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Where Dreams and Careers Collide

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GOVERNMENT BENEFITS WITH WRKPOD

MARVIE DATOLIO, CHRP

HUMAN RESOURCE MANAGER

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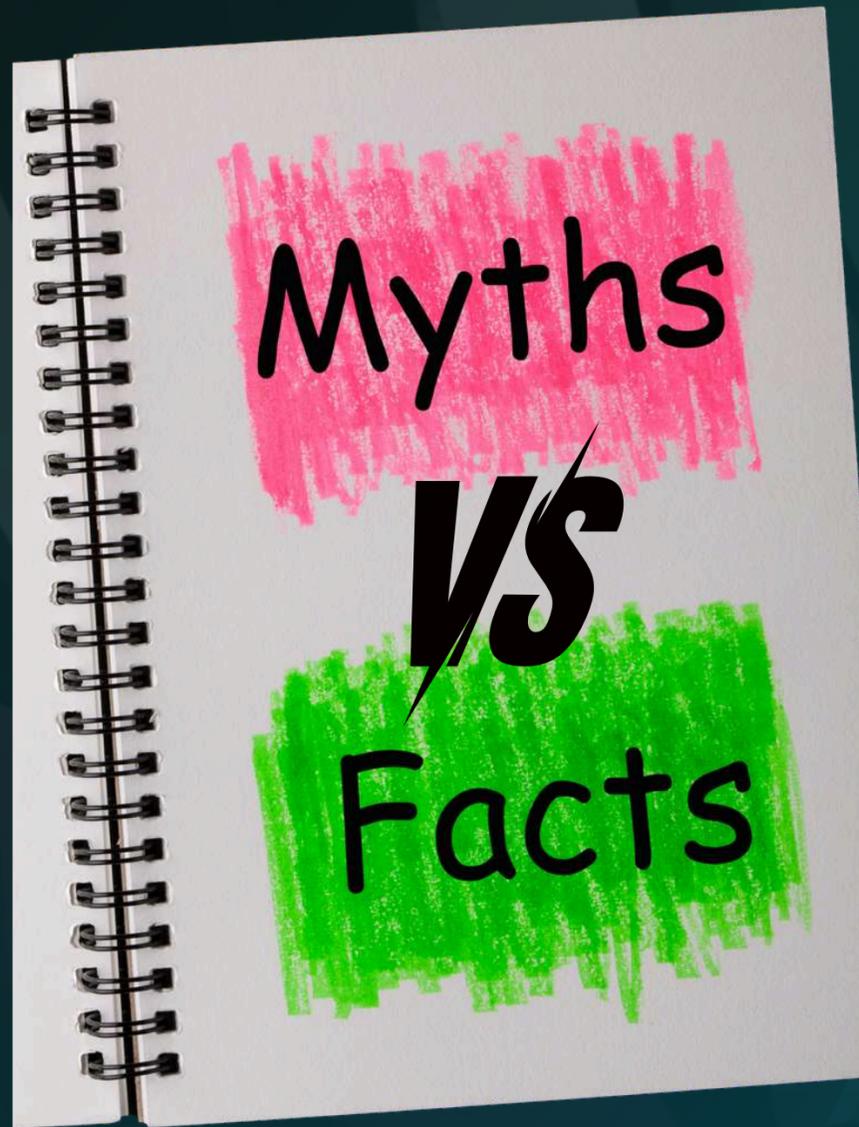
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GOVERNMENT
BENEFITS 101 WITH
WRKPOD

Welcome & What to Expect

- Why contributions matter
- How to start or update your status
- Bonus Tips
- Live Q&A





Myth:

“I earn a small income; contributions aren’t worth it.”

Fact:

Contributions are based on how much you earn—so even if your income is modest, you can still contribute an amount that fits your budget. Even small contributions give you access to big benefits.

WHAT ARE THE BENEFITS OF ENROLLING IN SSS?



SOCIAL SECURITY BENEFITS

Personal Information

Name (Last)	(First)	(Middle Initial)	Home Telephone
(Billing Address)	(City)	(State) (Zip)	() -
			Other Telephone
			() -

A blue and black pen is resting on the bottom right corner of the form.



WHY CONTRIBUTIONS MATTER

FACT:

SSS provides more than just retirement. You can receive disability, sickness, maternity, and death benefits. It's a social safety net, not just a pension.

"There's no need to register with SSS unless I'm planning to retire."

SSS is not just for traditional employees, it's for anyone who wants financial protection and security in life's most important moments.





1. RETIREMENT

Monthly pension or lump-sum once you reach retirement age (60+ with 120 monthly contributions).

2. *DISABILITY*

Monthly pension if you become permanently disabled.



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3. *SICKNESS*

Daily cash allowance during illness (up to
120 days/year)





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4. MATERNITY

Maternity cash benefit for qualified female members.

5. CALAMITY LOAN

Assistance during natural disasters or emergencies.



6. Unemployment happens in contracts, too

Contracts end. SSS gives some cushion in those transition times through loans or potential unemployment support.



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PHILHEALTH

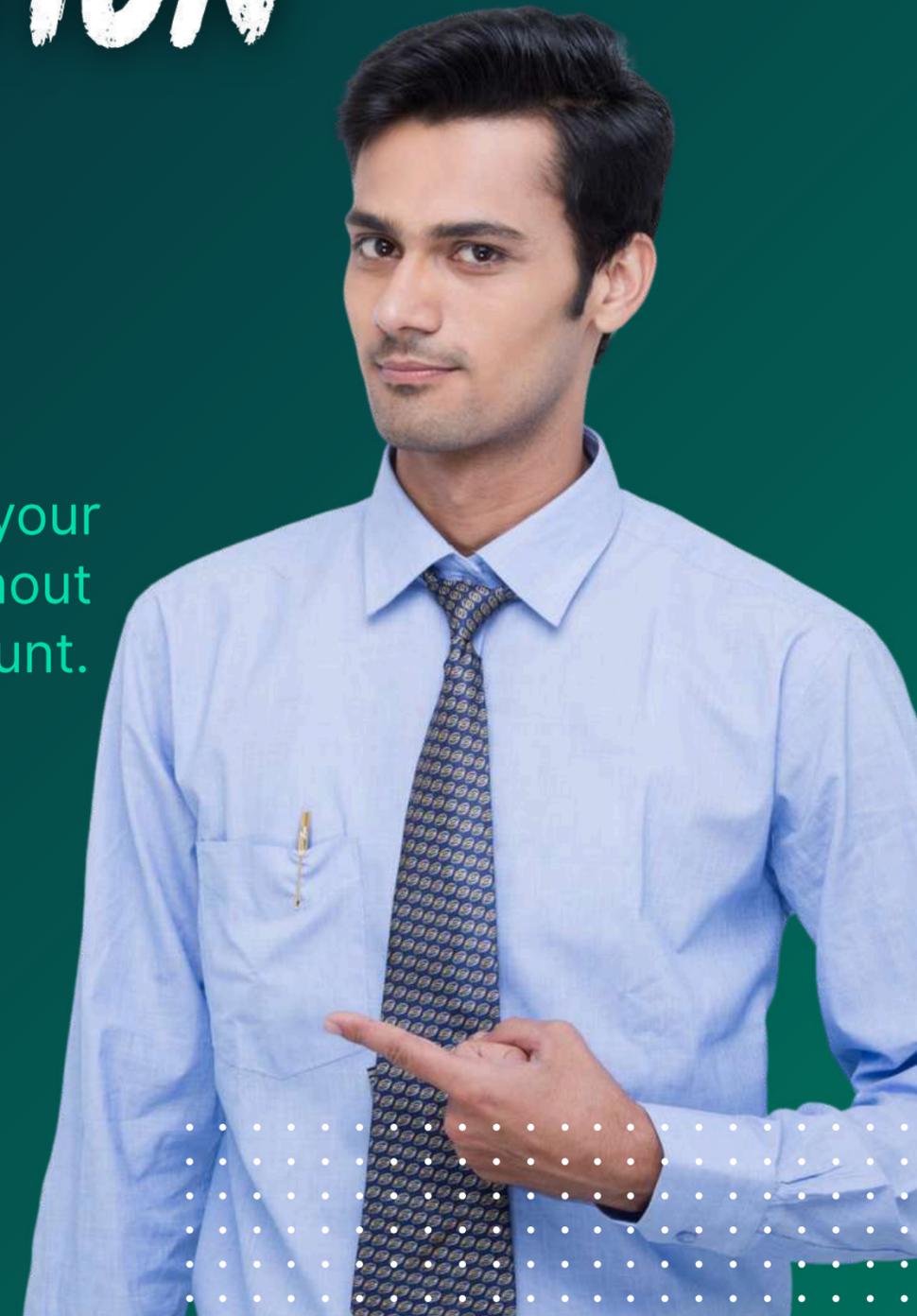
Health issues are unpredictable. PhilHealth acts as a **safety net** so you're not financially burdened when the unexpected happens.



