



## Chairman's Statement

The current global economic downturn has been termed by financial analysts and economists as one of the greatest global financial crises, with only the Great Depression of the 1930s rivaling its scope and depth.

The International Monetary Fund (IMF) has indicated that world economic growth will slow. Developed economies of the US, EU and Japan are forecasted to clock one of their worst-ever years of economic performance in 2009. The growth outlook for regional economies has also deteriorated. The International Labour Organisation has also cautioned that lower growth in ASEAN could raise unemployment from 5.8 per cent last year to as high as 6.1 this year, and to 6.2 per cent next year.

In the midst of these difficult and challenging times, the role of social security organisations administered by ASSA members is even more vital. The safety net provided by the pension and social security systems will serve as the bedrock of hope and financial security for many people in ASEAN.

It is therefore important that during this bleak economic landscape, ASSA plays up its forte in knowledge and information

sharing. In the spirit of unity and co-operation, we can share and learn from each other's experiences. We can also tap on each other for ideas, and together develop solutions to the social security issues brought on by the challenges of this economic crisis. There are different platforms available for such exchanges, for example, the ASSA website which contains useful information and experiences on social security, regular newsletters reflecting the latest news in the region, and dialogues, seminars and study visits to learn from each other.

In the last 11 years of ASSA, we have witnessed the Asian financial turmoil (1997 - 1999), US and Europe economic slowdown and Japan recession (2001), SARS (2003) and tsunami (2004). Together, we have weathered these crises and have emerged stronger. I am confident that in time, we will again overcome the current economic downturn. Let us take heart that in ASEAN and elsewhere around the world, no efforts are being spared to revive and bolster the economy.

In closing, I would like to thank all member institutions for your support with Singapore in the chair this year. Let us together look forward to another rewarding year with ASSA.

**Liew Heng San**

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



# Secretary-General's Statement



The global financial problems have precipitated a worldwide recession. The financial system has seized up, companies are finding it harder to obtain credit, and economies everywhere are slowing down.

This economic turmoil has generated many uncertainties and challenges for ASSA members. The business environment has deteriorated sharply, consumer confidence has been hit by the slowdown, there is rising unemployment, and asset values have witnessed a drastic fall. These issues are further exacerbated by the risk of political and social unrest in some countries.

Among ASSA members, the approach to dealing with the economic crisis may be different as we are faced with different social-political environments, constraints and priorities. Similarly, our social security systems may not be identical. However, there are common principles and experiences that we can draw on, by learning from and supporting each other, and building on each other's strengths.

For example, ASSA members have suggested that the scope of our sharing sessions at this ASSA be tweaked to comprise topics from different areas of social security, namely provident fund, health insurance and social insurance, so that the good practices of the different aspects of social security can be shared. This will also provide insights into innovative ways member institutions tackle the challenges of social security.

Articles contributed by the member institutions in this ASSA newsletter, including those on the direct or indirect impact of the financial crisis, will likewise expand our knowledge in ways that would help us move ahead in turbulent times.

In addition, the move to categorise the social security schemes of our member institutions, based on common features, will help in facilitating networking between institutions offering similar scopes of services, thus creating opportunities for future co-operation.

To expand ASSA's network of co-operation, we have extended a cordial invitation to Cambodia and Myanmar to join our association. We look forward to their kind acceptance and to welcoming them into our family.

With the close co-operation and sharing between all our member institutions, we look forward to further advancing the promotion of social security in the whole of ASEAN.

**Don Yeo**

Secretary-General,  
ASEAN Social Security Association  
Deputy Chief Executive Officer,  
Central Provident Fund Board,  
Singapore

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# Competition to instill saving habit among children



**In its efforts to educate and instill the habit of saving among children, the Employees Trust Fund collaborating with the Language and Literature Bureau organized a poster drawing competition.**

Some 100 children of the ages between six and 12 took part in the competition which was held at the Balai Pameran of the bureau's library in the capital.

Themed, 'Saving for the future', the competition was in-line with a recent decree by His Majesty the Sultan and Yang Di-Pertuan of Brunei Darussalam which emphasized the need for a change in the community lifestyle by adopting the saving habit from a young age.

The competition was also hoped to encourage and expose children to the importance of saving money.

The activity was also a follow-up to the musical theatre on financial planning which was held earlier in August 2008.

To liven up the atmosphere at the competition, TAP's mascot 'Alai Jimat' appeared; surprising the young participants. The green-coloured mascot resembled a bamboo stalk that had been used traditionally as a coin bank.



# TAP officers enhance leadership skills through course



**Twenty-one managing and assistant managing officers from Tabung Amanah Pekerja (TAP) or Employees Trust Fund, Ministry of Finance received their Strategic Leadership Programme Certificates during a ceremony held at the Rizqun International Hotel, Gadong.**

The Employees Trust Fund in joint collaboration with Universiti Brunei Darussalam (UBD) initiated the six-week Strategic Leadership Programme in efforts to enhance the moral and motivational character of its officers in upgrading their capabilities as strong, competent leaders.

