

ASSA Chairman's Statement

The Asean Social Security Association will be 10 years old in 2008. Since its establishment, ASSA has become part and parcel of the social security fraternity in the Asean region. The meetings of ASSA had offered valuable forums for sharing and exchanging of diverse experiences in social security among member organizations.

Going forward I do hope that ASSA will continue to provide the platform for discussions on topics of regional interest for the benefits of our organizations. In addition, the close co-operation amongst member organizations will be helpful in our endeavour to find practical solutions

to design our social security systems as part of the reform process which is going on in our countries, respectively. We should also continue to explore other areas of co-operation as part of our strategy to face the new challenges in the future.

As we are all aware, like any other countries in the world, we are faced with new kind of challenges in the form of globalization of the economy, new technology and changing structures of the labour market and family units. Hence, we need to understand the implications of these challenges to social security schemes that we are managing.

“To add to these our customers and stakeholders are also increasingly more demanding and critical of our roles. To meet and manage these challenges, we need human capital that has the capability and expertise to be innovative in managing our respective social security schemes. In this regard ASSA can play a role in organizing the relevant training programs for our human resources. Such training can be conducted through the EPF's very own training centre, ESSET in Bangi, Malaysia.”

In conclusion, I would like to take this opportunity to thank all member organizations for their continuous support to the EPF Malaysia to head ASSA. I look forward to another rewarding year with ASSA.

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MALAYSIA • COUNTRY NEWS



EPF Malaysia

Is In A Third Year Implementing Balanced Scorecard

EPF Malaysia started to consider the adoption of the Balanced Scorecard (BSC) as a performance management tool since early 2000. However, it was in 2003 we finally started to manage our strategy using the BSC methodology with the help of a consultant. In line with the aspiration to become a world-class organization, the EPF adopted the five principles of a strategy focused organization as laid down by Kaplan and Norton (the founders of BSC). The principles are:-

- i) Translate Strategy Into Operational Term
- ii) Align The Organization To The Strategy
- iii) Make Strategy Everyone's Everyday Job
- iv) Make Strategy A Continual Process
- v) Mobilize Change Through Executive Leadership

TRANSLATE STRATEGY TO OPERATIONAL TERM

The corporate level strategy map and scorecard was developed in December 2003 and has been in operations since 2005. At this level, the vision and mission are translated into strategic objectives that make up the corporate strategy map. The overall strategy map defines strategic intent of the Management. The achievement of the strategic objectives is measured through Key Performance Indicators (KPIs). Management reviews the achievement of all the KPIs through quarterly performance management meetings. This activity becomes a permanent agenda in the Performance Management Calendar.

ALIGN THE ORGANIZATION TO THE STRATEGY

In 2006, the Corporate Scorecard was cascaded to Division and Departmental levels. Each of the Divisions and Departments developed its own strategy map and scorecard based on the Corporate Scorecard. Strategic objectives were divided into common, shared and unique categories. In this way, the corporate objectives were supported by all departmental and business units. This high level strategic objectives are now translated into operational objectives. This created a single line of sight from Management through to staff in the

departments and business units. Each of them will support the organization vision based on their respective job functions.

MAKE STRATEGY EVERYONE'S EVERYDAY JOB

KPIs from cascaded objectives at the departmental and business unit levels will become part of the KPIs for individual managers and executives. The individual performance of the officers will be assessed based on achievement of the KPIs evaluated at the end of each year. This will make sure that everyone in the organization is managing the strategy all the time. The illustration below will further explain the organization alignment through cascading activities.

MAKE STRATEGY A CONTINUAL PROCESS



Part of the governance in ensuring that the implementation of BSC takes place is by having regular performance review meetings. At each meeting (once in two month) objective owners will present a report on the performance of each strategic objective. Some of the objectives are evaluated on monthly basis while others on quarterly or yearly depending on the nature of the KPIs. All the data is updated in the BSC automation system.

MOBILIZE CHANGE THROUGH EXECUTIVE LEADERSHIP

In order to improve the business processes and service delivery to members, the EPF had implemented business process reengineering (BPR) in year 2005. As a result, new business processes and new IT core system were developed in early 2007. As

part of continuous improvements and to support the new processes, new organizational structure was put in place in late 2006. Going forward, these new business processes will undergo standardization certification from the International Standard Organization (ISO) in 2007.

