

CLIENT ADVISORY BULLETIN NO. 2020-001C (Employee Benefits)

21 April 2020

Gentlemen/Mesdames:

The extension of the Enhanced Community Quarantine (ECQ) has strained the resources of both employers and employees alike. In an effort to ameliorate the foregoing, the Government has set-up and continues to set-up programs to aid both businesses and their employees.

In this *Client Advisory Bulletin*, we will outline the issuances of the Social Security System (“SSS”) and Philippine Health Insurance Corporation (PhilHealth) relative to the aid they are providing to its members in light of the COVID-19 pandemic.

ISSUANCE	SUBJECT MATTER
<p>SSS Circular No. 2020-004¹ 26 March 2020</p>	<p>Employees are now required to file their Sickness Notification Forms <i>for home confinement</i> with their employers within sixty (60) calendar days after the end of confinement. Employers, in turn, are required to submit the Sickness Notification Form to the SSS within sixty (60) calendar days after receipt from the employee. For self-employed, voluntary members, and OFWs <i>on home confinement</i>, the period to file a Sickness Benefit Application Form is now within sixty (60) calendar days after the end of confinement. Relative to <i>hospital confinement</i>, the same shall not be reduced or denied if the filing period thereof falls from 1 March 2020 until 30 April 2020.</p>
<p>SSS Circular No. 2020-005² 28 March 2020</p>	<p>Survivor and total disability pensioners residing in the Philippines and abroad, as well as retirement and survivor pensioners residing abroad, are all exempted from complying with the required annual confirmation for the duration of the current public health emergency.</p> <p>However, retirement and survivor pensioners residing abroad may still comply through email (addressed to ofw.relations@sss.gov.ph) and video conferencing via Microsoft Teams.</p>

¹ <https://drive.google.com/file/d/1ew40NTOY6tlCa3ekFqmiZ3UUysr0sE45/view> (last accessed 21 April 2020).

² <https://drive.google.com/file/d/119q21oBqsoPDOK1yaNni4UjuuDr4wsyW/view> (last accessed 21 April 2020).

<p>SSS Circular No. 2020-006³ 28 March 2020</p>	<p>The SSS contributions of employers, self-employed, voluntary members, and non-working spouses for the months of February, March, and April 2020 may be paid on or before 1 June 2020.</p> <p>Please note that contributions for May 2020 onwards shall follow the regular deadline rules which is the last day of the month following the applicable month, <i>i.e.</i> 30 June 2020 is the deadline for the May 2020 contribution.</p>
<p>SSS Circular No. 2020-007⁴ 30 March 2020</p>	<p>Members with Salary, Calamity, or Emergency Loans as well as Restructured Loans under the Loan Restructuring Program, and Educational Assistance Loans will have a moratorium for the months of February 2020 to April 2020. The loan payment term is therefore extended by a maximum of three (3) months without any interests or penalties. Employers may immediately cause the temporary stoppage of salary deduction and resume the same for the applicable month of May 2020 on or before 30 June 2020.</p>
<p>PhilHealth Circular No. 2020-0010⁵ 8 April 2020</p>	<p>All Filipinos who are classified as eligible for testing based on DOH guidelines can avail of the benefit package or testing of the SARS-CoV-2 virus. Filipinos who are not registered with Phil Health are also covered provided that they complete member registration upon availment of the benefit package. The testing laboratories accredited by Phil Health may claim the reimbursement benefit, however, individual members who had tests conducted during the period of 1 February 2020 to 14 April 2020 must file the claim themselves directly with Phil Health.</p>
<p>PhilHealth Circular No. 2020-0009⁶ 8 April 2020</p>	<p>All Filipinos with probable or confirmed COVID-19 are covered by the following benefit packages of Phil Health provided that, if non-members, they complete member registration prior to discharge from the hospital:</p> <ul style="list-style-type: none"> i. ₱43,997.00 - Mild pneumonia in the elderly or with co-morbidities; ii. ₱143,267.00 - Moderate pneumonia; iii. ₱333,519.00 - Severe pneumonia; and iv. ₱786,384.00 - Critical pneumonia <p>All claims for reimbursement shall be filed by the accredited healthcare provider with no direct filing by the Phil Health member <i>except</i> for claims with admission dates beginning 1 February 2020 to 14 April 2020. The regular 45-day annual benefit limit does not apply in the foregoing</p>

³ <https://drive.google.com/file/d/1z4Ac7e6izNzAbbLOEmQGpupCWJkUU7c0/view> (last accessed 21 April 2020).

⁴ <https://drive.google.com/file/d/1ktpdtA2qQfhinibZqisGkMDrgTAnr4Q-/view> (last accessed 21 April 2020).

⁵ <https://www.philhealth.gov.ph/circulars/2020/circ2020-0010.pdf> (last accessed 16 April 2020).

⁶ <https://www.philhealth.gov.ph/circulars/2020/circ2020-0009.pdf> (last accessed 16 April 2020).

	packages. Note that claims for testing for COVID-19 shall be filed separately.
PhilHealth Circular No. 2020-0012⁷ 8 March 2020	Filipinos who have been isolated in Community Isolation Units or “CIUs” (DOH certified <i>non-hospital</i> facilities set-up as quarantine facilities for the COVID-19 pandemic) who are suspected, probable, or confirmed for COVID-19, irrespective of the presence or absence of clinical signs and symptoms, are entitled to receive COVID-19 Community Isolation Benefit Package (“CCIBP”). The CCIBP shall cover all inputs and activities within the entire episode of care are the CIU including payment for staff and professional fees, medicine, diagnostics, transport, and other operational costs. Note that claims for testing for COVID-19 shall be filed separately.

In keeping with our commitment of providing our clients and the public with the best possible service we can, we will continue to provide you with relevant updates on issuances made by the various government agencies during the period of ECQ.

Please keep safe.

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⁷ <https://www.philhealth.gov.ph/circulars/2020/circ2020-0012.pdf> (last accessed 16 April 2020).