Stamp duties and legal fees
- Home Protection Scheme premiums

## HEALTHCARE

**\$0.00**

## EXAMPLE

- Personal medical expenses
- Immediate family members medical expenses
- MediShield / MediShield Life premiums
- Integrated Shield Plan premiums
- ElderShield premiums

## RETIREMENT

**\$0.00**

## EXAMPLE

- Monthly payouts from Retirement Account
- CPF LIFE annuity premiums
- Top-up to your loved ones' CPF accounts
- Withdrawal from pledging of property

## EDUCATION

**\$7,000.00**

## EXAMPLE

- Personal tuition fees
- Spouse's tuition fees
- Children's tuition fees

## INVESTMENT

**\$8,000.00**

## EXAMPLE

- CPF Investment Scheme transactions

## OTHERS

**\$1,000.00**

## EXAMPLE

- Dependants' Protection Scheme premiums
- Lump sum withdrawals from age 55
- Withdrawal from balance of housing refund

## FINANCIAL TIP

With every \$1,000 you transfer now from your Ordinary Account (OA) to your Special Account (SA), you will earn an additional interest of:

**\$1,146** by age 65.Interest earned in OA: **\$1,097**Interest earned in SA: **\$2,243****\$1,146** more interest

*The transfer is subject to terms and conditions, and is irreversible. Please visit our website at [www.cpf.gov.sg](http://www.cpf.gov.sg) to find out more about Retirement Sum Topping-Up. Interest earned is estimated based on current OA interest rate of 2.5% p.a. and SA interest rate of 4% p.a., and assuming the transfer is done in January 2016.*





## National Health Security Office

# NATIONAL HEALTH

## Security Office invests B600M to cope with aging society

The demographic profile of the Thai population is rapidly aging. The National Statistical Office reported that in 1994 there were 4 million elderly people in Thailand comprising 6.8% of the total population. In 2013, the numbers soared to 10 million or 14.9% and the figures are expected to reach 20.5 million or 32.1% of the national population in 2040. What is critical is that of the 6,394,022 people that the Ministry of Public Health has identified as elderly, as many as 1.3 million or 21% are confined to their beds and houses, and need health and social services.

The above-mentioned figures led to a national strategic plan on health promotion in the

terminal stage of life for implementation between 2014 and 2016. The plan was the result of a consensus reached at an issue-based health assembly in 2013. It was intended to allow all Thai people to pass away without any suffering and with their human dignity preserved. It consists of three strategies.

The first one concerns education on knowledge and attitudes about well-being in the terminal stage of life and good death, palliative care, and the development of networks of people who provide such care.

The second strategy covers the development and management of a system to provide quality palliative care that is also comprehensive for





patients in the terminal stage of their lives to ensure their well-being and good death. The third strategy is the development of an administrative system to support services, an information network that creates efficient connectivity, a system of financial support for the elderly, and the policy-making that facilitates palliative care services.

The National Health Security Office (NHSO) has implemented a community-based long term care and palliative care system for dependent elderly. The task started in the 2016 fiscal year with a budget of 600 million baht to administer a system that provides the care for 100,000 dependent elderly. The system will be expanded to cover all 1 million dependent elderly within three years.