The implementation of BSC in the EPF has resulted in breakthrough results in many aspects of the organization. Getting the organization together as a team and aligning the corporate objectives to all departments and business units are in itself an excellent. The whole initiative will eventually promote performance-based culture detrimental to performance breakthrough and innovation.

LESSONS LEARNT

As a generic performance management tool, BSC requires customization to the needs of organizations before adopting it. One may find the approach is not translated into results in some organizations and otherwise in others. Kaplan and Norton claimed that the commitment at the management level plays a vital role in getting everyone in the organization on board with this new way of managing performance. This hypothesis seems true in the case of the EPF. Initially, the involvement at the formulation of the strategy map for corporate level involved most of the senior management personnel with a substantial man hours put in within a specific and short period of development time. The massive learning curve has taken place among senior management and that has resulted in successful at the leadership level.

BSC is not an easy subject to comprehend. In addition, learning about it and doing it at the same time requires a lot more effort by organization in order to benefit from it. To ensure good understanding of BSC among staff, communication programs had been conducted at all levels of the organization continuously and consistently. Much of the time has been focused on the methodology to ensure understanding of the concept before cascading the scorecard from corporate level to operational level is carried out. This has resulted in a new culture of looking at things from the bigger perspective among the staff as opposed to managing day-to-day operations.



The approval of Social Security Law in Vietnam

The Social Security Law was approved by the 11th Republic Socialist of Vietnam's National Assembly Meeting at the 9th Session on 29th June 2006, in which the articles on compulsory social security will come into effect from 1st January 2007, the articles on voluntary social security will come into effect from 1st January 2008 and from 1st January 2009 for unemployment insurance.

The social security policies for employees have been implemented since 1961 in Vietnam. From a legislative point of view, the policies were stipulated as Social Security Regulations. The issuance of Social Security Law marked an important forward step in creating a strong legal basis. The Social Security Law stipulates the rights and responsibilities of the involved parties in order to implement the social security policies and ensure the benefits for employees. The contents of the Law present the social guidelines and policies and views of Vietnam in social security areas, as the following details:

- Coding the current regulations and supplementing social security policies, suitable for requirement of the transformation from central economy to socialist market oriented economy in order to respond the expectation of the major workers, to ensure the social protection and international integration;
- Designing the social security policies on the basis of inheriting and perfecting the current social security regulations;
- Ensuring the unification's characteristic in the general legislative systems;
- Stipulating the rights and responsibilities of the involved parties;

- The levels of social security benefits are accounted basing on the contributions level and the working period, and there is the sharing among the social security participants;
- In principles, the social benefits should compensate the lost of revenue due to the social security risks;
- The social security fund is managed in an united, democratic and transparent way. It is used for right purposes an entered in independently in participating fund of compulsory insurance, unemployment and voluntary insurance. The social security fund is protected by the State.

The Social Security Law includes 11 Chapters and 141 Articles, among them:

- **Chapter I:** Comprising 14 Articles on coverage of adjustment, coverage of social security, social security benefits, State management on social security, rights and responsibilities of the Trade Union, rights and responsibilities of employer's organizations, glossary of key terms, reporting and auditing systems, acts which are prohibited and principles of social security (from Article 1 to Article 14);
- **Chapter II:** Comprising 6 Articles on rights and responsibilities of employees, employers and social security organizations (from Article 15 to Article 20);
- **Chapter III:** Comprising 11 Articles on the compulsory social security schemes which are sickness, maternity, work injury and occupational diseases, retirement and survivor benefits (from Article 21 to Article 68);

- **Chapter IV:** Comprising 11 Articles on the voluntary social security schemes which are retirement and survivors benefits (from Article 69 to Article 79);

- **Chapter V:** Comprising 8 Articles on unemployment insurance (from Article 80 to Article 87);

- **Chapter VI:** Comprising 18 Articles on the compulsory social security fund, voluntary social security fund and unemployment insurance fund (from Article 88 to Article 105);