The event started with a speech from UBD's Deputy Dean Faculty of Economics, Business and Policy, Associate Professor Dr Roger Lawrey.

Meanwhile, the handover of certificates was presented by Dayang Hajah Ruzita binti Haji Misbak, RBA Senior Vice President of Human Resources Department and a member of the TAP Board who was also the guest of honour of the event.

The programme held at UBD covered issues that have and are still currently practised. TAP officers were divided into two groups for the programme. A number of topics were presented and discussed by lecturers who are specialists in leadership, management ethics, which also include strategic planning in an institution.

Also present at the ceremony were Awg Yusof bin Haji Abdul Rahman, Managing Director of TAP, ITB's Director, Principal of Business School, UBD lecturers as well as officers and staff of TAP.



# EPF cares for you just like how you care for your family

For most of us, the Employees Provident Fund, or EPF, is a standard deduction from our paychecks that we get used to after the first few times we receive our pay and notice the automatic deduction. The EPF might even become something that is taken for granted - many of us fail to check up on our balances, feeling secure in the knowledge that our EPF accounts are generating a decent dividend return year after year.

With that comes a lack of knowledge about the fact that the EPF currently offers more than retirement savings. As a member, you now have the flexibility to use it for other life purposes.

The EPF is basically a retirement savings account. Your monthly contributions will generate a compounded dividend of so much yearly, which thus far has been climbing every year since 2002 to 5.8% in 2007. In the past, EPF members could only access their savings on turning 55 years of age, whereby members get their payout plus all the dividends generated and go on to enjoy retirement.

However, the world changes and we need to keep up with it. The financial needs and requirements of today's workers have left many looking for alternative ways to finance mortgages or medical expenses, for instance. Since the EPF's main objective has always been to provide the best possible service for their members, the EPF now offers members greater flexibility in managing their accounts.

Each member's account is divided into two different funds: 'Account 1' and 'Account 2'. The first account is generally not accessible until upon retirement, whereas Account 2 is made accessible to members under EPF's pre-retirement

withdrawals. This range of withdrawals are aimed at providing members enhanced basic financial security during retirement.

A number of these withdrawals have been developed with family values in mind. After all, many domestic squabbles arise as a result of finances. By providing financial ease of mind, the family unit can get back to the business of being a family.

Money may not buy love, but it does buy security and peace of mind. One of the new plans introduced by the EPF is the 'Topping Up' plan which gives members the option to add in extra savings for family members. Through this plan, children can top up the EPF savings for their parents, and spouses can top up the savings for one another. The minimum amount for such a top-up is RM50, with no maximum amount.

The benefits that this new plan provides are plentiful. Family members can now ensure the financial security of their kin by contributing to their EPF accounts. The gesture of topping up a family member's EPF account would naturally be deeply appreciated by the recipient.

Education is the cornerstone of a successful and prosperous nation. The value of human capital cannot be understated, but neither can the cost associated with developing human capital. With this in mind, the EPF introduced the Education Withdrawal plan that allows members to withdraw their savings from Account 2 to fund their own or their children's tertiary education, either locally or internationally. This would come as a relief for the many Malaysian parents that want to give their children the best in education, but do not have the means to do so.



Naturally, a higher qualification offers the opportunity for the graduate to earn a higher salary, and in turn contribute more to their EPF savings which will help them during their retirement. At the same time, they will be able to improve their living standards and subsequently take better care of their family and parents.

These days, with ever increasing living expenses and the rising cost of hospitalisation, one literally cannot afford to fall ill. However, we can rarely predict with any accuracy when illness or accident may strike. Luckily, the EPF has created an option for members to withdraw their savings to fund their medical expenses for critical illnesses, or those of their immediate family members. The ability to fund the medical expenses of adoptive parents has also been introduced.

With the new withdrawals described above, members with financial limitations now have the opportunity to use their life savings for the benefit of family members. At the end of the day, your family is all you truly have in the world.

For more information on all EPF withdrawals, please log on to [www.kwsp.gov.my](http://www.kwsp.gov.my) or contact our nearest office.

# Social Security System – Philippines

## SSS PRESIDENT OVERSEES GOVERNMENT'S INFRASTRUCTURE PROJECT.

RP President Gloria Macapagal Arroyo appointed Mr. Romulo L. Neri, Cabinet Secretary and SSS President, as overseer of the government's ₱100-B (US\$2.12-B) infrastructure project.

The fund is part of the overall contingency fund intended to ward off the potential impact on RP of the global financial crisis. President Arroyo said that half of fund will come from government financial institutions (GFIs). The other half will be generated by private banking and financial institutions that will get government guarantees if they invest in any of the infrastructure projects contained in the Medium-Term Development Plan.

Neri was designated as head of the project in account of his expertise in supervising government priority programs and because he heads the SSS, one of the fund sources. Other GFIs that will contribute to the fund are the Government Service Insurance System and the Land Bank of the Philippines. Neri emphasized that the infrastructure fund will help shift jobs to infrastructure because the global economy will become

weaker next year and more companies will lay off workers as a result of the decline in exports to the US and Europe. He said that countries like the US, China and Europe are likewise preparing pump priming funds.

