

**THE INDONESIAN NATIONAL SOCIAL SECURITY ASSOCIATION**

**SOCIAL SECURITY PROFILES  
IN ASEAN COUNTRIES**

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**THIRD EDITION**

**THE EMPLOYEES' SOCIAL SECURITY (JAMSOSTEK)  
THE INDONESIAN HUMAN RESOURCES FOUNDATION (YTKI)  
JAKARTA, INDONESIA**

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## **FOREWORD**

**One of the considerations for the establishment of the ASEAN Social Security Association (ASSA) is to be a forum whereby the members could exchange views and experiences regarding relevant social security issues. This primary consideration is manifested in one of the objectives of the ASSA to exchange experiences, statistical data and information for social security.**

**“Social Security Profiles in ASEAN Countries” is the product of a cooperative effort among social security institutions in this region. The first of its kind, it may be regarded as an embryo for further development in the systematic approach and methodology as well as in the scope of its coverage. Eventually, the compilation and drawing up statistics on social security in the ASEAN countries might form the basis for comparisons among the countries.**

**In this first report, permit me to acknowledge all of the leaders of the social security organizations in ASEAN countries that provided the information for this edition. Special thanks go to the ASEAN Secretariat in Jakarta who helped provide data and information for the profiles of the ASEAN countries.**

**Awaloedin Djamin  
Sentanoe Kertonegoro**

## **FOREWORD FOR THE SECOND EDITION**

**The First Edition of “the Social Security Profiles in ASEAN Countries” contained social security schemes in five ASEAN member countries, namely: Indonesia, Singapore, Malaysia, Thailand, and the Philippines. This Second Edition adds the social security schemes in two more ASEAN countries, namely Vietnam and Brunei Darussalam.**

**Furthermore, in order to gain knowledge on the organization and administration of the social security schemes in ASEAN countries, this Second Edition provides for the organization chart of the social security administration in Singapore, Malaysia, the Philippines, and Vietnam. Also, a summary of the social security schemes is provided for each ASEAN country to give the reader a bird’s eye view on the respective schemes.**

**Sentanoe Kertonegoro**

## **FOREWORD FOR THE THIRD EDITION**

**The Third Edition of “The Social Security Profiles in ASEAN Countries” undergoes major revision of the previous two editions. In this edition, the profiles of the ASEAN Countries as well as respective social security are presented in briefs containing the legal basis, the scheme, and the coverage.**

**The brief summary form hopefully could be able to describe the general feature of each individual scheme.**

**Sentanoe Kertonegoro**

**CHAPTER I**

**DEMOGRAPHIC AND ECONOMIC PROFILES**

**OF SEVEN ASEAN COUNTRIES**

**AND COMPARISON WITH THE US**

**DEMOGRAPHIC AND ECONOMIC PROFILES  
SEVEN ASEAN COUNTRIES  
AND COMPARISON WITH THE US**

Items Compared Country	Population (millions)	Population growth (%)	Urban Population (%)	Life Expectancy (years)	GDP (PPP) US\$ billions	GDP growth (%)	Per capita GDP (PPP) US\$	Per capita GNP (nom) US\$	Inflation CPI (%)	Current acct. balance US\$ b.	Exchange rate US\$1
<b>1. Brunei Darussalam</b>	0.3	3.2	67	76	5.9	1.0	20,100	20,400	2.0	0.8	-
<b>2. Indonesia</b>	207.7	1.6	38	65	666	0.5	2,940	460	1.6	4.4	7.335 Rp.
<b>3. Malaysia</b>	22.7	2.4	56	72	237	8.1	7,370	3,092	2.5	9.2	3.80 RM
<b>4. Philippines</b>	74.7	2.3	57	67	262	3.1	3,380	907	4.3	3.5	40.55 Peso
<b>5. Singapore</b>	3.9	0.7	100	77	109	8.2	27,740	21,828	1.4	19.0	1.68 S\$
<b>6. Thailand</b>	62.1	1.5	36	69	385	3.5	6,020	1,850	0.7	11.8	37.27 Baht
<b>7. Vietnam</b>	79.4	2.3	21	68	137	4.0	1,755	310	1.4	-1.1	14.044 Dong
<b>8. United States</b>	273.3	1.0	-	77	-	5.5	31,469	31,395	2.7	-361.2	1.0 US\$