- **Chapter VII:** Comprising 3 Articles on the Organization of Vietnam social security and Governing Body (from Article 106 to Article 108);

- **Chapter VIII:** Comprising 21 Articles on procedure of social security implementation (from Article 109 to Article 129);

- **Chapter IX:** Comprising 3 Articles on social security complaint and denouncements (from Article 130 to Article 132);

- **Chapter X:** Comprising 6 Articles on rewarding, disciplining violations and social security enforcements (from Article 133 to Article 138)

- **Chapter XI:** Comprising 3 Articles on transitional provisions, validity and guidance for implementation (from Article 139 to Article 141).



PHILIPPINES • COUNTRY NEWS

News From Social Security System (SSS) Philippines

SSS CONTRIBUTION COLLECTION HITS P52.7- BILLION IN 2006

The SSS reported a contribution collection of P52.7-billion (US\$1.05-billion) in 2006, representing a double-digit growth of 10.7 percent from P47.6-billion (US\$952-million) in 2005. This increase of P5.1-billion is the second highest in the last seven years. The highest increase of P5.2-billion was recorded in 2003 when the SSS implemented a contribution rate hike.

The higher collection was driven by a more vigorous coverage and collection campaign during the year. The SSS intensified its collection efforts by establishing teller facilities in over 40 branches nationwide to allow members to pay directly to the institution. On top of this, it introduced new payment channels to further widen members' options in remitting their contributions. The SSS also deployed more Accounts Officers to strengthen the capacity of Field Inspectorate units to monitor and enforce employer compliance to the Social Security Law.

For the third time since 1999, the SSS collected contributions more than it paid out benefits, with the surplus amounting to P616-million (US\$12-million). Releases for SSS retirement pension remain the highest among the benefit disbursements at P24.2-billion (US\$484-million), followed closely by disbursements for death pension at P18.5-billion (US\$370-million).

Total assets reached P229-billion (US\$4.6-billion) as of end-December 2006, or a 15 percent increase from the P200-billion (US\$4-billion) level a year ago.

10 PERCENT ACROSS-THE- BOARD SSS PENSION INCREASE

The SSS announced a 10 percent across-the-board pension increase for its 1.1 million disability, death and retirement pensioners, effective 1 September 2006. RP President Gloria Macapagal-Arroyo approved the recommendation of the Social Security Commission for a pension hike in view of prevailing economic conditions, adding that it would make SSS pension benefits more meaningful and responsive to the times. The increase was rationalized on the improved financial standing of the SSS as a result of robust contribution collections, sustained investment earnings and tempered operating expenses.

The SSS guarantees a minimum monthly pension of P1,000 (US\$20), with the highest currently at around P14,970 (US\$300). The last SSS pension increase was in 2000. The SSS is the biggest pension fund institution in the Philippines with over 25 million members, and has 156 branches nationwide and 14 representative offices abroad.

SSS CONTRIBUTION RATE HIKE IN 2007

The SSS raised its contribution rate from 9.4 percent to 10.4 percent, effective 1 January 2007, following approval by RP President Gloria Macapagal-Arroyo upon recommendation of the Social Security Commission. The increment will be shouldered entirely by employers, bringing their share from 6.07 percent to 7.07 percent of the monthly salary credit, while their employees

will continue to contribute at the rate of 3.33 percent. Self-employed, overseas Filipino workers (OFWs) and voluntary members will also have to increase their contribution rate since they pay both employer and employee shares.

The minimum monthly contribution is now pegged at P104 (US\$2) and the maximum at P1,560 (US\$31). The last time the SSS contribution rate was raised was in March 2003, from 8.4 percent to 9.4 percent, finally coming to pass after 24 years. The adjustment, which was also by one-percentage point, was paid solely by employers.

With this current rate hike, the SSS is again securing its financial health and gradually augmenting more years to its fund life. The additional collections will also be used to enhance its branch network and capabilities, thereby achieving greater operational efficiency in delivering services to its members.

The SSS contribution rate, even at 10.4 percent, remains among the lowest in the world, particularly in Asia where rates range from 20 to 30 percent. Under present circumstances, therefore, the new rate is still deemed modest, especially considering that member contributions finance both the long-term and short-term benefits that the SSS provides.