On the part of the private financial sector, Philippine Chamber of Commerce and Industry Chairman Sergio Ortiz-Luis Jr. and Chairman Emeritus Donald Dee, also members of the Social Security Commission, revealed that it will make funds available to support the government's infrastructure program.

**SSS, EMBASSY OF ROMANIA SIGN ADMINISTRATIVE AGREEMENT.** SSS and the Embassy of Romania signed on December 18, 2008 an administrative agreement for the voluntary social security and employees' compensation coverage of the Filipino employees of the Embassy effective January 1, 2009.

Filipino employees of foreign embassies, consulates or international organizations in the country are exempted from coverage. However, such foreign government or international organizations may enter into an agreement with the RP Government for the inclusion of their employees in the SSS. Through the

Agreement, the Filipino staff of the Embassy of Romania are provided coverage for contingencies of sickness, maternity, death, disability and old-age. They can also avail themselves of the various loan privileges.

At present, 36 embassies, four career consulates and 27 international organizations have signed administrative agreements for the coverage of their Filipino staff.

**SSS TOPS SURVEY ON FIGHTING CORRUPTION.** SSS topped a list of 30 government agencies polled by the Social Weather Stations (SWS) in terms of sincerity in fighting corruption. It garnered a net sincerity rating of +46 in the survey, based on interviews with managers from over 400 businesses in key cities from September to October 2008.

SSS President Neri said SSS has continuously been updating its policies and procedures to prevent opportunities for corruption, pointing out that it has always been a priority of SSS to preserve its members' faith in the institution. SSS has consistently scored high for three straight years now in SWS Surveys of Enterprises on Corruption. This survey

Romanian Ambassador Valeriu Gheorghe and SSS PCEO Romulo Neri signed administrative agreement for voluntary SSS and EC coverage of Filipino employees of the Embassy of Romania with Deputy Head of Mission Mr. Doris Serban and SSS VP Judy A. See who signed as witnesses.



was sponsored by The Asia Foundation, as part of its Transparent Accountable Governance Project.

**SSS CONTRIBUTION COLLECTIONS HIT ₱51.8 BILLION IN 9 MONTHS.** SSS contribution collections totaled ₱51.8-B (US\$1.11-B) from January to September 2008, which was 12.9 percent more than the ₱45.9-B (US\$985-M) reported in the same period in 2007.

The double-digit growth was bolstered by the effective implementation of collection programs particularly the establishment of more contribution payment channels. This include the installation of tellering facilities in branches nationwide that allows direct remittance of contributions; arrangements with third party collecting agents; and tie-ups with banks that enable the electronic payment of contributions.

SSS achieved another contribution-benefit surplus when its contribution collections exceeded pension disbursements which totaled ₱50.2-B (US\$1.07-B) in the same period this year.

**SSS CELEBRATES 51ST ANNIVERSARY.** Several significant events marked SSS' 51st anniversary celebration on September 1, 2008 at the SSS Main Office in Quezon City.

**Historical Marker** The National Historical Institute bestowed the historical marker to SSS in recognition of the its significant role in society and history for



SSS Historical Marker

the past 50 years as manifested by the strength and stability of its fund, made possible by the dedication of its members, workforce and management.

**Balikat ng Bayan Hall of Fame.** Another significant display was the Balikat ng Bayan Hall of Fame, which enshrines the names of companies that have won the award at least five times: Del Monte Philippines, Inc., Metropolitan Bank and Trust Company, Philippine National Bank and Development Bank of the Philippines.

**Ramon Magsaysay Hall Dedication Marker.** A Dedication Marker was unveiled in honor of the "Father of SSS", the late President Ramon Magsaysay, who is known for his historic words, "Those who have less in life should have more under the law."

**Main anniversary program.** Department of Health Secretary Francisco Duque III was the guest of honor during the main anniversary program.



In his speech, he praised SSS for its outstanding achievements in creating effective and sustainable social security programs; and advocated the inclusion of social security concerns in the academic curriculum, the coverage of the informal sector, the protection of the environment, and the use of new technology as opportunities for growth in social security.



(L-R): SSC Chairman Thelmo Cunanan, SSS PCEO Neri and RP Senator Ramon Magsaysay, Jr. posed in front of the RM Hall dedication marker.

# Kagabay Program

(Assistance program for  
Occupationally Disabled Workers)

## A success story

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The Kagabay Program is a special economic assistance program initiated by the Employees' Compensation Commission in 2002 for occupationally disabled workers (ODWs) who lost employment by reason of work-connected sickness or injury. It was conceptualized with the end in view of facilitating the ODWs re-integration into the economic mainstream through physical restoration, vocational skills training, entrepreneurial training and assistance in the setting-up of micro-enterprises or home-based business.