*Source: Asia Week, 4 February 2000*

**CHAPTER II**

**BRUNEI DARUSSALAM**

**THE EMPLOYEES TRUST FUND**

**(TABUNG AMANAH PEKERJA)**

**PROVIDENT FUND**



## **EMPLOYEES TRUST FUND BRUNEI DARUSSALAM**

### **1. General.**

The Employees Trust Fund or Tabung Amanah Pekerja (TAP) was launched on 1 January 1993 under the Emergency (Tabung Amanah Pekerja) Order 1992.

### **2. The Scheme.**

<b>System</b>	<b>Program</b>	<b>Contribution % Wages</b>		<b>Benefits</b>
		<b>Employer</b>	<b>Employee</b>	
Define contribution compulsory saving	Provident fund	5%	5%	<ul style="list-style-type: none"><li>• Retirement</li><li>• Pre-retirement</li><li>• Incapacitated</li><li>• Next of kin</li><li>• Emigration</li><li>• House ownership</li></ul>

### **3. The Membership.**

The membership is compulsory for

- a. all civil servants in non-pensionable employment as at 1 January 1993
- b. all civil servants as from 1 January 1993
- c. all private sector employees as from 1 January 1994.

In 1999, the total membership covers 64,114 employees and 4,292 employers.

## **CHAPTER III**

### **INDONESIA**

**TASPEN  
THE GOVERNMENT CIVIL SERVANTS  
SOCIAL INSURANCE**

**ASKES  
THE HEALTH INSURANCE**

**ASABRI  
THE ARMED FORCES SOCIAL INSURANCE**

**JAMSOSTEK  
THE EMPLOYEES' SOCIAL SECURITY**

**JASA RAHARJA  
THE TRAFFIC ACCIDENT INSURANCE**

# TASPEN

## THE GOVERNMENT CIVIL SERVANTS’ SOCIAL INSURANCE

**1. General.**

TASPEN was first established under the Government Regulation No.10 Year 1963 to provide for a lump-sum cash benefit at retirement age, death benefit, and cash value before retirement. The scheme was broadened under the Government Regulation No.25 Year 1981 to include old-age, survivors, and invalidity pension which has been provided under the Law No.11 Year 1969.

**2. The Scheme.**

System	Program	Contribution % Wages		Benefits
		Employee	Government	
Endowment insurance	TASPEN	3.25	-	Lump-sum payment at <ul style="list-style-type: none"> <li>• retirement</li> <li>• death</li> <li>• invalidity</li> <li>• separation</li> <li>• retirement</li> </ul>
Defined benefit	Pension	4.75	Budget	<ul style="list-style-type: none"> <li>• Retirement</li> <li>• Survivorship</li> <li>• Invalidity</li> </ul>

**3. Coverage.**

The compulsory coverage for all government civil servants. In 1997, TASPEN covered 3.7 million employees, and Pension program covered 2.4 million employees.

# ASKES

## THE HEALTH INSURANCE FOR GOVERNMENT CIVIL SERVANTS, RETIREES, VETERAN, AND THEIR FAMILIES

### 1. General.

ASKES was first established by the President Decree No.230 Year 1968 to provide health care for civil servants, retirees, veterans, and their dependants. The scheme was restructured based on managed care under the Government Regulation No.69 Year 1991 providing for a comprehensive health care.