COMMON MISCONCEPTION

"I don't need PhilHealth because I have HMO."

Fact: PhilHealth and HMO *can work together*. PhilHealth serves as the **first payer**, which means your HMO provider can cover more of the balance. Without PhilHealth, your HMO might not cover the full amount.





I. PHILHEALTH STEPS IN BY PAYING A PORTION OF YOUR HOSPITAL BILL, WHETHER YOU'RE IN A PUBLIC OR ACCREDITED PRIVATE HOSPITAL.

- Room and board
- Doctor's fee
- Medicines and lab tests during confinement
- Operating room services
- Emergency care



2. IT ALSO COVERS YOUR FAMILY

As a paying PhilHealth member, you can declare your legal dependents:

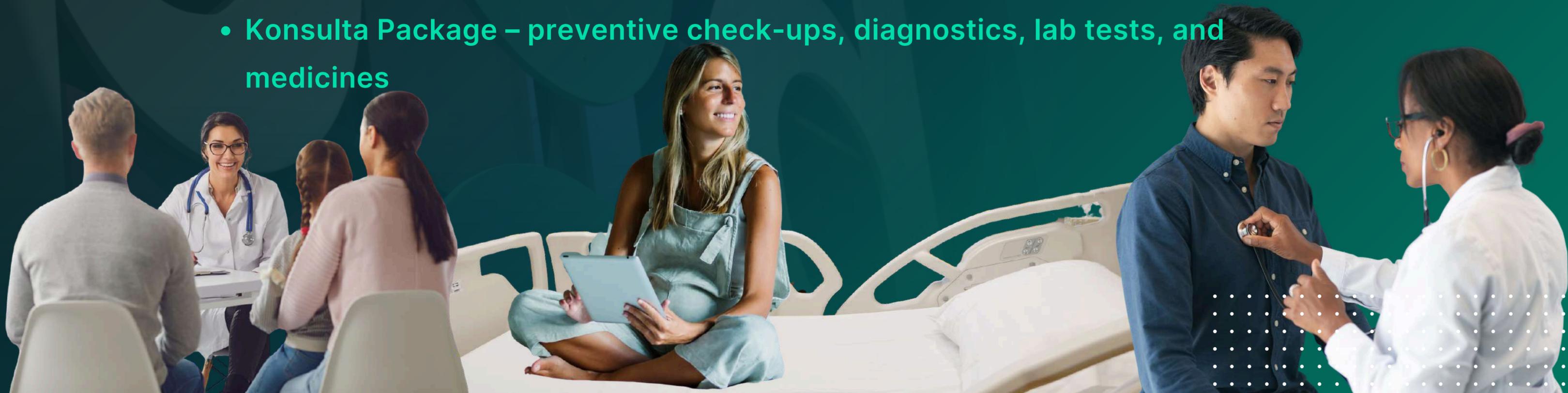
- Your legal spouse (if not a PhilHealth member)
- Your children (legitimate, legitimated, or adopted, under 21 years old)
- Your parents (aged 60 and above without their own income)



3. IT OFFERS SPECIALIZED BENEFITS

You can also access benefits like:

- Maternity packages (normal delivery or C-section)
- Z-benefit packages (for critical illnesses like cancer, stroke, heart surgery)
- COVID-19 coverage
- Psychological services
- Konsulta Package – preventive check-ups, diagnostics, lab tests, and medicines

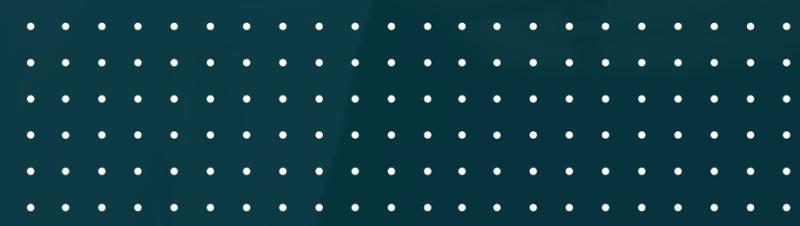


4. AFFORDABLE AND FLEXIBLE CONTRIBUTIONS

PhilHealth allows voluntary or self-paying membership. This means you:

- Register as a self-employed/independent contributor
- Pay monthly, quarterly, or annually
- Base your contribution on your monthly income

As of 2025, the rate is 5% of your income (with a monthly income floor of ₱10,000 and ceiling of ₱100,000), but it's still far more affordable compared to private health insurance plans.



5. IT'S A SOCIAL HEALTH INSURANCE – YOU'RE NOT ONLY PAYING FOR YOURSELF

Your PhilHealth contribution doesn't just benefit you. Under the **Universal Health Care (UHC) Law**, PhilHealth uses a **socialized contribution** system, meaning:

- Those who **earn more contribute more**
- Your contributions help fund the medical needs of **indigent Filipinos and senior citizens**
- You're part of a **community-based system** that protects every Filipino — especially those who can't afford to pay



PAG-IBIG

Pag-IBIG membership is mandatory for many workers, but even for voluntary members (including OFWs, freelancers, retirees), it offers a wide spectrum of benefits—from savings and low-cost loans to housing support and investment via MP2.





"Contributing to Pag-IBIG is optional and not necessary."



FACT:
Yes, it's optional for VAs—but highly beneficial. Pag-IBIG offers low-interest housing loans, calamity loans, and dividends on your savings. It's a safe and growing savings fund, not just a deduction.



1. IT'S A SAVINGS FUND THAT YOU FULLY OWN

When you contribute to Pag-IBIG, you're building your own personal savings with government-guaranteed growth. You'll earn annual dividends, and the total savings will be returned to you when you:

- Retire
- Reach 20 years of contributions
- Migrate permanently abroad
- Or face total disability

☛ It's your money, just growing steadily in a safe place.



2. YOU GET ACCESS TO THE AFFORDABLE HOUSING LOAN PROGRAM

This is one of the biggest benefits even as a self-paying member, you're eligible to:

- Borrow up to ₱6 million to buy or build a home
- Get low interest rates (as low as 3%–6% annually depending on income bracket)
- Enjoy long payment terms (up to 30 years)

☞ Without Pag-IBIG, you'd need to rely on expensive bank loans, which require stricter documentation and higher income brackets.