NEW SSS PAYMENT DEADLINE FOR OVERSEAS WORKERS

The SSS has liberalized the payment scheme for OFWs, allowing them to remit their contributions annually in addition to existing options for monthly and quarterly payments. The revised payment deadline

that host a substantial number of Filipino migrant workers.

NEW SSS REGISTRATION PROCEDURES FOR EMPLOYERS



The SSS announced a new registration procedure that require companies to display in their offices a colored tin plate showing compliance to the Social Security Law, which provides for compulsory SSS membership of workers in the private sector. This will be required in the issuance/renewal of business license, replacing the Certificate of Membership issued to employers in the past.

Similar to a car plate, the SSS registration plate carries the SSS logo, the business name and identification number of the employer, the date of registration, and a compliance sticker indicating the number of employees, renewable every year. The new system will help SSS' Field Inspectorate units to monitor about 900,000 employer accounts and identify more easily unregistered companies and those who fail to report some of their workers.

OPENING OF SSS LA UNION BRANCH OFFICE

The SSS has opened a modern branch office in the agriculture and resort capital of San Fernando in La Union. The two-storey building, which was inaugurated on August 9, is fully equipped to serve 200,000 workers and 13,000 employers in 20 towns and municipalities in the area. The branch is capable of providing a variety of services ranging from loan and benefit applications, direct payments through its teller windows and applications for SSS biometric identification card.

SSS La Union is the 12th SSS-owned building among its 170 branch offices, including 14 abroad. The building is built on a 1,500-square meter lot in the provincial capital compound, which the provincial government donated to the SSS in 1993. Top provincial officials attended the branch inauguration, while members of the Social Security Commission held its meeting in SSS La Union immediately after the ceremonies.

PHILIPPINES HOSTS INTERNATIONAL SOCIAL SECURITY TRAINING



The Philippines hosted the International Social Security Association (ISSA) Regional Training Course for Asia and the Pacific from 11-15 September 2006 held at the Asian Institute of Management (AIM) Conference Center in Manila. The training course aimed to expand knowledge of participants about social security trends and developments in the region, as well as upgrade their proficiency in social security operations and actuarial practices.

RP Secretary Francisco T. Duque III of the Department of Health was the Guest of Honor and Keynote Speaker during the Opening Ceremonies. He cited the importance of social security being the cornerstone of each and every country's development and the challenges it is facing, vital of which are the increasing coverage, shifting demographics and good governance.

Some 85 delegates from the Asia-Pacific region as well as those from Philippine social security institutions, spearheaded by the SSS and PhilHealth, participated in the course.

was implemented in response to the clamor of OFWs for more time to pay their contributions due to the limited payment centers available abroad.

Under the new guidelines, the deadline of OFW contributions for the months of January to September is on December 31 of the same year, while contributions for October to December is on January 31 of the following year. Contributions paid retroactively, however, shall not be used in the computation of any benefit for a contingency that occurred before the date of payment.

At present, around 700,000 OFWs in various countries all over the world have registered for SSS membership. Around 20,000 are enrolled in the SSS Flexi-fund Program, a tax-exempt savings and pension plan offered on top of its regular OFW coverage.

In a speech delivered during the celebration of SSS' 49th Anniversary last 1 September 2006, RP Vice-President Noli de Castro encouraged the SSS to intensify its social security programs for OFWs and their families. He said the recent conflict in the Middle East has highlighted the role of the SSS as one of the first government agencies to respond to the call to protect OFWs. He also commended SSS' efforts to enter into social security agreements with countries



PHILIPPINES • COUNTRY NEWS



CEO
Communication Excellence in Organizations
EXCEL
AWARDS
2006

SSS PRESIDENT DE LA PAZ RECEIVES COMMUNICATION EXCELLENCE AWARD

SSS President Corazon S. de la Paz was one of the recipients of the 2006 Communication Excellence in Organizations (CEO EXCEL) Award, in the category of government executive agencies. The award, given by the International Association of Business Communicators (IABC), honors executives who have successfully harnessed communication in advancing the reputation, enhancing the profitability, or achieving major stakeholder objectives for their organization.