### 2. The Scheme.

System	Program	Contribution % Wages		Benefits
		Employee	Government	
Managed health care	Health insurance	2%	-	Primary care Out-patient In-patient Maternity Deliver care
		5%	-	Pharmaceutical Dental care Special care: <ul style="list-style-type: none"> <li>• haemodialyses</li> <li>• CT scan</li> <li>• heart care</li> </ul>

### 3. Coverage.

Compulsory membership covers 15.9 million employees, retirees, veterans, and their families. Voluntary membership covers 580,000 employees.

# ASABRI

## THE ARMED FORCES SOCIAL INSURANCE

### 1. General

ASABRI was first established under the Government Regulation No.44 Year 1971 to provide protection for the armed forces personnel and the civilian employees of the Ministry of Defence against reduction or loss of income due to old age, termination of employment, and death. The scheme was redefined under the Government Regulation No.67 Year 1991 including the addition of the responsibility for the payment of the pension which has been provided under the Law No.6 Year 1966.

### 2. The Scheme

System	Program	Contribution % Wages		Benefits
		Employee	Government	
Endowment insurance	ASABRI	3.25	-	Lump-sum Payment at <ul style="list-style-type: none"> <li>• retirement</li> <li>• termination of employment</li> <li>• death</li> </ul>
Defined benefit	Pension	4.75	Budget	<ul style="list-style-type: none"> <li>• Old age</li> <li>• Survivorship</li> <li>• Invalidity</li> </ul>

### 3. Coverage

Compulsory coverage for all armed forces and police force personnel, and all employees of the Ministry of Defence.

# JAMSOSTEK

## THE EMPLOYEES' SOCIAL SECURITY

### 1. General.

JAMSOSTEK was first established by the Government Regulation No.33 Year 1977 on the Employees' Social Insurance known as ASTEK to provide for protection of work accident insurance, provident fund, and death insurance. The ASTEK scheme was enacted into the Law No.3 Year 1992 as the JAMSOSTEK scheme (the Employees' Social Security), and simultaneously broadened with health care benefits.

### 2. The Scheme.

System	Program	Contribution % Wages		Benefits
		Employee	Employer	
Social insurance	Work accident	-	0.24-1.74	Compensation
	Health care	-	3.00-6.00	Medical care
	Death benefit	-	0.30	Compensation
Defined contribution	Provident fund	2.00	5.70	Saving withdrawals

### 3. Coverage.

Compulsory coverage for the employer with 10 employees or more, or with payroll of RP.1 million or more a month. In 1997, the coverage include 12 million workers.

# **JASA RAHARJA**

## **THE TRAFFIC ACCIDENT INSURANCE**

### **1. General.**

JASA RAHARJA administers two main insurance programs:

- a. insurance for public transport passengers against traffic accident under the Law No.33 Year 1964 on the Mandatory Insurance Fund for Passenger Accidents.
- b. third party legal liability insurance against motor vehicle accident under the Law No.34 Year 1964 on the Fund for Road Traffic Accidents.

The benefits are provided in the form of reimbursements for medical treatment, and compensation for validity and death.

### **2. The Scheme**

<b>System</b>	<b>Program</b>	<b>Traffic</b>	<b>Benefits</b>
Social insurance	Public transport passenger insurance	Tariffs based on the types of the vehicle	• Reimbursement for medical treatment
	Third party legal liability insurance		• Compensation for invalidity and death

### **3. Coverage.**

Compulsory coverage for the owners of any motor vehicle, and the owner of the public transport (land, air, sea, ferry).