LOWEST HOUSING RATES AS JUNE 2025



Pag-IBIG Fund maintains
LOW HOUSING RATES



as low as
5.75%
per annum



as low as
3%
per annum

For Socialized Housing Units



3. YOU CAN APPLY FOR MULTI-PURPOSE LOANS (MPL)

After 24 monthly contributions, you can borrow up to 80% of your total savings for:

- Medical needs
- Tuition fees
- Business capital
- Emergency expenses

☞ This is especially useful because it gives you a reliable fallback in case of urgent cash needs.



4. YOU'RE PREPARING FOR LONG-TERM FINANCIAL STABILITY

Pag-IBIG works like a voluntary investment with real benefits:

- Government-guaranteed savings growth
- Better interest rates than most bank savings accounts
- Flexible contribution amounts — as little as ₱200/month



5. YOU BECOME ELIGIBLE FOR CALAMITY LOANS

If your area is affected by a natural disaster, Pag-IBIG offers low-interest calamity loans — an essential lifeline when income is disrupted.

“As a VA, you are your own employer — and that means you should invest in your future just like any company would for its employees.”



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TAX PAYMENT



PAY
TAX





FACT:

Paying taxes gives you access to legal protections, tax declarations (like BIR Form 2316 or 1701), and financial documents that help when applying for loans, visas, or government benefits. It also makes your business legitimate.

“VAs don’t get anything back from paying taxes, so it’s a waste of money.”



2. SUPPORTS VISA APPLICATIONS

Many embassies (especially for tourist, student, or working visas) require proof of income and tax compliance as part of the supporting documents.

- BIR Form 2303 or Income Tax Return is often accepted as proof of financial capacity and legal source of income.
- This increases the likelihood of visa approval, especially for countries like the U.S., Canada, Japan, or those in the EU.

“As an independent contractor, filing your taxes doesn’t just make you compliant — it makes your job visible and legitimate. And that’s what embassies want to see when deciding if they can trust you with a visa.”



3. FUTURE-PROOFS YOUR CAREER

As the VA industry becomes more regulated, paying taxes early puts you ahead:

- Avoids penalties and back taxes from the BIR.
- Prepares you for future government programs (grants, cash assistance, benefits) tied to tax records.



4. CONTRIBUTION TO NATION BUILDING

While often overlooked, your taxes help fund essential public services like:

- Roads, healthcare, education, and infrastructure
- Government programs and disaster response
- Social services that may benefit you or your family

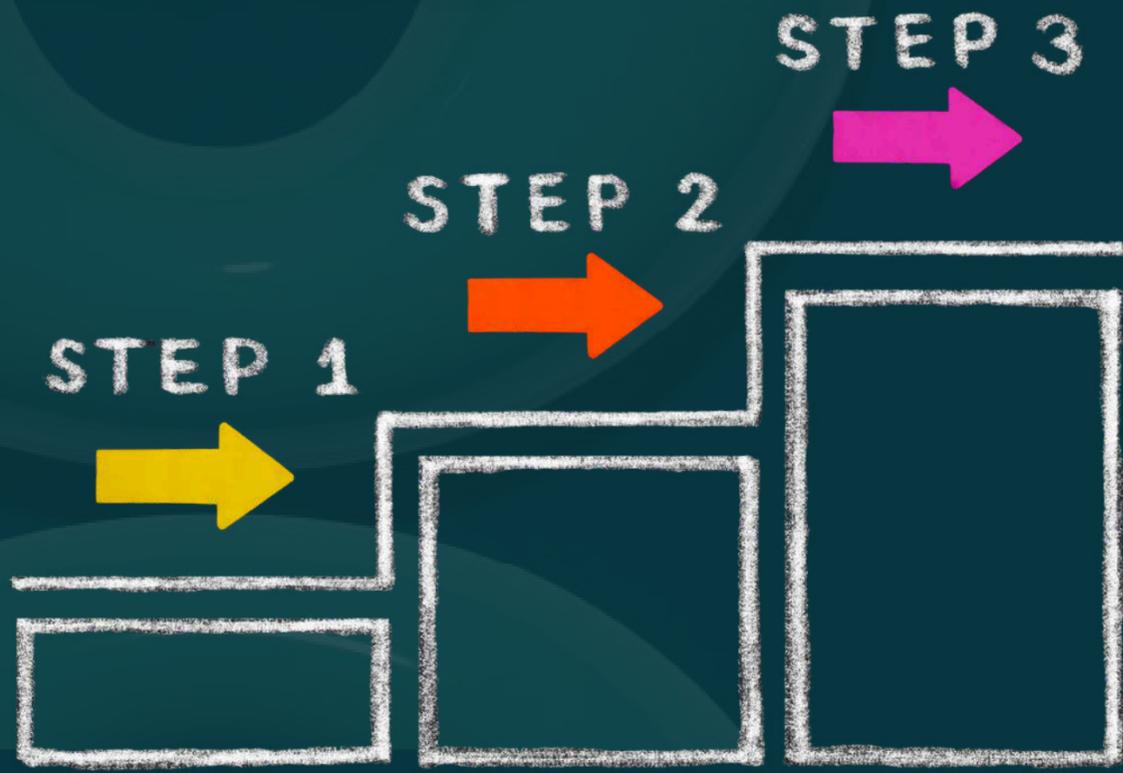


QUICK NOTE ON BIR FORM 2316:

This is usually issued by employers to employees, but as a self-employed VA, what you should secure is:

- **Certificate of Registration (COR / BIR Form 2303)**
- **Income Tax Return (Form 1701)** for self-employed individuals

II. HOW TO START OR UPDATE YOUR STATUS



I. SOCIAL SECURITY SYSTEM

[Visit MySSS Portal](#) or
scan the QR code.