SSS President de la Paz was cited for her exceptional communication skills through her personal appeals and explanations to SSS stakeholders, particularly on the pension fund's advocacy to adjust the rate of member contributions as well as its information campaign to enhance compliance. As a result of President de la Paz' communication efforts to the business and labor sectors, the media, the general public, as well as government policymakers, the SSS was able to strengthen its financial standing.

SSS 10-MONTH INCOME HITS P7.5-BILLION

The SSS reported a net revenue of P7.5-billion (US\$150-million) for the first 10 months of 2006, representing a remarkable P2.4-billion (US\$48-million) increase from the P5.1-billion (US\$102-million) it generated during the same period in 2005.

The higher net revenue was bolstered by the double-digit growths in contribution collections and investment earnings, which both went up by 12 percent to P43.9-billion (US\$878-million) and P10.2-billion (US\$204-million), respectively, and the single-digit growth in benefit disbursements, which rose by 7 percent to P42 billion (US\$840-million).

For the third time since 1999, contribution collection exceeded benefit payments by P1.9-billion (US\$38-million), which is almost a 1,000 percent surge from the P0.2-billion (US\$4-million) contribution-benefit surplus for the same period in 2005. Total assets reached more than P225-billion (US\$4.5-billion) as of end October 2006, or a 13 percent increase from the P200 billion (US\$4.5-billion) as of end December 2005.

The main revenue drivers for the SSS during the year include the following: conduct of a more vigorous coverage and collection campaign; expansion of payment channels; growth in income from government securities; and improvement in the value of equities, buoyed by a bullish domestic stock market.

The SSS intensified its collection efforts in recent years by establishing teller facilities in over 40 branches nationwide to allow members to pay directly to the institution, and by deploying more Accounts Officers to strengthen the capacity of Field Inspectorate units to monitor and enforce employer compliance to the Social Security Law.

Releases for SSS retirement pension remain the highest among the benefit disbursements at P19.2-billion (US\$384 million), followed closely by disbursements for death pension at P14.7-billion (US\$294 million).

18th ASSA Board Meeting in Malaysia

(3-5 September 2006)



Welcoming of all the delegates



18th ASSA Board Meeting in Malaysia (3-5 September 2006)