Occupationally Disabled Workers (ODWs) are assessed and evaluated by ECC doctors whether they can meet the physical demand of a particular job and entrepreneurial inclination and aptitude to set-up their own business enterprise. An example is one of the ODWs who ventured into Hog/Piggery project:

## JOSELITO M. TEVES

### Occupationally Disabled Worker (ODW) and his piggery project

Joselito M. Teves was formerly employed as an Able Bodied Seaman (AB) by NYK-Fil Ship Management, Inc. He sustained a spinal injury in 2005 while on board a company vessel.

Because of his physical limitations, he was declared unfit to return to his former job. This made him decide to look for a different source of income in order not to be idle. While he was unemployed and recuperating for three years, he engaged in running an FX taxi just to be productive because he has three children to support with, ages 4, 2 and 1 year.



Mr. Teves availed of the ECC's Kagabay Program on Training for Entrepreneurship or Home-Based Business in June 2007. He took-up Hog/Pig Raising & Health Management Course at the Negoskwela an accredited training institution of ECC. The course runs only for 5 days. These include hands-on training activities and field trips. Participants were trained by resource speakers who are practitioners or business owners themselves in swine selection, production, and marketing. A training fee of ₱3,500.00 was paid by Employees' Compensation Commission as part of ODW's rehabilitation benefit. His appreciation and passion for the said course made him decide to bring the family back to their hometown in Bato, Catanduanes in January 2008, a month after the ODW received his disability insurance benefit from the company.

The location of his piggery is near their ancestral house, wherein the houses are far from each other and suitable as project site. The hog house was made of inexpensive and locally available materials for roofing, like bamboo and nipa. He started his piggery operation by taking care of three pigs and on September 2008, he sold these pigs. Mr. Teves claimed that he did not profit much. He decided to buy his own sow and it gave birth to eleven piglets. He has been raising the piglets with the help of his wife and intends to sell them in due time.

He said that with his experience, he will strive to do better to be successful in his own business venture. Likewise, he promised to inform the ECC of the status/progress of his project even if it is located at their hometown in Bato, Catanduanes.



## 22ND ASEAN SOCIAL SECURITY





## ASSOCIATION BOARD MEETING



# ECC's regional convergent programs in 2008 gain positive response and support



ECC Executive Director Benjamin C. Vitasa discusses Occupational Rehabilitation during the ECC's seminar-workshop at the Waterfront Cebu City Hotel and Casino on November 27, 2008.

A series of one-day seminar-workshops to promote regional awareness among stakeholders on the programs of the Employees' Compensation Commission (ECC) were conducted in Baguio, Davao and Cebu City in the last quarter of 2008. The participants composed of human resource managers of private companies, Social Security System (SSS) and Government Service Insurance System (GSIS) managers and medical specialists representing the Systems' branches positively responded to the ECC's seminar-workshop series.

The conference aimed to clarify policy and claims processing issues to facilitate settlement of EC claims, encourage employers to ensure safe and healthy workplaces through adherence to occupational safety and health standards

and promote regional advocacy among stakeholders on ECC programs and concerns, including rehiring of occupationally-disabled workers.

Two technical sessions were simultaneously conducted to tackle certain areas of concern of the Employees' Compensation Program - on "Improving Compliance with the Law and Rules of Procedure on Disposition of EC Claims" and "Assessment of Cigarette Smoking and Alcohol Consumption as Significant Risk Factors to Determine Compensability of Cardiovascular and Lung Diseases".

Another set of technical sessions was designed for occupationally disabled workers (ODWs), proprietors and human resource managers of private

companies. The discussions included an overview of occupational rehabilitation, the spectrum of rehabilitative care for ODWs, corporate social responsibility and the hiring of ODWs, a testimonial by a rehired ODW, ECC-QRT and Kagabay Programs, occupational health and safety, and the employees' compensation program.



Atty. Jonathan Villasoto tackles precedent setting-Supreme Court Decisions on EC Cases before SSS and GSIS lawyers, doctors and managers during the ECC's Convergent Project with the DOLE Regional Offices at the Apo View Hotel, Davao City on November 20, 2008.

# CPF Board encourages E-Submission

The Central Provident Fund (CPF) Board has been actively promoting and encouraging employers to submit the CPF contribution details electronically (CPF e-Submission) instead of using hard-copy forms and cheques.

With CPF e-Submission, employers can enjoy the following benefits:

- (a) conveniently submit their CPF contribution details, anytime, anywhere even while overseas
- (b) easily track submission status online
- (c) save time and hassle of paperwork e.g. doing away with cheques
- (d) receive free email reminders to pay CPF on time

Almost all large employers (i.e. employers with more than 10 employees) have been on CPF e-Submission since 2005. As at end of 2008, 57.3% (64,300) of all employers' monthly submissions are performed electronically as compared to 17.9% (16,800) at end of 2004. This translates to a high 92.2% in terms of employee count (1.6 million). With the successful conversion of the majority of employers to e-submission, CPF Board has been able to reduce the number of data entry officers (required for coding of

data) by almost half to only 27 as at end of 2008.