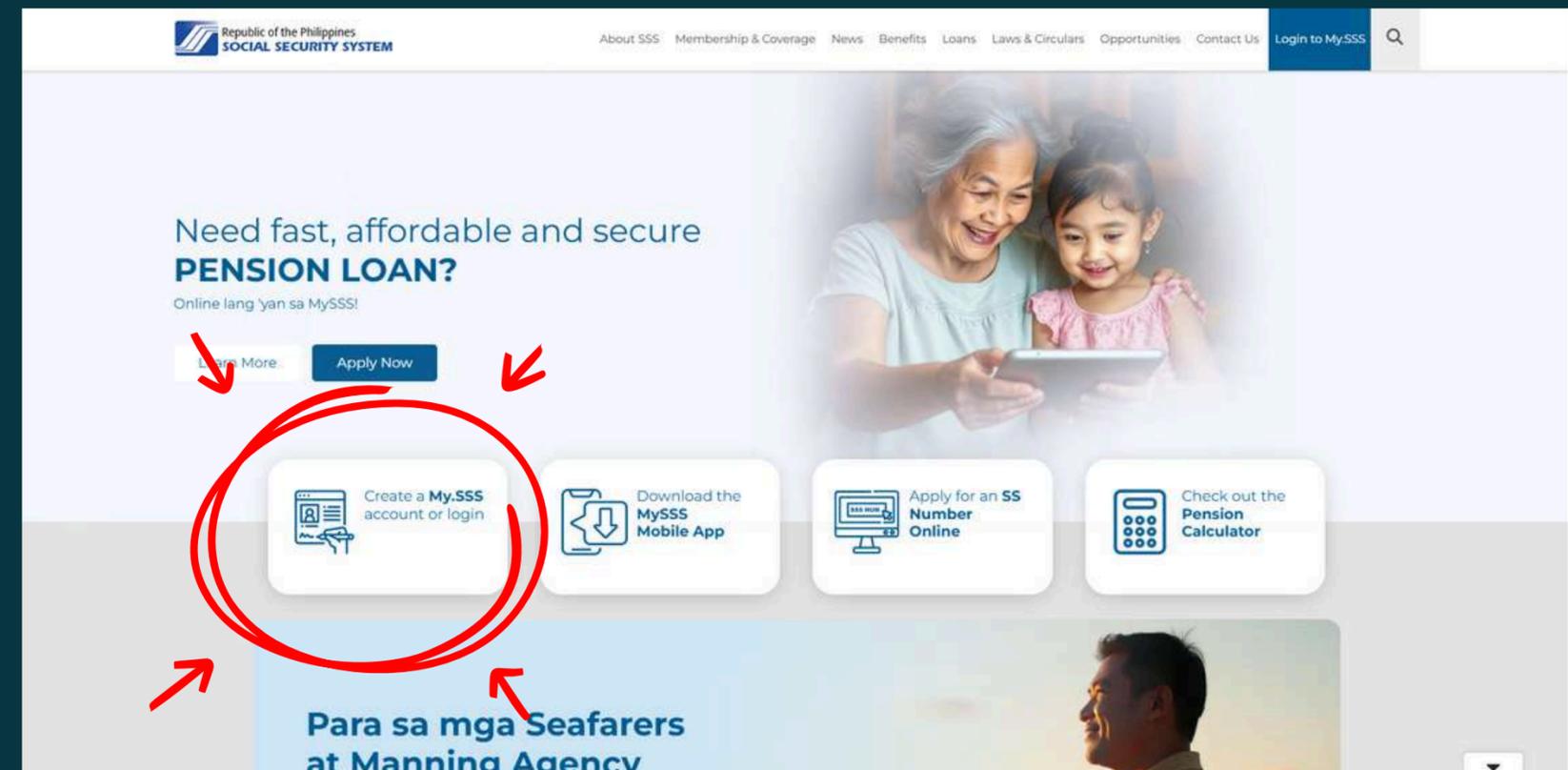
FOR FIRST-TIME REGISTRANTS (IF YOU'RE NOT YET A MEMBER)

Step 1: Register Online as a Voluntary Member

Step 2: Go to the [SSS website](#) and click "Member" under the "Portal" section.

Step 3: Select "Not yet registered in My.SSS?"

Step 4: Choose "Voluntary" as your membership type.



🔔 You must not have been previously registered as an employed SSS member. If you were, skip to the "Update Status" steps below.



FOR FIRST-TIME REGISTRANTS (IF YOU'RE NOT YET A MEMBER)

Step 5: Fill out the online registration form and provide your email address, mobile number, and other required personal information.

Step 6: Submit the form and wait for the confirmation email with your SS Number and login credentials.

 *You must not have been previously registered as an employed SSS member. If you were, skip to the "Update Status" steps below.*





FOR EXISTING SSS MEMBERS (SWITCHING FROM EMPLOYED TO VOLUNTARY)

Step 1: Download the [SSS E-4 form](#)

- Fill Out the SSS Member Data Change Request Form (SS Form E-4)
- Check the box for “Change of Membership Type – From Employed to Voluntary”

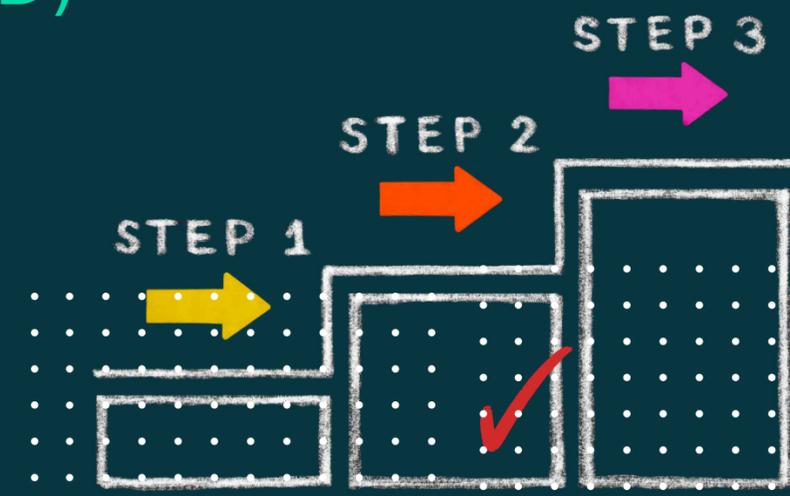
B. DATA CHANGE/CORRECTION/UPDATING		
A. <input type="checkbox"/> CHANGE OF MEMBERSHIP TYPE		
FROM	TO	TO (Option for Prior Registrant Only)
<input checked="" type="checkbox"/> Employed	<input type="checkbox"/> Self-Employed <i>(Please fill-out the details below.)</i>	<input type="checkbox"/> Non-Working Spouse <i>(Please fill-out the details below.)</i>
<input checked="" type="checkbox"/> Voluntary	Profession/Business _____	SS No./CRN of Working Spouse _____
<input type="checkbox"/> Overseas Filipino Worker	Year Profession/Business Started _____	Monthly Income of Working Spouse (P) _____
<input type="checkbox"/> Non-Working Spouse (NWS)	Monthly Earnings (P) _____	I AGREE WITH MY SPOUSE'S MEMBERSHIP WITH SSS.
<input type="checkbox"/> Prior Registrant		_____
<i>(A person who registered with the SSS for the first time as a prospective employee.)</i>		SIGNATURE OVER PRINTED NAME OF WORKING SPOUSE

Step 2: Submit to SSS

You can submit the E-4 Form via:

- SSS branch (walk-in with 1 valid ID)
- Online via My.SSS portal (some members can upload scanned documents)
- Email to your servicing branch (attach E-4 Form and valid ID)

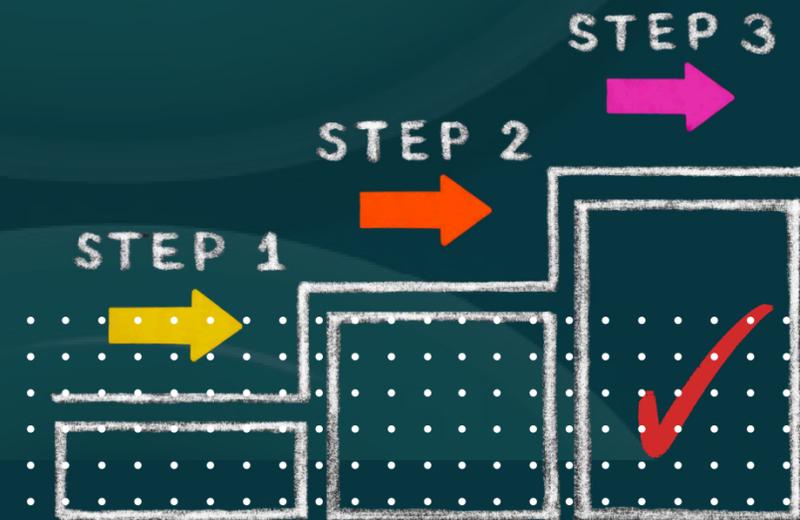
Dumaguete City Office: dumaguete@sss.gov.ph



Step 3: Start Making Contributions

- Log in to your My.SSS account
- Go to “Generate PRN” (Payment Reference Number) under Payment > PRN
- Select Voluntary as your membership type
- Choose your monthly contribution amount (based on the latest contribution table – minimum is ₱480 **(with no pension booster and mandatory provident fund and subject to evaluation)** and ₱750 for voluntary but earning individual.
- Generate PRN, then pay through:
 1. E-wallet
 2. SSS mobile app
 3. Bayad Center.
 4. Banks

💡 You can also choose quarterly payments and even pay in advance.