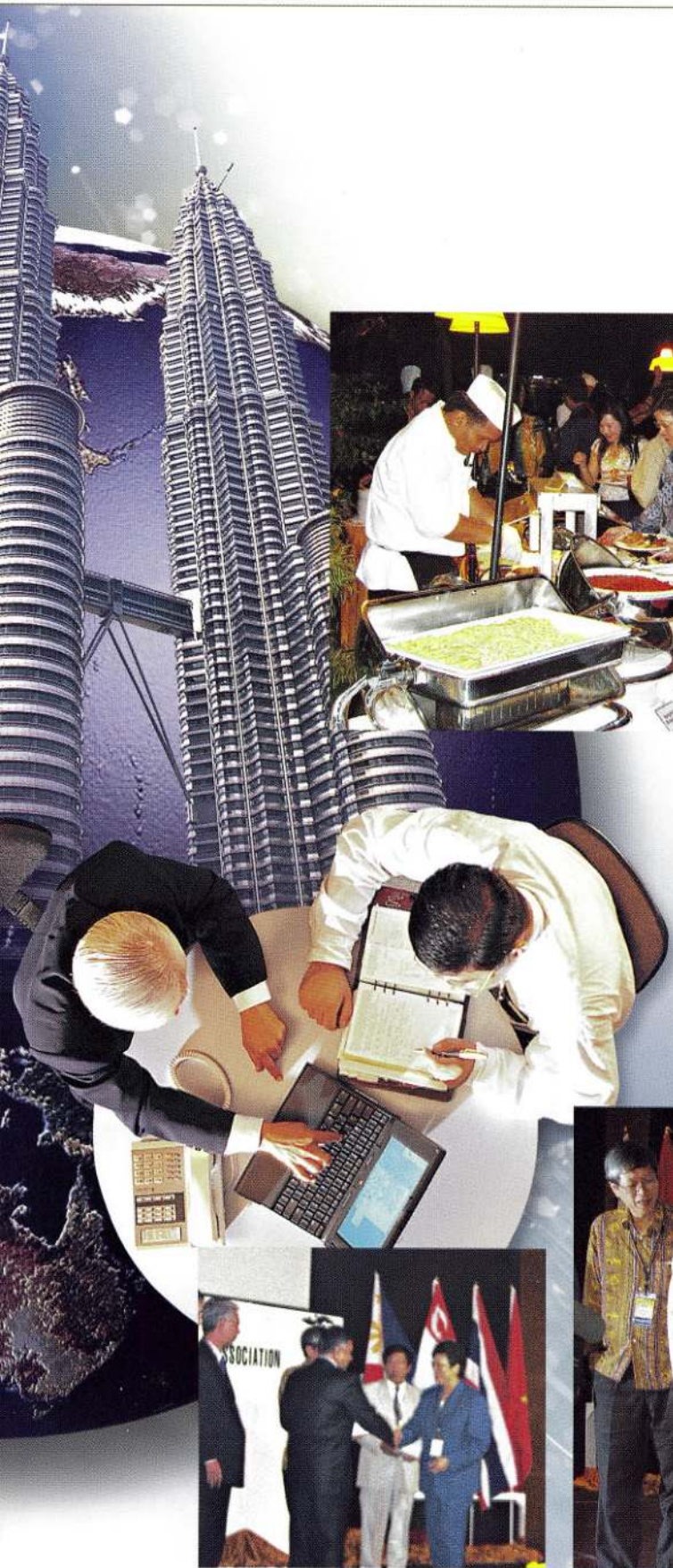
The organising committee



*The secretariat meeting
chaired by Mr. Iuthaseng on
3/9/2006*



Secretariat meeting



Welcoming dinner



Minister of Finance Malaysia officiating the 18th ASSA Board Meeting



18th

ASSA Board Meeting

in Malaysia (3-5 September 2006)

