

MATERNITY



What is the Maternity Benefit?

The maternity benefit is a daily cash allowance granted to a female member who was unable to work due to childbirth or miscarriage.

What are the qualifications for entitlement to the maternity benefit?

1. She has paid at least three (3) monthly contributions within the 12-month period immediately preceding the semester of her childbirth or miscarriage.
2. She has given the required notification of her pregnancy through her ER if employed, or directly to the SSS, if a SE or VM or Member Separated from Employment.

Is the SE or VM also entitled to the maternity benefit?

Yes. An SE or VM is entitled to the maternity benefit provided that she meets the qualifying conditions.

How much is the maternity benefit?

The maternity benefit is equivalent to 100 percent of the member's average daily salary credit (ADSC) multiplied by 60 days for normal delivery/miscarriage/ectopic pregnancy without operation/hydatidiform mole (H-mole) and 78 days for caesarean section delivery/ectopic pregnancy with operation.

How is the maternity benefit computed?

1. Exclude the semester of contingency (delivery/miscarriage/procedure).
A **semester** refers to two (2) consecutive quarters ending in the quarter of contingency.
A **quarter** refers to three (3) consecutive months ending March, June, September or December.
2. Count twelve (12) months backwards starting from the month immediately before the semester of contingency.
3. Identify the six (6) highest MSC within the 12-month period.
Monthly salary credit (MSC) means the compensation base for contributions and benefits related to the total earnings for the month. The maximum covered earnings or compensation is ₱16,000, effective January 1, 2014. Please refer to the following table:

Range of Compensation	MSC	Range of Compensation	MSC
P 1,000 – P 1,249.99	1,000	P 8,750 – P 9,249.99	9,000
P 1,250 – P 1,749.99	1,500	P 9,250 – P 9,749.99	9,500
P 1,750 – P 2,249.99	2,000	P 9,750 – P 10,249.99	10,000
P 2,250 – P 2,749.99	2,500	P 10,250 – P 10,749.99	10,500
P 2,750 – P 3,249.99	3,000	P 10,750 – P 11,249.99	11,000
P 3,250 – P 3,749.99	3,500	P 11,250 – P 11,749.99	11,500
P 3,750 – P 4,249.99	4,000	P 11,750 – P 12,249.99	12,000
P 4,250 – P 4,749.99	4,500	P 12,250 – P 12,749.99	12,500
P 4,750 – P 5,249.99	5,000	P 12,750 – P 13,249.99	13,000
P 5,250 – P 5,749.99	5,500	P 13,250 – P 13,749.99	13,500
P 5,750 – P 6,249.99	6,000	P 13,750 – P 14,249.99	14,000
P 6,250 – P 6,749.99	6,500	P 14,250 – P 14,749.99	14,500
P 6,750 – P 7,249.99	7,000	P 14,750 – P 15,249.99	15,000
P 7,250 – P 7,749.99	7,500	P 15,250 – P 15,749.99	15,500
P 7,750 – P 8,249.99	8,000	P 15,750 and over	16,000
P 8,250 – P 8,749.99	8,500		

4. Add the six (6) highest MSC to get the total MSC.
5. Divide the total MSC by 180 days to get the ADSC. This is equivalent to the daily maternity allowance.
6. Multiply the daily maternity allowance either by 60 or 78 days, as the case may be, to get the total amount of maternity benefit.

For example, an SSS member gave birth in December 2015.

- a) The semester of contingency would be from July 2015 to December 2015.
- b) The 12-month period before the semester of contingency would be from July 2014 to June 2015.
- c) Let us assume that the six (6) highest MSC are ₱15,000 each. Thus, the total MSC would be ₱90,000 (₱15,000 x 6).
- d) The daily maternity allowance would be ₱500 (₱90,000 ÷ 180).
- e) Depending on her maternity case, the total maternity benefit due would either be:
 - ₱30,000 (₱500 x 60 days) for normal delivery/miscarriage/ectopic pregnancy without operation/H-mole, or
 - ₱39,000 (₱500 x 78 days) for caesarean delivery/ectopic pregnancy with operation.

How many deliveries are covered under existing laws?