## SOCIAL SECURITY IN INDONESIA

Membership coverage		Program	Contribution as % Wages		Benefits	Organization		
			Employee	Employer				
Social security system in Indonesia	Govt. Employee Law No.8/1974	Civilian Employee Presd. Decree No.8/1977	1. TASPEN Govt. Reg. No.10/1963 No.25/1981	3.25	-	Endowment Insurance	PT. TASPEN	
			2. Health care Presd. Decree No.230/1968 Govt. Reg No.69/1991	2.00	-	Medical care	PT. ASKES	
			3. Pension Law No.11/1969	<u>4.75</u> <u>10.00</u>	State Budget	Monthly Pension	PT. TASPEN	
		Armed Forces Presd. Decree No.8/1977	1. ASABRI Govt. Reg. No.44/1971 No.67/1991	3.25	-	Endowment Insurance	PT. ASABRI	
			2. Health care	2.00	-	Medical care	MINDEF	
			3. Pension Law No.6/1966	<u>4.75</u> <u>10.00</u>	State Budget	Monthly Pension	PT. ASABRI	
		Private Employee	JAMSOSTEK Law No.3/1992	1. Work Accident	-	0.24- 1.74	Compensation	PT. JAMSOSTEK
				2. Health care		3.00 6.00	Medical care	
				3. Death benefit	-	0.30	Term Insurance	
	4. Old age benefit			<u>2.00</u> 2.00	<u>3.70</u>	Saving withdrawals		
	General Public	JASA RAHARJA Law No.33/1974 Law No.34/1974	1. Passenger Accident Insurance			Compensation	PT. JASA RAHARJA	
			2. Third party Traffic Accident Insurance					



## **CHAPTER IV**

### **MALAYSIA**

**THE EMPLOYEES' PROVIDENT FUND  
(KUMPULAN WANG SIMPANAN PEKERJA)**

**THE SOCIAL SECURITY ORGANISATION  
(PERTUBUHAN KESELAMATAN SOCIAL)**

# EMPLOYEES' PROVIDENT FUND (EPF) MALAYSIA

## 1. General.

The Employees' Provident Fund (EPF) or Kumpulan Wang Simpanan Pekerja (KWSP) is a social security program operating through a compulsory saving scheme to provide retirement benefits for the private and non-pensionable public sector. The EPF was established on 1 October 1951 under the EPF Ordinance 1951 which was later amended to the EPF Act 1991.

## 2. The Scheme.

### Contribution % Wages

System	Program	Employer		Employee		Benefits
		1952	-	1975	1975	
Defined contribution compulsory saving	Provident Fund	5%	-	5%		• Retirement benefits
		6%	-	7%		• Pre-retirement benefits
		9%	-	11%		• Death benefits
		10%	-	12%		• Incapacitation benefits
		11%	-	12%		• Members' investment program
		11%	-	current	12%	

## 3. The Coverage.

The compulsory membership of the EPF include:

- a. private sector employees
- b. non-pensionable public sector employees.

The voluntary members include

- a. the self-employed
- b. domestic helpers
- c. foreign employees
- d. pensionable public sector employees

In 1996, the EPF membership include 8.05 millions employees working with 276,417 employers.

## **SOCIAL SECURITY ORGANISATION (SOCSO) MALAYSIA**

### **1. General.**

The Social Security Organization (SOCSO) was established on 1 January 1971 to administer the Employees' Social Security Act 1969 and the Employees' Social Security (General Regulations) 1971. The scheme provides protection to the workers for several contingencies especially the employment injury including commuting accident, occupational diseases, invalidity and death.

### **2. The Scheme.**

Contribution as % Wages

	Employment accident and invalidity pension (age under 55)			Employment accident (age over 55 years)
	Employer	Employee	Total	Employer
Accident (work related)	1.25	-	1.25	1.25
Invalidity pension (not work related)	0.50	0.50	1.00	-
<b>Total</b>	<b>1.75</b>	<b>0.50</b>	<b>2.25</b>	<b>1.25</b>

### **3. Coverage.**

The scheme is compulsory to all employers employing one or more workers. It is also compulsory for workers who earn RM2000 or below a month.