2. PHILHEALTH

Visit [PhilHealth Online Portal](#) or scan the QR code.



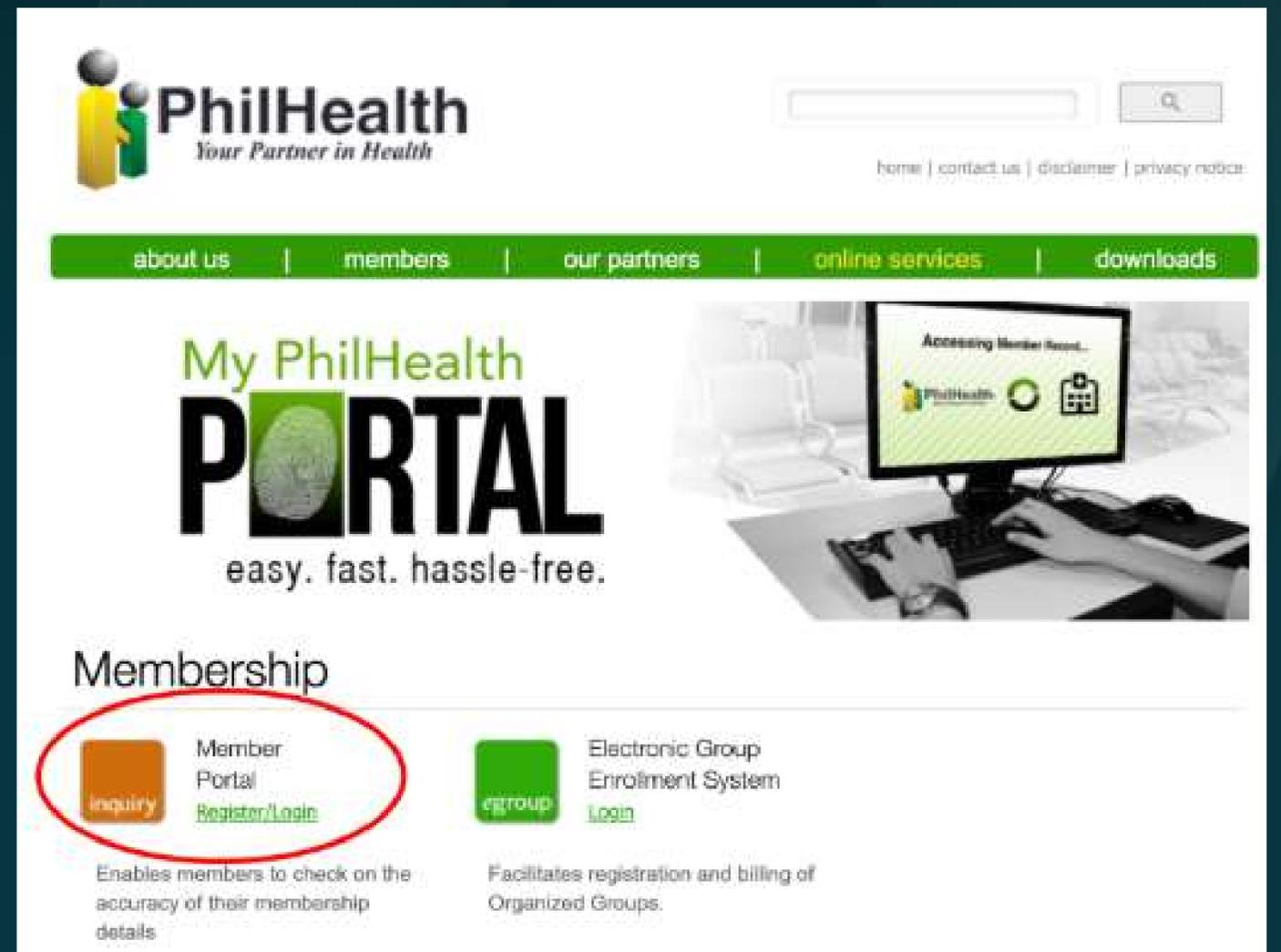
FOR FIRST-TIME REGISTRANTS (IF YOU'VE NEVER BEEN A PHILHEALTH MEMBER)

Step 1: Register Online

- Go to the PhilHealth Online Registration page

Step 2: Fill out the PhilHealth Member Registration Form (PMRF).

- Under Membership Category, select "Self-Earning Individual" or "Professional"
- Enter your accurate personal details, employment status, and valid email.





FOR FIRST-TIME REGISTRANTS (IF YOU'VE NEVER BEEN A PHILHEALTH MEMBER)

Step 3: Upload the required documents:

- Valid government-issued ID (e.g., passport, UMID, driver's license)
- Proof of income (optional but helpful)

Step 4: Submit the form and wait for a confirmation email with your **PhilHealth Identification Number (PIN)**.



FOR EXISTING PHILHEALTH MEMBERS (SWITCHING FROM EMPLOYED TO SELF-EARNING/VOLUNTARY)

Step 1: Download and Fill Out the PMRF (PhilHealth Member Registration Form)

- In the form:
 - Tick "Updating/Amendment"
 - Under Membership Type, mark Self-Earning Individual / Professional
 - Update any changes to your income, contact number, or address if needed.

PhilHealth
Your Partner in Health

PMRF
PHILHEALTH MEMBER REGISTRATION FORM
UHC v.1 January 2020

PHILHEALTH IDENTIFICATION NUMBER (PIN)

PURPOSE:
 REGISTRATION UPDATING/AMENDMENT

Preferred KonSulTa Provider

REMINDERS:

1. Your PhilHealth Identification Number (PIN) is your unique and permanent number.
2. Always use your PIN in all transactions with PhilHealth.
3. For Updating/Amendment check the appropriate box and provide details to be accomplished and submit corresponding supporting documents.
4. Please read instructions at the back before filling-out this form.

I. PERSONAL DETAILS

	LAST NAME	FIRST NAME	NAME EXTENSION (Jr./Sr./III)	MIDDLE NAME	NO MIDDLE NAME (Check if applicable only)	MONONYM
MEMBER					<input type="checkbox"/>	<input type="checkbox"/>
MOTHER's MAIDEN NAME					<input type="checkbox"/>	<input type="checkbox"/>
SPOUSE (If Married)					<input type="checkbox"/>	<input type="checkbox"/>

IV. MEMBER TYPE

DIRECT CONTRIBUTOR

- Employed Private
- Employed Government
- Professional Practitioner
- Self-Earning Individual
- Individual
- Sole Proprietor
- Group Enrollment Scheme
- Kasambahay
- Migrant Worker
- Land-Based
- Sea-Based
- Lifetime Member
- Filipinos with Dual Citizenship / Living Abroad
- Foreign National
- PRA SRRV No. _____
- ACR I-Card No. _____

INDIRECT CONTRIBUTOR

- Listahanan
- 4Ps/MCCT
- Senior Citizen
- PAMANA
- KIA/KIPO
- Bangsamoro/Normalization
- LGU-sponsored
- NGA-sponsored
- Private-sponsored
- Person with Disability
- PWD ID No. _____