The maternity benefit shall be paid only for the **first four (4) deliveries or miscarriages**.

Can a member apply for sickness benefit if she has been paid the maternity benefit?

No. A female member cannot claim for sickness benefit for a period of 60 or 78 days, as the case may be, within which she has been paid the maternity benefit. As a rule, no member can be entitled to two (2) benefits for the same period.

Is it necessary to notify the SSS of a member's pregnancy?

Yes. As soon as a member's pregnancy is confirmed, she must immediately notify her ER (if employed) or the SSS directly (if separated from employment/SE/VM) of the pregnancy and the probable date of her childbirth at least 60 days from the date of conception. She must accomplish **Maternity Notification (MN) Form**.

The ER must, in turn, notify the SSS through the submission of the Maternity Notification Form immediately after the receipt from the employee. Maternity Notifications may now also be submitted online thru the ER's account at the SSS website.

If the member gives birth or suffers miscarriage but the contributions were not remitted by the ER, the benefits that the member would have been entitled to shall be paid by the ER.

How would the claimant be paid the maternity benefit?

For employed members. The benefit is advanced in full by the ER to the qualified female employee within 30 days from date of filing of the maternity leave application. The SSS, in turn, shall immediately reimburse the ER 100 percent of the amount of maternity benefit advanced to the female employee upon receipt of satisfactory proof of such payment and legality thereof.

For this purpose, **all ERs are required to enroll in the "Sickness and Maternity Benefits Payment thru-the-Bank Program"** (SMB-PTB), wherein SSS reimbursements will be deposited directly to the existing savings/current account of the ER in an SSS-accredited bank. The Payment Advice containing the payment details of the Sickness-Maternity reimbursement will be sent to the ER thru his/her My.SSS account in the SSS website.

For SE/VM or members separated from employment. The maternity benefit is paid directly to them by the SSS thru their single savings/current/cash card/prepaid account in an SSS-accredited bank under the SMB-PTB.

For this purpose, the member, whose approved benefit amount is more than ₱1,000 and whose address is within thirty (30) kilometers to the nearest SSS-accredited bank, is required to open a single savings or current account with an SSS-accredited bank, or to use his/her existing one with an SSS-accredited bank, to which the benefit payment will be remitted.

If the member does not have an existing bank account, the SSS shall issue a Letter of Introduction (LOI) form that must be presented to the SSS-accredited bank chosen by the member for the purposes of opening a single savings account or cash card account.

The member shall then be notified by SSS via e-mail or text of their benefit payment.

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

In filing for Maternity Notification:

If filed over-the-counter:

1. **Maternity Notification (MN) Form;** and
2. SS card or two (2) valid IDs both with signature and at least one (1) with photo

If filed thru the SSS website:

No documentations needed. Member/ER registered in the SSS website can electronically file the Maternity Notification thru the SSS website.

If filed thru the Self-Service Information Terminal (SSIT):

No documentations needed. SE/VM can electronically file the MN thru the SSIT.

In filing for Maternity Benefit Reimbursement Application (For Employed Members):

1. Maternity Benefit Reimbursement Application (MBRA) Form

2. Maternity Notification (MN) duly received by SSS prior to delivery/ miscarriage/procedure or “Maternity Notification Submission Confirmation” (if filed thru the SSS Website or SSIT).
3. Present the original/certified true copy and submit the photocopy of the following, whichever is applicable:

For Normal Delivery

- Child’s birth or fetal death certificate duly registered with the LCR

For Caesarean Delivery

- Child’s birth or fetal death certificate duly registered with the LCR; and
- Any of the following documents issued by the hospital indicating the type of delivery:
 - Operating Room Record (ORR)
 - Surgical Memorandum
 - Discharge Summary Report
 - Medical/Clinical Abstract
 - Delivery Report
 - Detailed Invoice showing caesarean delivery charges, for deliveries abroad only

For Complete Miscarriage

- Obstetrical History indicating the number of pregnancy/ies, duly certified by attending physician with his/her Professional Medical License number with printed name and signature; and
- Any of the following:
 - Pregnancy test before and after miscarriage
 - Ultrasound report indicating proof of pregnancy
 - Medical Certificate issued by attending physician on the circumstances of pregnancy