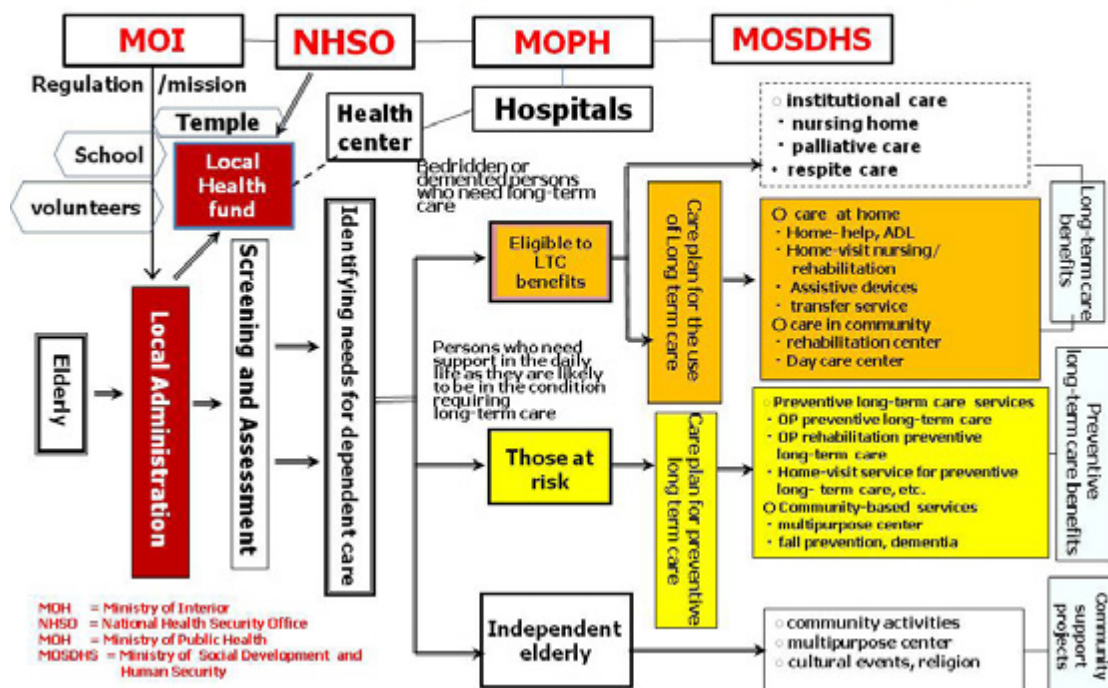
Of the 600 million baht, 100 million baht will be used by primary care centres, and the remaining

500 million baht will be used by the health security funds of municipalities and large sub-district organisations, at a rate of 5,000 baht per dependent elderly person per year. The budget will allow frail elderly in the pilot areas to receive medical screening, house visits by medical personnel, health promotion service, physical rehabilitation, and medical equipment.

NHSO, with the support of District Health System and local governments, is establishing a strategic plan on Community-based Long-term Care Development which aims to strengthen and support individuals (self-care), families (family care), and communities (community support) in providing integrated health and social care for frail elderly by enabling them to stay at home with their families. The plan is built on principles to maintain cultural values and family bond, strengthen the role of local governments in contributing, managing the system, and providing social support, and enhance the integration of health and social services and community participation organisations as shown in figure below.

In addition, NHSO is looking into shifting from family planning policies to family life planning policies to support the work of the people who have to take care of children and the elderly. If successful, the initiative will significantly relieve the burden of people at working age.

### A framework for Long-term Care system development



## Social Security Office

# DID YOU KNOW?

.... You can claim for benefits quickly and easily right now



To forge ahead with the development of Thailand, every sector must be involved, especially government agencies whose duty is to serve the people. They have to reform their working processes to improve productivity, create transparency in their administration, reduce the officer's adjudication, and be clear on procedures, so as to reduce manpower costs, and improve efficiency of government services.

Since the Government's Approval Facilitation Act, B.E 2558 (2015 AD), took effect on 21 July 2015, the Social Security Office (SSO) has produced a Citizen's guide according to the Act to provide all insured persons, employers and employees with clear information on the administrative procedures and documents required, as well as the service standards for government services. This will be consistent with the mission to provide consistent service, promote transparency, and improve service standards.

The SSO Citizen's guide covers around 35 SSO services that are applicable to insured

persons, employers, and employees. Services include registration, contribution payment and reimbursement, benefits payment under the Social Security Fund, as well as the reimbursement of Workmen's Compensation Fund and medical card section.