**CHAPTER V**  
**THE PHILIPPINES**

**THE SOCIAL SECURITY SYSTEM  
(SSS)**

**THE GOVERNMENT SERVICE INSURANCE SYSTEM  
(GSIS)**

**THE ARMED FORCES OF THE PHILIPPINES  
RETIREMENT  
(AFP – RSBS)**

# SOCIAL SECURITY SYSTEM (SSS) PHILIPPINES

## 1. General.

The SSS is charged with administering three programs:

- a) The social security program (the Social Security Act 1954): sickness and maternity benefits, old age, disability, and survivors pension.
- b) The medicare program (the Philippine Medical Care Act 1969): hospitalization to the members and their dependants.
- c) The employees' compensation program (the Employees' Compensation Act 1975): work related accident and sickness.

## 2. The Scheme.

System	Program	Contribution % Wages		Benefits
		Employer	Employee	
Defined benefits social insurance	Social Security (replacement of lost of income)	5.04%	3.36%	<ul style="list-style-type: none"> <li>• Sickness</li> <li>• Maternity</li> <li>• Disability</li> <li>• Retirement</li> <li>• Death</li> </ul>
	Medicare (hospitalization)	1.25%	1.25%	<ul style="list-style-type: none"> <li>• Room and board</li> <li>• Medical</li> <li>• Operation</li> <li>• Dental</li> <li>• Surgeon</li> </ul>
	Employees' compensation (employment accident)	1.00%	-	<ul style="list-style-type: none"> <li>• Medical</li> <li>• Rehabilitation</li> <li>• Disability</li> </ul>
	Members' loan (borrowing)	-	-	<ul style="list-style-type: none"> <li>• Salary loan</li> <li>• Privatization fund loan program</li> </ul>

## 3. Coverage.

Compulsory coverage consist of private employees and self-employed persons not yet 61 year old.

Voluntary coverage consist of:

- a) separated members from employment
- b) employees under foreign government
- c) overseas workers
- d) non-working spouses of members

In 1996, the total number of membership consist of 17.8 million employees and 503,685 employers.

# GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS) PHILIPPINES

**1. General.**

The GSIS is tasked primarily with administering social security program of employees in the public sector, including pension, employees compensation and medical program. The GSIS is also charged with the insurance coverage of assets and properties which have government insurable interest.

First law was the Commonwealth Act 186 approved 1936, and implemented in 1937.

**2. The Scheme.**

System	Program	Contribution % Wages		Benefits
		Employer	Employee	
Defined benefits social Insurance	Pension and insurance	12%	9%	<ul style="list-style-type: none"> <li>• Retirement</li> <li>• Disability and death</li> <li>• Unemployment</li> <li>• Sickness</li> <li>• Optional life insurance</li> <li>• Constant attendance</li> <li>• Dividends</li> <li>• Christmas gift</li> <li>• Loan windows</li> <li>• General insurance</li> </ul>

**3. Coverage.**

Compulsory membership covers all public employees, irrespective of employment, status, except contractual employees with no employer-employee relationship with the agencies they serve.

Voluntary membership for all public employees not over 65 years old, and who have retired, or resigned from the service, and would like to continue paying their premiums until maturity of their policy-contracts.

# ARMED FORCES OF THE PHILIPPINES RETIREMENT AND SEPARATION BENEFITS SYSTEM (AFP - RSBS)

**1. General.**

The AFP – RSBS is a social security institution that is committed to serve the Filipino soldiers and their beneficiaries by providing them with living pensions and complementary welfare benefits. The AFP – RSBS was created by virtue of the Presidential Decree 361 on 30 December 1973, and started with its operations on 8 October 1976.

**2. The Scheme.**

System	Pension Pension	Contribution % Wages		Benefits
		Employer	Employee	
Social insurance		Initial capital	5%	<ul style="list-style-type: none"> <li>• Old –age pension</li> <li>• Survivor’s pension</li> </ul>
	Intermediate benefits			Loans

**3. Coverage.**

The AFP – RSBS members are all members of the Armed Forces of the Philippines (AFP). Active AFP members are 110,000 persons, and retired AFP are 74,000 retirees.