For Incomplete Miscarriage

- Obstetrical History indicating the number of pregnancy/ies duly certified by attending physician with his/her Professional Medical License number with printed name and signature; and
- Any of the following:
 - Certified true copy of hospital/medical record/s
 - Dilation & Curettage (D & C) report
 - Histopathological report
 - Pregnancy test before and after miscarriage
 - Ultrasound report indicating proof of pregnancy

For Ectopic Pregnancy

- Obstetrical History indicating the number of pregnancy/ies duly certified by attending physician with his/her Professional Medical License number with printed name and signature; and
- Any of the following:
 - Certified true copy of hospital/medical record/s
 - Certified true copy of ORR
 - Histopathological report
 - Pregnancy test before and after miscarriage

For Hydatidiform Mole (all of the following):

- Obstetrical History indicating the number of pregnancy/ies duly certified by attending physician with his/her Professional Medical License number with printed name and signature.
- D & C report
- Histopathological report

Note:

- The Medical Specialist may require other documents necessary for the evaluation of the claim (for miscarriage/ectopic/H-Mole cases)
- For deliveries/miscarriages that happened abroad, documents issued by foreign country should be with English translation and duly authenticated by the Philippine Embassy/Consulate Office or duly notarized by notary public in host country.

4. Member or Filer's SS card or other valid ID cards/documents listed below:

A. Primary ID Cards/Documents

- SS card
- UMID card
- Passport
- PRC card
- Seaman's Book (Seafarer's Identification & Record Book)

B. Secondary ID Cards/Documents

- Alien Certificate of Registration
- ATM card (with cardholder's name)
- Bank Account Passbook
- Company ID card
- Certificate of Confirmation issued by National Commission on Indigenous People
- Certificate of Licensure/Qualification Documents from MARINA
- Certificate of Naturalization
- Credit card
- Court Order granting petition for change of name or date of birth
- Driver's License
- Firearm License card issued by PNP
- Fishworker's License card issued by BFAR
- GSIS card/Member's Record/Certificate of Membership
- Health or Medical card
- ID card issued by LGUs (e.g. Barangay/Municipality/City)
- ID card issued by professional association recognized by PRC
- Life Insurance Policy of member
- Marriage Contract/Marriage Certificate
- NBI Clearance
- OWWA card
- Pag-IBIG Transaction Card/Member's Data Form
- PhilHealth ID card/Member's Data Record
- Police Clearance
- Postal ID card
- School ID card
- Seafarer's Registration Certificate issued by POEA
- Senior Citizen card
- Student Permit issued by LTO
- TIN card
- Transcript of Records
- Voter's Identification card or Voter's Affidavit / Certificate of Registration

1. If filed by ER (Business/Household)

Present the original of any one (1) of the ER's **primary** ID cards/documents or two (2) **secondary** ID cards/documents, both with signature and at least one (1) with photo (*as listed above*).

2. If filed by Company Representative

Present the ACR Card, or if without ACR Card (not available at the time of filing) present the following:

- Letter of Authorization (LOA) issued by ER's authorized signatory reflected in the Employer Specimen Signature Card (SS Form L-501); and
- Original company ID of company representative.

3. If filed by ER Representative

- LOA issued by ER's authorized signatory reflected in the SS Form L-501
- Original company ID of employer representative.

In filing Maternity Benefit Application (For SE/VM/Member Separated from Employment)

1. Maternity Benefit Application (MBA) Form

2. Maternity Notification (MN) duly "Received" by SSS prior to delivery/miscarriage/procedure or "Maternity Notification Submission Confirmation" (if MN is filed thru the SSS Website or SSIT)
3. If filed by Member, present original of any one (1) of the **primary** ID cards/documents or two (2) **secondary** ID cards/documents, both with signature and at least one (1) with photo (as listed in Page 53).
4. If filed by Member's Representative, present the following:
 - Original of any one (1) of the Authorized Representative's **primary** ID cards/documents or two (2) **secondary** ID cards/documents, both with signature and at least one with photo (as listed in Page 53); **and**
 - Original of any one (1) of the Member's **primary** ID cards/documents or two (2) **secondary** ID cards/documents, both with signature and at least one (1) with photo (as listed in Page 53).
5. Present the original/certified true copy and submit the photocopy of the following, whichever is applicable:

For Normal Delivery

- Child's birth or fetal death certificate duly registered with LCR

For Caesarean Delivery

- Child's birth or fetal death certificate duly registered with the LCR; and
- Any of the following documents issued by the hospital indicating the type of delivery:
 - Operating Room Record (ORR)
 - Surgical Memorandum
 - Discharge Summary Report
 - Medical/Clinical Abstract
 - Delivery Report
 - Detailed Invoice showing caesarean delivery charges, for deliveries abroad only

For Complete Miscarriage

- Obstetrical History indicating the number of pregnancy/ies, duly certified by attending physician with his/her Professional Medical License number with printed name and signature; and
- Any of the following:
 - Pregnancy test before and after miscarriage
 - Ultrasound report indicating proof of pregnancy
 - Medical Certificate issued by attending physician on the circumstances of pregnancy

For Incomplete Miscarriage

- Obstetrical History indicating the number of pregnancy/ies, duly certified by attending physician with his/her Professional Medical License number with printed name and signature; and
- Any of the following:
 - Certified true copy of hospital/medical record/s
 - D & C report
 - Histopathological report
 - Pregnancy test before and after miscarriage
 - Ultrasound report indicating proof of pregnancy

For Ectopic Pregnancy

- Obstetrical History indicating the number of pregnancy/ies duly, certified by attending physician with his/her Professional Medical License number with printed name and signature; and
- Any of the following:
 - Certified true copy of hospital/medical record/s
 - Certified true copy of ORR
 - Histopathological report
 - Pregnancy test before and after miscarriage

For Hydatidiform Mole (all of the following):

- Obstetrical History indicating the number of pregnancy/ies, duly certified by attending physician with his/her Professional Medical License number with printed name and signature
- D & C report
- Histopathological report

Note:

- The Medical Specialist may require other documents necessary for the evaluation of the claim (for miscarriage/ectopic/H-Mole cases)
- For deliveries/miscarriages that happened abroad, documents issued by foreign country should be with English translation and duly authenticated by the Philippine Embassy/Consulate Office or duly notarized by notary public in host country.

6. Present the original/certified true copy and submit the photocopy of the following additional documents, whichever is applicable:

For SE and VM (previously employed)

If delivery/miscarriage/procedure is within employment period or within six (6) months from date of separation

- Certificate of separation from employment indicating effective date of separation and that no advance payment was granted (signed by ER's authorized signatory as reflected in SS Form L-501)

For Member Separated from Employment

If delivery/miscarriage/procedure is within employment period

- Certificate of separation from employment indicating effective date of separation and that no advance payment was granted (signed by ER's authorized signatory as reflected in SS Form L-501)

If delivery/miscarriage/procedure is after date of separation

- Certificate of separation from employment with effective date of separation (signed by ER's authorized signatory reflected in SS Form L-501)

Certificate of separation is **not required** for SE/VM (previously employed) or member separated from employment under any of the following conditions in which supporting document/s shall be required to be submitted as enumerated below:

If company is on strike

- Notice of strike duly acknowledged by the DOLE; and
- Duly notarized Affidavit of Undertaking issued by the member that no advance payment was granted and with indicated effected date of separation.

If company has been dissolved or has ceased operation

- Duly notarized Affidavit of Undertaking issued by the member that no advance payment was granted and with indicated effected date of separation.

If there is a case pending before a court regarding separation of member

- Certification from DOLE; and
- Duly notarized Affidavit of Undertaking issued by the member that no advance payment was granted and with indicated effected date of separation.

If separated from employment due to AWOL or with strained relations with the ER

- Duly notarized Affidavit of Undertaking issued by the member that no advance payment was granted and with indicated effected date of separation.

7. Filer's SS card or other valid ID cards/documents (as listed in Page 53).

Where can the member file her maternity benefit application?

MBRA (for Employed) and MBA (for SE/VM/Member Separated from Employment) can be filed in any SSS branch that is most convenient to the ER or member.