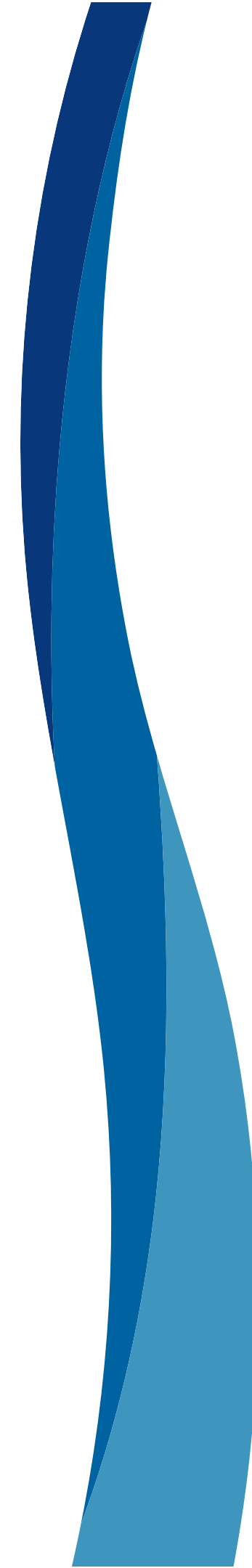


Unemployment Insurance in the Philippines

A Brief Overview



Contents

01 Introduction

02 Eligibility

03 Benefit Amount

04 Limitations

05 Filing Process

06 Coordination with DOLE

07 Purpose & Coverage

08 Source of Funds

About Unemployment Insurance

Unemployment Insurance (UI) system in the Philippines is relatively new component of the country's social protection framework, intended to ease the transition for workers facing involuntary job loss.

Having been introduced as part of the Social Security Act of 2018 under Republic Act No. 11199.

Social Security Act of 2018

The Social Security Act of 2018 established the unemployment insurance benefit (UIB), which provides temporary financial assistance to workers who have been involuntarily separated from employment.

The program is managed by the Social Security System (SSS)

Eligibility Requirements



The worker must be involuntarily separated from employment, such as through retrenchment, redundancy, or company closure.



The employee must have paid at least 36 monthly contributions to the SSS, with 12 of these contributions paid in the 18 months before unemployment.

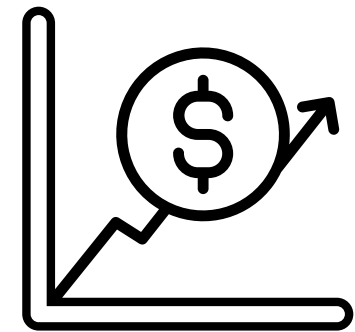


Workers aged 60 years or younger (for regular employees) and 65 years or younger (for underground or surface mine workers) are eligible.

Amount of Benefit

Qualified beneficiaries receive 50% of their average monthly salary credit (AMSC) for a maximum of two months.

The payment is disbursed in lump sum through various banking channels.



Maximum of
Php 20,000.00

Limitations

01

An employee can only avail of this benefit once every three years, regardless of the reason for separation.

02

The benefit period is limited to two months

Filing & Claim Process



Workers must file for the unemployment benefit within **one (1) year** from the date of their involuntary separation



The application can be filed online via the SSS website, or in person at SSS branches

Coordination with DOLE



To claim the benefit, a certification from the Department of Labor and Employment (DOLE) is required, verifying the nature of the worker's involuntary separation

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Purpose & Coverage

The unemployment insurance benefit aims to provide temporary financial support to displaced workers while they look for new employment.

Private-sector employees registered with the SSS are eligible for unemployment insurance. Workers in the informal sector are excluded from this benefit.

● **Source of Funds**

The UI benefit is financed through the regular contributions made by employees and employers to the SSS fund.

It is integrated into the broader social security contribution system, and there is no separate contribution specifically for the unemployment benefit.

Thank You!