For example, if the documentation is complete, claims made under the Social Security Fund for dental care, maternity, child allowance, sickness, invalidity, and old-age will take only 25-40 minutes to process, and the cash benefits will be transferred to the insured person's bank account.

The insured person, employer, and employee who requires social security services can retrieve the details on the SSO guide at [www.sso.go.th](http://www.sso.go.th) and [www.info.go.th](http://www.info.go.th). They may also ask for the citizen's guide at Bangkok area SSO 1-12, Provincial Social Security Office and Branches all over the country.



## Social Security Office

# DREAM COMES TRUE

## for insured persons with disabilities

A worker's worst fear is to be confronted with an accident that results in the loss of organs, disability or invalidity, which could lead to a loss of income and adversely impact their daily routines.

In the past, there was no social protection for workers. When confronted with injuries, workers could be laid off with no income. Since the establishment of the social security system under the Social Security Act B.E.2533, both workers and insured persons are covered for sickness, maternity, invalidity, death, child allowance, old-age and unemployment. The Workmen's Compensation Act B.E.2537 also provides protection in case of work injury.

SSO also realises the importance of income security to workers, and extends benefit coverage to non-work related cases. As for work-related injuries, workers are entitled to medical care from any hospitals and can seek reimbursement of expenditure of up to 1 million baht from the Workmen's Compensation Fund.

After the termination of medical treatment, insured persons can continue with rehabilitative treatment from the SSO's Industrial Rehabilitation

Centres (IRCs) located at Patumthani, Rayong, Cheangmai, Khonkean and Songkla. They will receive both physical and mental rehabilitative treatment in conjunction with occupational training. The IRC staff includes doctors, nurses, physiotherapists, psychologists and vocational training technical officers who work together as a team to provide good quality care to the insured. The rehabilitants can rejoin the workforce with the same employer or become self-employed and earn the money to support themselves and their families. In addition, the IRC encourages rehabilitants to undergo training as disabled athletes to compete in tournaments.

The IRC's achievements were documented in a 2013 study titled "Factors that affect the employment of the disabled employees and insured persons under Social Security Scheme" by Associate Professor Dr.Narongsak Noosorn and the Naresuan University team. The study found that the disabled who completed rehabilitation from the IRC can return to the labour market and reintegrate to society, cultivating better work relationships than those who did not receive treatment from the IRC.





## Vietnam Social Security

# VSS LAUNCHES

information system for health insurance assessment and sets target for health insurance coverage by 2020

Hanoi, 29 June 2016

The Vietnam Social Security (VSS) and Ministry of Health (MOH) jointly held a Conference on health insurance for the implementation period 2016-2020, to launch a health care data portal and health insurance assessment information system. H.E Vu Duc Dam, Deputy Prime Minister, and H.E. Dinh Tien Dung, Minister for Finance and concurrently Chairman of VSS Governing Body attended the conference.

With the aim of "joining hands to implement universal health insurance", VSS has actively submitted solutions to the Government and Prime Minister on the collaboration with other government agencies and social partners to encourage people to join health insurance schemes. In line with the Prime Minister's order, VSS has set a target to cover at least 90% of Vietnam's population by 2020.

VSS provides health insurance services for nearly 150 million treatments annually. To ensure better protection for the insured, and to effectively

manage the health insurance fund in accordance with the law, VSS focuses on modernising the administration through the application of information technology in the assessment and payment of medical expenses. So far, most of the health facilities in 63 provinces and cities have piloted the health insurance assessment information system. On 25 June, the VSS portal was officially put into operation, receiving data of health insurance claims from health facilities nationwide.

Mrs Nguyen Thi Minh, Vice Minister, VSS Director General stated that the Government of Vietnam has always paid close attention on health insurance, as it is one of the key pillars of the social security system and has profound humanitarian and community values. On 16 June 2008, the Prime Minister declared 1 July as Vietnam's Health Insurance Day. This is in recognition of the efforts in implementing health insurance policies, and affirms the critical role of health insurance in society.



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