In its efforts to convert employers to e-submission, CPF Board recognizes that it is important to offer a variety of electronic modes for employers to e-submit (see Table below) as different employers have different needs.

For example, CPF Board has developed and provided a free software called CPF Auto-eXcel for employers who do not have any payroll system to submit their CPF contribution details electronically. The free software helps employers to auto-compute the CPF contribution amounts and to produce a file for submission to CPF Board via CPF website.

More recently, CPF Board faces the challenge of converting the smaller employers, who tend to be less IT-savvy, to e-submission. It recognizes the need to offer new modes that do not rely on computer with internet access. An employer can therefore now use AXS Stations (which are conveniently located at over 500 different locations island-wide) to perform e-submission. Employers can pay their CPF either by Nets, Cashcard or even Diners Credit Card via the AXS

Stations. CPF Board has also made CPF e-Submission even more accessible to employers by working with external parties. The latest e-submission mode is on Oversea Chinese Banking Corporation's (OCBC) internet banking service, Velocity@ocbc. The new initiative allows employers to submit and pay their CPF via Inter-Fund Transfer without the need for GIRO application.

CPF Board has also set up a dedicated e-submission helpdesk for employers to call if they require assistance on their e-submission queries. Site visits are also conducted to help employers with their technical issues. In addition, the Board also organized e-submission seminars to promote and guide employers to perform e-submission. Such seminars have been well received by the employers. The Board also took every opportunity to participate in seminars and talks conducted by other public agencies and institutions, such as the Accounting and Corporate Regulatory Authority and Singapore Human Resource Institute, to promote CPF e-Submission.

Moving forward, the Board will continue to explore new initiatives and offer new platforms to convert employers to CPF e-Submission.

## Types of Electronic Modes

| Electronic mode                                                                                                      | Do employers need to pay?     | What do employers need to e-submit?                            | How do employers make the payment?                                         |
|----------------------------------------------------------------------------------------------------------------------|-------------------------------|----------------------------------------------------------------|----------------------------------------------------------------------------|
| CPF Website<br>- Online Form<br>- File transfer using payroll system<br>- File transfer using Auto-eXcel application | No. It's free                 | Computer with internet access                                  | GIRO <sup>1</sup> / Internet Banking                                       |
| mPAL - Employer Submission <sup>2</sup>                                                                              | GPRS connection charges apply | Mobile phone with GPRS access                                  | GIRO                                                                       |
| AXS Station <sup>3</sup>                                                                                             | No. It's free                 | N.A.                                                           | NETS <sup>4</sup> / Cashcard <sup>5</sup> / GIRO / Diners Club Credit Card |
| Velocity@ocbc                                                                                                        | No. It's free                 | Computer with internet access<br>Registered OCBC Velocity user | Interfund transfer                                                         |

<sup>1</sup> A service provided by the bank where one authorizes the billing organization to debit one's designated bank account to pay bills on a regular basis

<sup>2</sup> A service for employers to submit their CPF contributions using a mobile phone

<sup>3</sup> A multi-application transactional terminal that comes with various payment facilities

<sup>4</sup> Payment is made electronically with an Automated Teller Machine card and a Personal Identification Number

<sup>5</sup> A stored value card that can be used to make payment

# SSO enhances retirement savings

**At present, Thailand has more than 12 million working population who have savings for retirement in different kinds of saving systems such as Government Pension Fund, covering 1.1 million civil officials, Old age pension under Social Security Fund, covering 9.18 million insured persons and Provident Fund, covering 2 million employees of private and state owned enterprises ,therefore, the total amount of savings for those systems are more than 1.1 trillion.**

The support for retirement savings will not only provide welfare and a better life for people but also enhance economic stability of Thailand in a long term. In addition, the Fund will also be beneficial to the economic sector for being a source to invest in infrastructure. In addition, the government has a policy to encourage people to realize the importance of savings under conditions that people should spend for their living carefully to increase household saving.

The Social Security Office has started collecting contributions for old age pension since 1999 with the main objective to promote savings for more than 9 million insured persons throughout the country. In this regard, the insured persons have to pay contributions during their working life in order to save for retirement in the form of old age pension

or old age lump sum according to eligible conditions. However, within the amount of 5 percent of contributions which are paid by employees to the Social Security Fund, 3 percent of contributions will be collected for old age pension. The employers have to pay additional 3% contributions to the Fund, totally 6% for the old pension. Currently, the Social Security Fund had 400,000 million baht in part of old age pension. With this amount, the Social Security Fund will be strong and has power to negotiate for investment. In 2007, the fund management has paid high interest rate to the insured persons who receive old age lump sum at 6.30%.

However, the amount of old age benefit depends on the period of contributions payment. In case where the insured person has paid contributions for less

than 180 months, reached the retirement age of 55 and ceased to be insured, he/she will be entitled to old age lump-sum benefit. In case where the insured person has paid contributions for more than 180 months irrespective of whether the period is consecutive, reached the retirement age of 55 and ceased to be insured, he/she will receive old age pension benefit.