## **CHAPTER VI**

### **SINGAPORE**

#### **THE CENTRAL PROVIDENT FUND (CPF)**



# CENTRAL PROVIDENT FUND (CPF) SINGAPORE

## 1. General.

The Central Provident Fund (CPF) is a social security savings scheme established under the CPF Ordinance on 11 December 1953. The benefits are in the form of withdrawals of the member's saving for retirement, permanent disablement, home ownership, and medical care.

## 2. The Scheme.

System	Program	Contribution % Wages			Benefits
		Employer	Age	Employee	
Defined contribution compulsory saving	Provident fund	55 year	and	below	• Retirement
		20%		20%	• Health care
		Above 35	to	60 years	• Homeownership
		7.5%		12.5%	• Family protection
		Above 60	to	65 years	• Asset enhancement
		7.5%		7.5%	
		Above	65	Years	
		5%		5%	

## 3. Coverage.

The CPF members are the employee and the self-employed person. In 1996, the CPF membership include 1,193,852 active members and 201,163 self-employed persons.

## **CHAPTER VII**

### **THAILAND**

#### **THE SOCIAL SECURITY OFFICE (SSO)**

**SOCIAL SECURITY FUND (SSF)  
WORKMEN'S COMPENSATION FUND (WCF)  
PENSION FUND**

## **SOCIAL SECURITY OFFICE (SSO) THAILAND**

### **1. General.**

Social security in Thailand consists of the health care scheme provided through the Social Security Fund (SSF), and the employment injury scheme provided through the Workmen's Compensation Fund (WCF). The SSF was established under the Social Security Act 1990, while the WCF was established first under the Announcement No.103 of the National Executive Council in 1974. In December 1999 a pension fund was added to the scheme. The three funds are managed and administered by the Social Security Office (SSO).

### **2. The Scheme.**

System	Program	Contribution % Wages			Benefits
		Employer	Employee	Government	
Social Insurance	Social security fund (SSF)	1.50%	1.50%	1.50%	<ul style="list-style-type: none"> <li>• Medical</li> <li>• Sickness</li> <li>• Maternity</li> <li>• Invalidity</li> <li>• Death</li> </ul>
	Workmen Compensation fund (WCF)	0.20% to 2.00%	-	-	<ul style="list-style-type: none"> <li>• Medical</li> <li>• Disability temporary &amp; permanent</li> <li>• Survivorship</li> <li>• Funeral</li> <li>• Rehabilitation</li> <li>• Old-age</li> <li>• Survivorship</li> </ul>
	Pension	1.50%	1.50%	1.50%	<ul style="list-style-type: none"> <li>• Survivorship</li> </ul>

### **3. Coverage.**

The SSO covers private enterprises with 10 or more employees.

In 1996, the SSF membership covers 82,582 enterprises with 5.59 million employees. While the WCF covers 48,380 employers with 4.9 million employees.

## **CHAPTER VIII**

### **VIETNAM**

#### **SOCIAL SECURITY ORGANISATION**

#### **RETIREMENT AND SURVIVORSHIP**

#### **SICKNESS, MATERNITY, AND OCCUPATIONAL ACCIDENT**

# SOCIAL SECURITY ORGANISATION VIETNAM

## 1. General.

The Vietnam Social Security Organisation was founded on 16 February 1995 by integrating units attached to the Ministry of Labour, Invalids, and Social Affairs (MOLISA) and the Vietnam General Confederation of Labour (VGCL) which is placed under the direct guidance of the Prime Minister but subject to the management of the MOLISA.

## 2. The Scheme.

System	Program	Contribution % Wages		Benefits
		Employer	Employee	
Social insurance	Pension and death benefits	10%	5%	<ul style="list-style-type: none"> <li>• Retirement</li> <li>• Survivorship</li> </ul>
	Sickness, maternity, and workers' compensation	5%	-	<ul style="list-style-type: none"> <li>• Sickness</li> <li>• Maternity</li> <li>• Occupational accident and diseases</li> </ul>

## 3. The Membership.

Mandatory coverage includes

- a. all employees at state-owned enterprises
- b. employees in private enterprises which employ 10 workers or more
- c. employees in enterprises with directly invested foreign capital
- d. employees in party organization or people's organization
- e. employees at enterprises or service organizations belonging to the armed forces.