For PhilHealth Use only:

- Point of Service (POS) Financially Incapable
- Financially Incapable

PROFESSION: (Except Employed, Lifetime Members and Sea-based Migrant Worker) _____

MONTHLY INCOME: _____

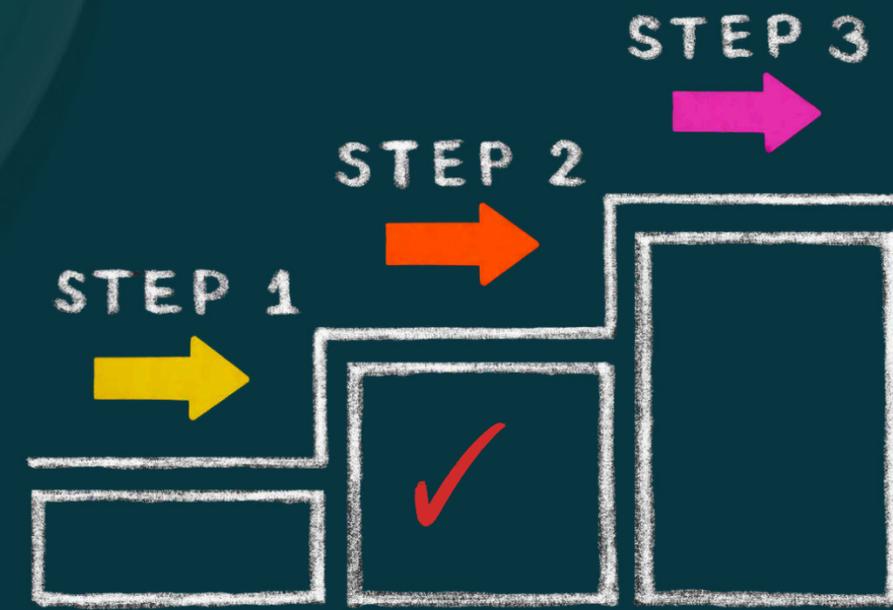
PROOF OF INCOME: _____

This form may be reproduced and is not for sale. Continue at the back

Step 2: Submit the Form

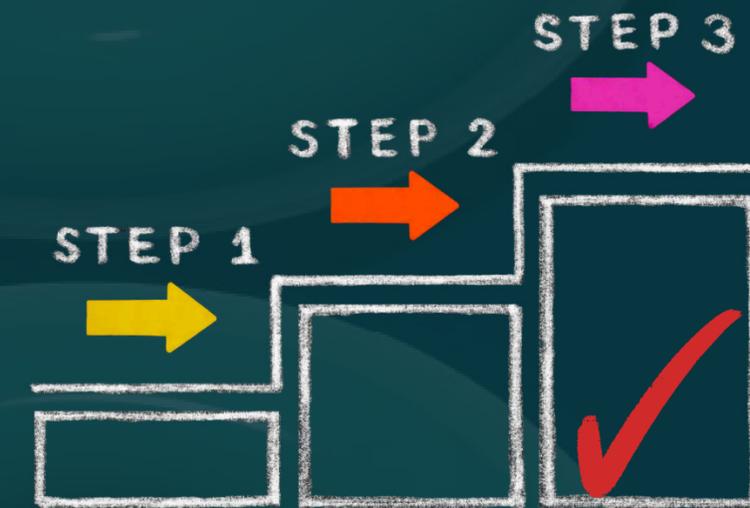
You can submit it via any of the following:

- **PhilHealth branch** (walk-in, bring valid ID)
- **Online via email** to your local PhilHealth Regional Office (PRO).
Include:
 - Accomplished PMRF
 - Valid ID (scanned copy or photo)
 - Proof of income (e.g., contract or invoice as a VA)



Step 3: Start Paying Contributions

- Log in to your **PhilHealth Member Portal**
- Click “**Generate SPA**” (Statement of Premium Account)
- Choose payment period (monthly, quarterly, semi-annual, or annual)
- Pay through:
 - E-wallet
 - Bayad Center
 - PhilHealth-accredited banks or collecting agents



CONTRIBUTION RATE (2024-2025)

2024 to 2025	₱10,000	5%	₱500
	₱10,000.01 to ₱99,999.99		₱500 to ₱5,000
	₱100,000		₱5,000



3. HOME DEVELOPMENT MUTUAL FUND OR PAG-IBIG

Visit [Virtual Pag-ibig](#) or scan the QR code.



FOR FIRST-TIME REGISTRANTS (IF YOU'VE NEVER BEEN A PAG-IBIG MEMBER)

Step 1: Go to the Pag-IBIG Online Membership Registration page

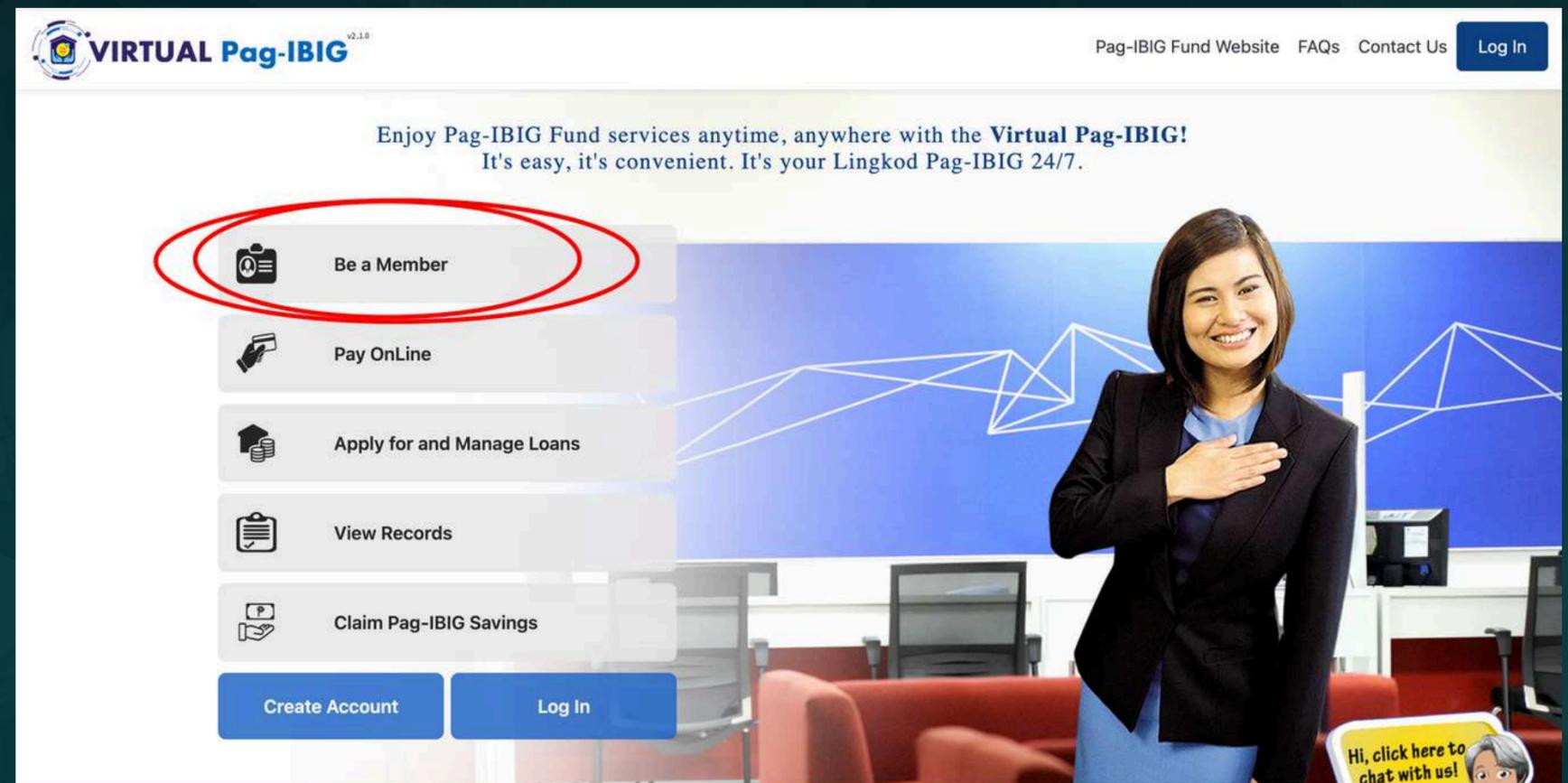
Step 2: Click “Be a Member” and then “Register as a New Member”.