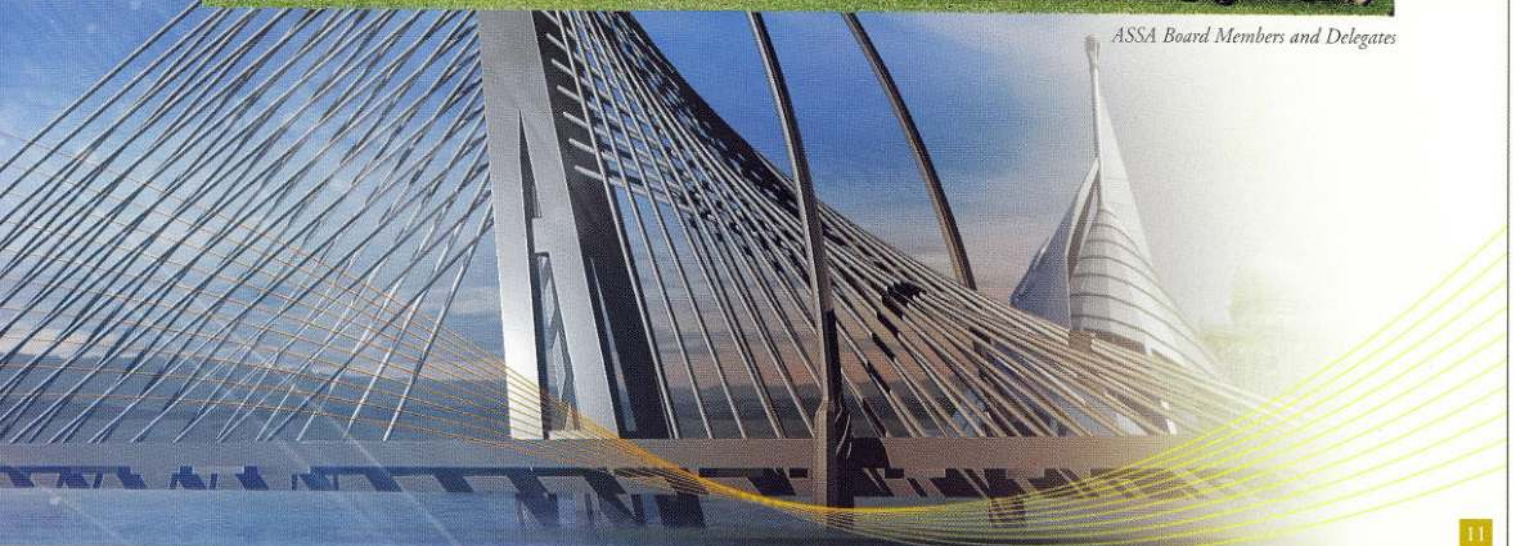




Board Meeting



ASSA Board Members and Delegates



18th

ASSA Board Meeting

in Malaysia (3-5 September 2006)





my cpf receives CAPAM's commendation



CPF's my cpf was awarded a "Certificate of Achievement" for its significant accomplishment.

CPF Project Team: Mr Ng Hock Keong (First person from left); Mr Jeffrey Png (Fourth person from left) and Ms Stephanie Ng (Third person from left).

The Central Provident Fund Board (CPF Board) participated in the Commonwealth Association for Public Administration and Management (CAPAM) International Innovations Awards 2006. The theme for the biennial awards this year was "Innovations in Citizen Engagement and Service Delivery".

CPF Board's submission was "my cpf: Different Strokes for Different Folks". my cpf is a proactive customised service for retirement planning designed from the citizen's perspective and according to life events. It is the result of CPF Board's active engagement with citizens.

Various innovative service delivery channels ensure all citizens, young and old, IT-savvy and non-literate, are served effectively and efficiently. These channels include the Internet, mobile service, kiosks, biometric counters, Internet Protocol telephony call centre and the traditional counter service.

Through my cpf, the Board has reduced the cost of serving customers at counters by 300%, and achieved an e-transaction rate of over 90% in three years.

CAPAM selected this innovation from 112 submissions from across the Commonwealth to be one of the 11 finalists for this year's awards. my cpf was the only finalist from Singapore. The other finalists came from Australia, Canada, India, Malaysia, Malta and South Africa.

The CPF Board project team comprising Mr Ng Hock Keong, Director of Customer Relations; Mr Jeffrey Png, Assistant Director of Customer Service; and Ms Stephanie Ng, Assistant Director of E-Service; presented their project at the CAPAM Biennial Conference held in Sydney, Australia, in October 2006.

The international jury of esteemed public sector leaders found my cpf truly innovative and awarded it a "Certificate of Achievement" for its significant accomplishment.

For more information of my CPF, logon to www.cpf.gov.sg



THAILAND • COUNTRY NEWS

SSO Area 10

was opened to serve with the increasing numbers of the insured person in Bangkok

Social Security Office Area 10 was opened since November 16, 2006 to deliver services to employers, employees in Minburi Area. Previously, there were 9 Area Offices in Bangkok. However, It was not sufficient to provide services for the increasing numbers of the insured persons.

The SSO Area Office are the operational units responsible for the day- to day service delivery to clients of the SSO throughout Bangkok. The main functions covered by this service delivery include registration of employers and employees for the Social Security Fund and Workmen's Compensation Fund, contribution collection, changing status of insured persons, hospital selection and request for changing of medical cards etc.

The employees and the insured persons can receive any services at the nearest area offices. At present, the total number of insured persons in Bangkok is 2.8 million while the total number throughout the country is 8.5 million. This new area office is quite large and convenient. There are a lot of parking space and the office is ready to provide services to the employers and employees from 16 November 2006.



MINISTER OF LABOUR AND SOCIAL WELFARE OF LAO PDR VISITED SSO THAILAND

Mr. Le kakanhya, Vice Minister of Labour and Social Welfare, Lao PDR visited the Social Security Office, Thailand on Tuesday 21 November 2006.

Mr. Surin Chiravisit, Secretary – General, Mrs. Jiraporn Kesornsutjarit, Adviser on Efficiency, Social Security Office as well as SSO Executives welcome the group before briefing on responsibilities of the SSO.