Voluntary coverage includes enterprises with less than 10 employees.

In 1997, the total membership includes 38,392 employing units which employed 3.16 million insured persons.

## SOCIAL SECURITY IN ASEAN – MEMBER COUNTRIES PRIVATE SECTOR

	Country	Program	Contributions as % wages			Benefits	Organization	
			Employee	Employer	Government			
Social Security in ASEAN Countries	Brunei Darussalam	Provident Fund	5.00	5.00	-	Saving Withdrawals	TAP	
	Indonesia	JAMSOSTEK	• Work Accident	-	0.24- 1.74	-	Compensation	JAMSOSTEK
			• Health care	-	3.00- 6.00	-	Medical care	
		• Death benefits	-	0.30	-	Term Insurance		
		• Old age benefits	2.00	3.70	-	Saving Withdrawals		
	Philippines	Social Security	• Social Security	3.36	5.04	-	Pension	SSS
			• Medicare	1.25	1.25	-	Hospitalization	
			• Employees' Compensation	-	1.00	-	Compensation	
	Malaysia	Employment Accident	0.50	1.75	-	Compensation	SOCSCO	
		Provident Fund	11.00	12.00	-	Saving Withdrawals	EPF	
	Singapore	Provident Fund	20.00	20.00	-	Saving Withdrawals	CPF	
	Thailand	Social Security Fund	Workmen's Compensation Fund	-	0.20- 2.00	-	Compensation	SSO
			Pension	1.50	1.50	1.50	Retirement	
				1.50	1.50	1.50	Medical care	
Vietnam	Pension	5.00	10.00	-	Retirement	SSO		
	Sickness and accident	-	5.00	-	Compensation			

**CHAPTER IX**  
**UNITED STATES OF AMERICA**

**US SOCIAL SECURITY**

**OLD AGE, SURVIVORS, DISABILITY INSURANCE (OASDI)**

**HEALTH INSURANCE (HI)**

**WORKMEN'S COMPENSATION (WC)**

**UNEMPLOYMENT INSURANCE (UI)**

**SUPPLEMENTAL SECURITY INCOME (SSI)**

**MEDICAL ASSISTANCE (MEDICAID)**

# US SOCIAL SECURITY

## 1. General.

The US Social Security under the Social Security Act 1935 may be distinguished between the social insurance scheme and the social assistance scheme on the one hand, and the federal program and the state program on the other.

The federal social insurance program consists of the Old-Age, Survivors, Disability, and Health Insurance (OASDHI), the state social insurance program consists of the Workmen's compensation (WC) and the Unemployment Insurance (UI). The Supplemental Security Income (SSI) is the federal social assistance program, and the Medicaid is the state social assistance program.

## 2. The Scheme.

System	Program	Contribution % Wages		Government	Benefits	Administration
		Employer	Employee			
Social insurance	OASI	5.60%	5.60%		<ul style="list-style-type: none"> <li>• Old-age</li> <li>• Survivor</li> <li>• Disability</li> <li>• Medical</li> </ul>	SSA
	DI	0.60%	0.60%			
	HI (Medicare)	<u>1.45%</u>	<u>1.45%</u>			DHHS
	OASDHI	<u>7.65%</u>	<u>7.65%</u>			
	WC	2.36%	-		Accident Compensation	State and DOL
Social assistance	UI	6.20%	-		Unemployment	
	SSI	-	-	Budget	Cash for the poor	SSA
	Medical	-	-	Budget	Medical care for the poor	State and DHHS

## 3. Coverage.

Coverage includes employees and self-employed persons

- a. The OASDI covers 142 million
- b. The HI covers 69.1 million
- c. The WC covers 93.6 million
- d. The UI covers 108 million.