Step 3: Fill out the online form:

- Choose “**Voluntary**” as the membership type
- Under “Occupation,” choose **Self-Employed / Independent Contractor**

Step 4: Submit the form. Once done, you will receive:

- Your Pag-IBIG MID Number
- Printable Member’s Data Form (MDF)



✦ Save your MID and MDF—you'll need them for payment and verification.

FOR EXISTING MEMBERS (UPDATING FROM EMPLOYED TO VOLUNTARY/SELF-EMPLOYED)

Step 1: Update Your Membership Info

- Download and fill out the Member's Change of Information (MCIF):
- Under Membership Category, select:
 - Voluntary Member – Self-employed / Professional
 - Fill in your monthly income and preferred contribution

HQP-PFF-049
(V06, 01/2019)



MEMBER'S CHANGE OF INFORMATION FORM (MCIF)

Pag-IBIG MID NUMBER

--	--	--	--	--	--	--	--	--	--	--	--

HOUSING ACCOUNT NUMBER (if applicable)

--	--	--	--	--	--	--	--	--	--	--	--

INSTRUCTIONS: PLEASE READ LIST OF SUPPORTING DOCUMENTS AT THE BACK. ACCOMPLISH AND SUBMIT THIS FORM IN ONE (1) COPY, PRINT ALL ENTRIES IN BLOCK OR CAPITAL LETTERS.

CHECK THE APPROPRIATE BOX AND ACCOMPLISH ONLY THE APPLICABLE PORTION/S TO BE CHANGED/UPDATED

<input type="checkbox"/> Change of Membership Category	<input type="checkbox"/> Change of Marital Status	<input type="checkbox"/> Updating of Heirs
<input type="checkbox"/> Change/Correction of Name	<input type="checkbox"/> Change of Address/Contact Details	<input type="checkbox"/> Others (Please specify)
<input type="checkbox"/> Correction of Date of Birth	<input type="checkbox"/> Change of Employment Details	

LAST NAME	FIRST NAME	NAME EXTENSION (e.g., Jr., II)	MIDDLE NAME
-----------	------------	--------------------------------	-------------

1. CHANGE OF MEMBERSHIP CATEGORY

FROM	TO SELF-EMPLOYED
------	-------------------------

2. CHANGE/CORRECTION OF NAME (Last Name, First Name, Name Extension, Middle Name)

FROM	TO
------	----

3. CORRECTION OF DATE OF BIRTH

FROM (mm/dd/yyyy)	TO (mm/dd/yyyy)
-------------------	-----------------

4. CHANGE OF MARITAL STATUS

FROM	TO
------	----

SPOUSE <small>(For Married Status)</small>	Last Name	First Name	Name Extension	Middle Name	No Middle Name <input type="checkbox"/>	DATE OF BIRTH (mm/dd/yyyy)
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5. CHANGE OF ADDRESS/CONTACT DETAILS (Please accomplish portions to be changed only)

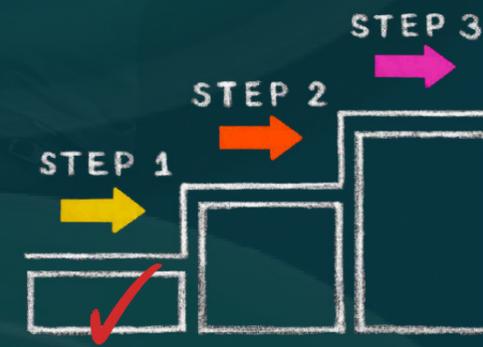
PRESENT HOME ADDRESS

Unit/Room No.	Floor Bldg. Name	Lot No.	Block No.	Phase No.	House No.	Street Name	Subdivision		
---------------	------------------	---------	-----------	-----------	-----------	-------------	-------------	--	--

Barangay: _____ Municipality/City: _____ Province/State/Country (if abroad): _____ Zip Code: _____

(Indicate country code if abroad)
COUNTRY+AREA CODE TELEPHONE NUMBER

Home	
Cellphone	

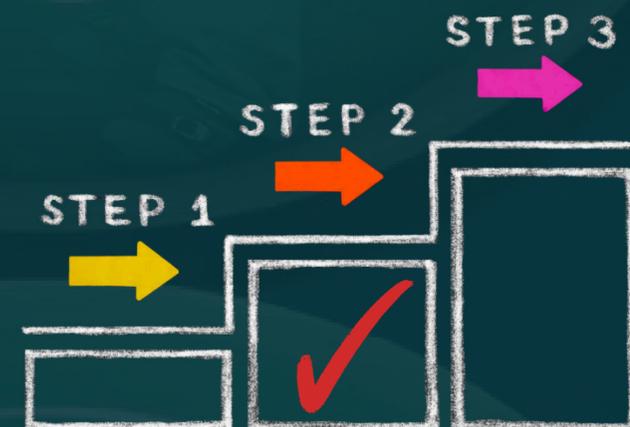


3. PAG-IBIG

Step 2: Submit the Form

You can submit your MCIF update via:

- Walk-in to the nearest Pag-IBIG branch
- Email to the branch's official email address (attach scanned MCIF+ valid ID)
- Upload via Virtual Pag-IBIG under "Other Services"

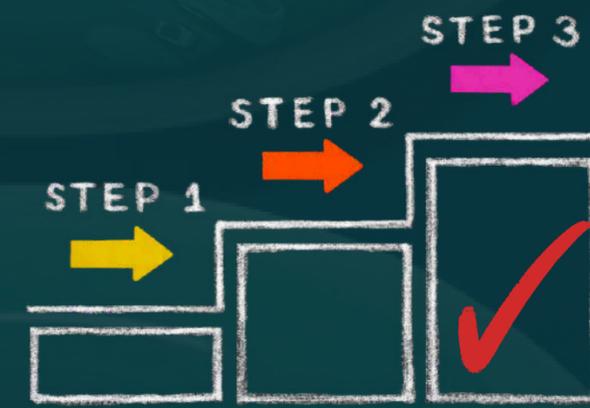


3. PAG-IBIG

Step 3: Start Paying Monthly Contributions

How to Pay:

- Log in to Virtual Pag-IBIG
- Go to Payments > Pay Online
- Choose:
 - Membership savings (Regular Pag-IBIG contributions)
 - Optional: MP2 Savings (for higher earnings)
- Enter:
 - Your Pag-IBIG MID Number
 - Desired monthly contribution (minimum is ₱200)