The purpose of this visit was to learn from Thailand experiences on health care financing policies, the health protection to poor households and the Social Security System. The Lao PDR delegation met with H.E. Mr. Apai chandanachulaka, Minister of Labour for a courtesy call on Monday 20 November 2006. In part of the Social Security Office, Mrs. Jiraporn Kesornsutjarit gave lectures on



success and key challenges of Social Security Scheme in Thailand. In addition, the group also visited the SSO hotline 1506 which was teleservices hotline for the insured persons and employers under SSO and the Ministry of Labour.

THE SSO GAVE REWARD CALLED "HOSPITAL IN YOUR HEART" TO THE HEALTH CARE PROVIDERS



In occasion of the 16th anniversary on 3rd September 2006, the SSO gave trophy and certificate to the hospital that won the award for "Hospital in your heart Program". This award gave honor to the hospital that meet the requirement of medical services standard to encourage them to make a competition in order to upgrade a better quality of hospital.

There were 8 out of 296 hospitals that received the reward from both public and private hospitals under the Social Security Scheme this year. The criteria to select "the hospital in your heart" are to be public and private health care providers under social security scheme and get over 90% score of quality assessment from medical adviser committee.

In addition, they need to be guaranteed by Hospital Accreditation (HA) as well as services management system that achieve customer satisfaction and should be one of the favourite hospitals that the insured

persons prefer to select as their registered hospital.

Then the hospital in your heart that received the trophy, certificate and the reward of 200,000 baht at country level is Somdej Prabormrajthevee hospital at Sriracha. In part of regional level, there were 7 hospitals that received the trophy, certificate and the reward of 100,000 baht consisting of one hospital from the central, one from the North, one from the Northeast, two from the East and two hospitals from the South. In addition, SSO has also gave certificate to 86 hospitals throughout the country that supported health promotion activities in order to cheer up their performance.

The SSO next step will focus on increasing the efficiency of medical services in order to achieve customers satisfaction such as setting up "Help Center" to provide advice on medical services to insured person, sending the adviser team of doctors to inspect hospitals in the scheme to assess quality of services and providing supports to the hospital to arrange one stop service for the insured persons.

SSO REVEALED 2006 OPERATIONAL RESULT AND 2007 OPERATIONAL DIRECTION

In 2006, SSO has increased benefit and assisted employers and employees in many different cases. SSO operational direction will focus on customer satisfaction and

better quality of life for the insured persons. Mr.Surin Chiravisit, Secretary- General of SSO said that in 2006 there were 8.8 million insured persons covered by SSF and 370,000 enterprises under the operation of Social Security Fund and the total benefits paid for 17,404, 316 claimants was 20,35.51 million. In part of assistance to the employers and insured persons, the SSO expanded the period of contributions collection to the enterprises, employers and employees during flood and cooperated with financial institution to give credit to enterprises that have been affected by flood as well as provided medical services through mobile unit. This year, the SSO also studied and proposed model of extension the social security coverage to the informal labour.

Mr. Surin also mentioned that SSO operational direction in 2007 will focus on customer satisfaction and better quality of life for the insured person. Since 1 January, 2007, the maternity benefit and dental care will be increased. The insured persons will receive 12,000 baht for maternity benefit for each delivery not more than 2 children, however, if both of them are insured persons, they will be eligible for 4 children. The dental care benefits also increased up to 250 baht/time or not more than 500 baht/year in case of pulling, filling and scaling. The SSO also allowed benefits for false teeth. The insured persons can go to any hospitals, then they can reimburse from SSO later.

In addition, the SSO still prepares for extension the coverage to the informal labour, increases services efficiency, reduces work process, increases more channels of contributions payment through Commercial Bank and improves efficiency for investment management.



MALAYSIA



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Website	: http://www.perkeso.gov.my

SINGAPORE



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PHILIPPINES



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Website	: http://www.taspen.com

THAILAND



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Facsimile	: +662-527-3256
Website	: http://www.sso.go.th

BRUNEI



Organization	: Employees Trust Fund, Brunei
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Telephone	: +673-238-2929
Facsimile	: +673-238-2121
Website	: http://www.etf.gov.bn

VIETNAM



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