Although the old age pension scheme under Social Security Fund can cover only 9.18 million insured persons, it is one of the scheme that the SSO feels very proud of being a part to enhance retirement saving. The SSO hopes that Thai people will realize the importance of saving that brings about wellness of themselves and our nation in future.

# SSO gets ready to help unemployed insured persons

Due to financial crisis, the SSO is deeply concerned about unemployment issue that affects insured persons throughout the country. In order to relieve difficulties, the SSO gives them a fast and convenient benefit claim under condition that they must register at the Public Employment Office within 30 days after termination of employment or resignation.

The SSO gets ready to help insured persons under eligible conditions. In order to receive unemployment benefits, the eligible insured persons must have paid 6 month contributions within a period of 15 months before unemployment. In case they are terminated without fault from employment, they will receive 50% of wages for not more than 180 days. In case they resign or end of employment period specified in the contract, they will receive 30% of wages for not more than 90 days. In addition, the Ministry of Labour also provides vocational guidance services, training and skill development as well as pay cash benefit to them no matter they resign or terminate from employment. Besides, the unemployed insured person will receive further protection for 6 months for 4 types of benefit namely; injury or sickness, invalidity, non- work related death and child allowance. If they wish to remain the status as the insured person in order to continue receiving benefits, they have to submit to be an insured person under article 39 with Form SSO 1- 20 within 6 months from the date of termination.



However, the SSO has measures to assist the laid off unemployed insured persons through 2 measures as follows;

## 1. Measures before being laid off

- follow up information on situation of the insured persons who enter or leave the social security system
- visit SMEs and large enterprises which has trend to reduce number of employees.
- issue measures to alleviate employers' burden for contributions debt by extending the period of payment up to 24 months
- issue the Ministerial Regulations to extend the period of unemployment benefit payment from 6 months to 8 months

## 2. Measures to alleviate suffer from being laid off

- accelerate adjudication for unemployment benefit payment within 8 working days
- cooperate with Department of Employment in order to adjust a fast and convenient process of registration, recruitment and vocational counseling services.
- cooperate with the banks under SSO project in order to provide loans to the unemployed insured person for their career after unemployment
- support the banks who establish the liquidity project for enterprises who are members of the SSO.

# Six years of National Health Security System, Thailand

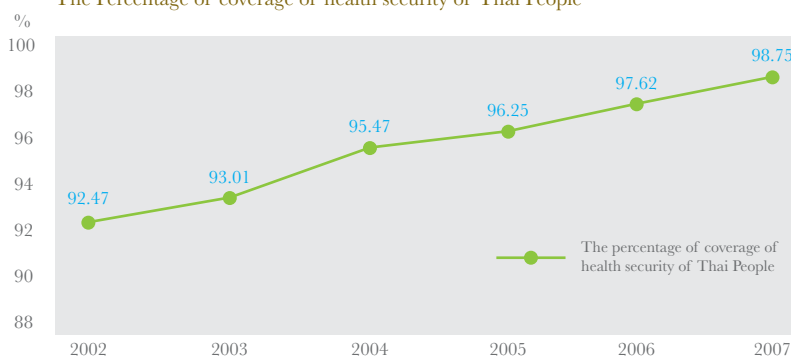
19 December 2008: The sixth anniversary of the day Thai people began to receive protection provided under the National Health Security Act 2002

Thai people in all parts of the country are included into the universal healthcare coverage scheme provided by the National Health Security Fund (Gold Card), with cooperation of and unanimity among medical and healthcare personnel, other groups of people in the public and private sectors, professional organizations, local administrative organizations, and the other health partners.

## Health Security Coverage of Thai People

Since 2002, the National Health Security Office (NHSO) has started to build up health security for all Thais and ensure their equal access to public health services including health promotion, disease prevention, medical treatment and health rehabilitation.

The Percentage of coverage of health security of Thai People

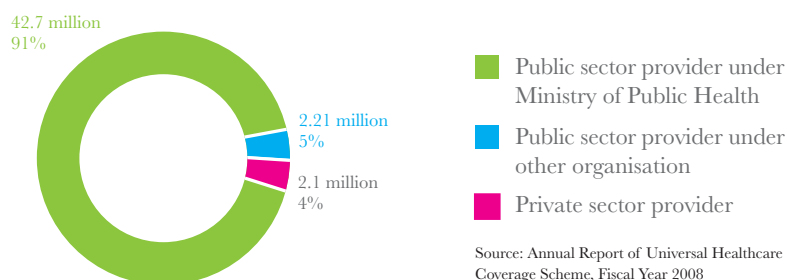


Source: Annual Report of Universal Healthcare Coverage Scheme, Fiscal Year 2008

## Cooperation of Service Providers in both Public and Private Sectors

The about 47 millions of people covered by the universal healthcare coverage scheme have received equal protection and healthcare from the service providers both in the public and private sectors countrywide.