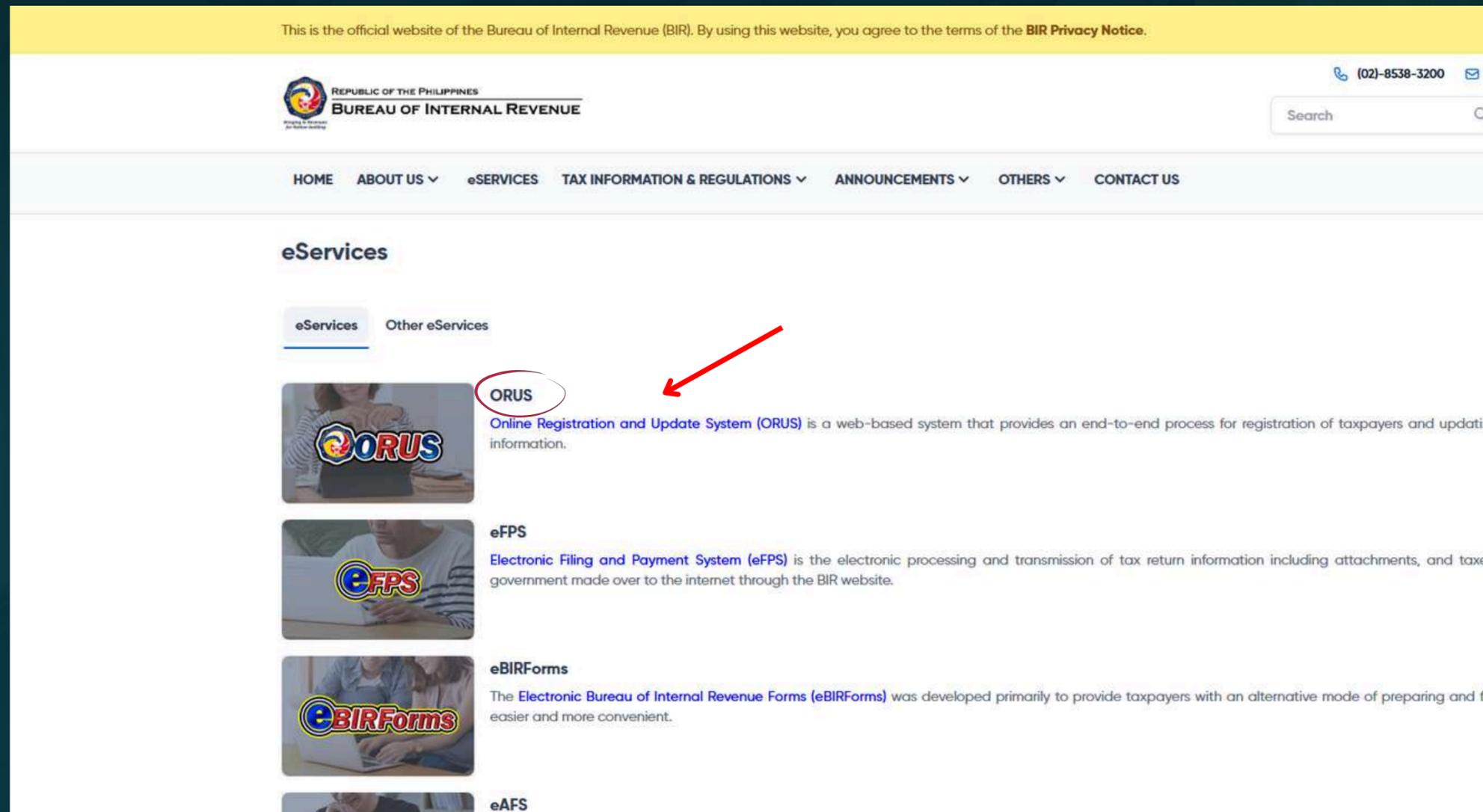
4. TAX

Step 1: Go to the [BIR eRegistration System](#) or scan the code



IF YOU DON'T HAVE A TIN YET

Step 2: Click "Eservice" and click online registration



4. TAX

Step 3: Click New registration and proceed with creating account

Welcome to BIR Online Registration and Update System (ORUS)

- New Registration
- Secondary Registration
- Update Information
- Verify TIN / Search BIR-Registered Business
- Register Facility
- TIN Inquiry

Application for Registration of Individuals

Documentary Requirements:

- For Sole Proprietor/Professionals not regulated by Professional Regulation Commission (PRC):
 - Any government-issued ID (e.g., Birth Certificate, Passport, Driver's License, CTC, etc.) that shows the name, address and birthdate of the applicant
- In case of the practice of profession regulated by PRC:
 - Valid PRC ID showing address or proof of residence or business address
- DTI Certificate (if with business name)
- Certificate of Authority, if Barangay Micro Business Enterprises (BMBE) registered entity
- Final & clear sample of OWN Principal Receipts Invoices
- Proof of registration/permit to Operate BOI/BOI-ARMM, PEZA, BCDA/TIEZA/TEZA, SMBA, etc.

Other Documentary Requirements:

- Work Visa (9g) for Foreign Nationals
- Franchise Documents, if applicable

If transacting through a representative:

- Special Power of Attorney (SPA)
- Any government-issued ID of the authorized representative

For more information [click here](#).

[CREATE AN ACCOUNT](#) [LOGIN TO ORUS](#)

Step 4. Fill out the online form with your personal and income details

Step 5: Wait for your TIN via email or confirmation page.

4. TAX

IF YOU ALREADY HAVE A TIN (FROM SCHOOL OR PRIOR JOB):

You don't need a new one. You will just update your status to **"Self-Employed / Mixed Income Earner."**

EXTRA TIPS FOR VAS

- Set auto-reminders for contribution due dates
- Budgeting tips: treat it as a monthly "non-negotiable"
- Explore private health insurance options too



KEY TAKEAWAYS FOR VAS



- You are your **own employer** — secure yourself like any responsible business would.
- It's a small monthly investment in your **health, income, and retirement.** 
- Doing so gives you access to benefits like healthcare, maternity, housing loans, pensions, and unemployment assistance.
- You may not think about retirement now, but the earlier you start contributing, the better your future benefits. 



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Drop your questions in the chat!

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QR CODES TO:



philhealth.gov.ph



sss.gov.ph



pagibigfund.gov.ph



bir.gov.ph



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WRKPOD

THANK YOU!!!

Contact us at hr@wrkpod.com

WRKPOD RUN
2025
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New Hotline: (02) 866-225-88

Available 24/7 including weekends and holidays

 **CLICK TO CALL** via homepage www.philhealth.gov.ph (bottom-right portion)

Mobile Hotlines Call and text (24/7)

Smart: 0998-857-2957; 0968-865-4670 Globe: 0917-127-5987; 0917-110-9812

To request for callback via preferred mobile hotline, text:

"PHICallback [space] Mobile Number to be called [space] details of your concern"

Callback schedule is from 8 am - 8 pm, 12 hours by 7 days, including weekends and holidays.

Ask agent for details to make sure the callback is from PhilHealth.



actioncenter@philhealth.gov.ph



[PhilHealthofficial](#)



[teamphilhealth](#)

Directory of Offices

You can view the Regional Offices, Local Health Insurance Offices, Business Centers and PhilHealth Express Branches

Please Select Region >>

PRO IV-B

PRO V

PRO VI

Directory of Hospitals with

philhealth  cares