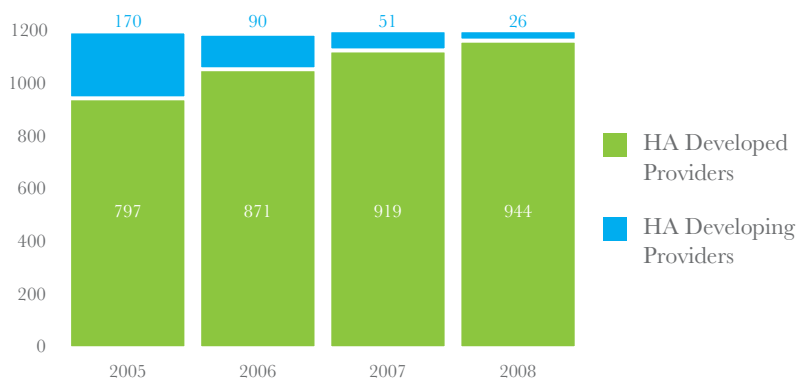
Number of registered universal healthcare scheme (persons)



Source: Annual Report of Universal Healthcare Coverage Scheme, Fiscal Year 2008

## Quality Development of Service Providers

Public Sector service providers under the universal healthcare coverage scheme are supported to improve the quality of their services to ensure that they pass the Hospital Accreditation (HA) regularly



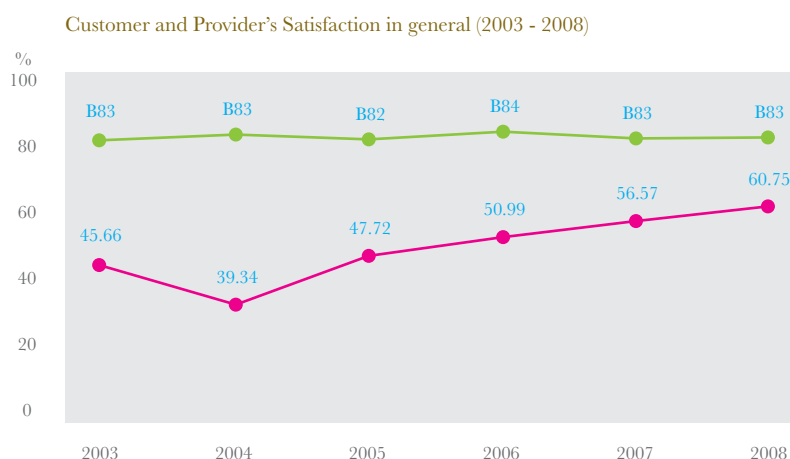
Source: Bureau of Quality Service Development, March 2008

## Move forward to . . . New dimensions of Health Security Quality, fairness and sustainability



### Satisfaction of Health Security System

Surveys on Customer's satisfaction of the universal healthcare coverage scheme show, on average, 80% of the people who have received services under the scheme are satisfied with the services and the levels of their satisfaction are on an upward trend.



Source: Operation Report of Universal Healthcare Coverage Scheme, Fiscal Year 2008

### Services provided under the Health Security System

The government has begun to allocate budgets per capita for the implementation of the universal healthcare coverage scheme since 2003. At that time the budget per head was 1,202 baht and in 2009 the budget will be increased to 2,202 baht per head, or 83.17% higher. The NHSO has been providing a variety of services including:



### Services under Health Security System

#### Healthcare services provided (times)

- Out-patient care, 120 million per year on average
- In-patient care, 5 million per year on average

#### Emergency Medical Services: 800,000 per year on average

#### Treatment for chronic and high-cost diseases

- Cancer patients treated with chemotherapy or radiation therapy: 200,000 per year on average
- HIV/Aids patients treated with anti-retroviral drugs: 100,000 per year on average
- Cataract surgery: 100,000 patients per year on average
- Brain surgery: 4,000 patients per year on average
- Heart surgery: 8,000 patients per year on average

#### Health Promotion, Disease Prevention, Health Rehabilitation

- Risk behaviors screening: 8 million people per year on average
- Cervical cancer screening: 3 million people per year on average
- Rehabilitation for the disabled: 600,000 people per year on average

## LATEST

The NHSO has improved users' entitlements to healthcare provided under the universal healthcare coverage scheme including:

- Services for patients with end-stage renal failure that include kidney transplantation, hemodialysis, and Continuous Ambulatory Peritoneal Dialysis (CAPD)
- Influenza vaccination for patients with chronic diseases
- Long-term methadone replacement program for drug addicts (on a voluntary basis)

Whats more, the NHSO will also support the local administrative organizations to set up a "community health fund" in 3,999 areas in 2009

# NHSO and Armed Forces launch joint health-promotion project



The Ministry of Defence that includes the Royal Thai Army, Air forces, and Navy in cooperation with the National Health Security Office (NHSO) has launched a health promotion project in an effort to improve health of about two million military personnel, their families and the Army Reserve Force students.

The project is aimed at screening for health risk factors such as alcohol drinking and cigarette smoking and changing these risk behaviors through a behavioral adjustment program. The project is allocated a budget of 15 million baht and expected to yield some results in one year.

On November 21, the ministry signed an agreement to implement this health promotion project with the NHSO.

A health promotion committee would be jointly set up by the three armed forces in order to draft an operation plan of the health project with the 59 hospitals and six medical offices of the army, said Gen Apichart Penkitti, secretary-general of the Ministry of Defence.

The target group of the project, he said, would be about two millions of current and retired military personnel, their

families, territorial defence students, and other interested people. They will be doing a variety of group activities including undergoing an annual health check-up and screening for health risk factors and health problems such as diabetes, high-blood pressure, heart disease, cigarette smoking, alcohol drinking and obesity.

When a risk group is identified, activities including smoking and drinking reduction and cessation will be carried out. Other activities will include drug rehabilitation, physical exercise, reduction of risk factors in the accident, and integrated health promotion.

A youth unit will be also set up in the military divisions in order to provide activities that benefit the young people such as youth camps and life skills development programs.

– Gen Apichart

He also said that the joint health promotion project would be included into the Royal Thai Armed Forces' master plan of health promotion that has been implemented since 2002 and led to the army being awarded as an out-standing organization in terms of promoting good health among its personnel.

Meanwhile, Dr Winai Swasdivorn, secretary-general of the NHSO, said this health promotion project was carried out to allow the military personnel and their families to have a health check-up and take part in a behavioral changing program that should lead to their better health.

The project would focus on a group of people with risk behaviors that made them prone to diseases, for stance, obesity, diabetes and high-blood pressure, he said.

These diseases, he said, increased the risk of other complications such coronary heart disease, stroke and chronic kidney failure and effective prevention of them would help create good health and quality of life and cut the country's healthcare costs.

The NHSO has allocated 15 million baht for the implementation of this health promotion project from October 2008 to September 2009, said Dr Winai.

Information from the Health Systems Research Institute shows many Thais are plagued by 14 health risk factors including cigarette smoking, alcohol drinking, drug addiction, high-fat food consumption, lacking of physical exercise, high stress, air pollution, not using the safety helmet or belt, eating an insufficient amount vegetables and fruits, high consumption of sugar and salt, having high Body Mass Index (fat), drinking unclean water, poor hygienic practice and child nutrition problems (under- and over-nutrition) particularly obesity that is now one of the most common health risks.

The working-age population (30 to 60 years old) is the group with the highest risk of several chronic diseases including high blood pressure, heart disease, diabetes, high blood cholesterol, and stroke. These illnesses also affect the people mentally and socially and cause an enormous financial burden of healthcare.

# Changing the leadership at Vietnam Social Security



On 31st December 2008, Dr. Nguyen Huy Ban the Director General of Vietnam Social Security (VSS) has retired from his office after successful and outstanding 10 years of service for Vietnam Social Security.

H.E. Le Bach Hong, Vice Minister for Ministry of Labor - War Invalid and Social Affairs (MOLISA), have been appointed by the Prime Minister to be Vice Minister, Director General of Vietnam Social Security from 1st January 2009.

This is an advantage for VSS yet tough and challenging task as VSS is striving to implement the government's strategy ensuring the social security and extend social insurance coverage to entire working population, implement universal health insurance, and provide unemployment insurance for the workers. Vice Minister Le Bach Hong had long been involving in the development of the social protection sector throughout his

career. For 4 years, from 1999 to 2003, he served in MOLISA as Director of Social Insurance Department. After that in 2003, he accepted the responsibility as Head of Labor, War invalids and Social affairs Department, Yen Bai Province. The experiences during the years were the foundations for his key promotion to be Vice Minister for Labor, War Invalids and Social Affairs from 2005 to 31st December 2008, before becoming the Vice Minister, newly appointed Director General of VSS.

H.E. Le Bach Hong has been awarded Third-level Labour Order and numbers of Certificates of Merit for his great contributions and achievements in social protection sector.

## Laos' Vice-Minister of Labour and Social Welfare visits VSS

At the invitation of VSS Director General, a Lao delegation of high-ranking officials led by Mr Laoly Faiphengyova, Vice-Minister of Labour and Social Welfare, Concurrently Chairman of Management Board of SSO-Laos paid an official visit to Vietnam between 11-14 November, 2008.

The visit was to focus on studying Vietnamese experiences in intergrating Vietnam Health Insurance system into Vietnam Social Security system. In addition, VSS also shared its experiences

in organizing the implementation of Health Insurance and Social Insurance policies, contribution collection, benefit payment and fund management.

During the Vietnam visit, the delegation made visit to VSS provincial offices in the two central cities of Hue and Da Nang. Dr. Nguyen Huy Ban, VSS Director General and the leaders of Da Nang and Thua Thien Hue Social Security offices warmly received and held talks with Vice-Minister and members of the delegation.

The visit to Vietnam by Vice-Minister Laoly Faiphengyova and the Members of SSO Management Board helped consolidate the traditional friendship and strong cooperative ties between Vietnam Social Security and the Ministry of Labour and Social Welfare-Laos.



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