

Chairman's Statement



ASSA has come a long way since its establishment in 1998. The number of memberships has increased from seven social security organisations representing five ASEAN countries to 21 organisations representing eight ASEAN countries this year. Additionally, we had two institutions from Cambodia joined the ASSA Board Meeting as observer in the last year. I hope that in the near future those from Cambodia and Myanmar will join this fraternity. Finally, this would cover the entire ASEAN countries in our ASSA.

Even if we are all aware of what we have been facing challenges in the future concerning the globalization of the economy, new technology, increasing proportion of aging people and changing structures of family units, the ASEAN countries could assure their citizens to get access to their social security entirely. An extraordinary notification goes to the Vietnam Health Insurance Law that came into effect since July 1, 2009, commencing the implementation of Health Insurance policy in Vietnam with the roadmap of achieving the universal coverage by 2014.

ASSA has been very successful in the area of knowledge sharing. The members are able to cultivate the fruitful experiences of the countries undertaking the universal coverage scheme in health care and the sustainable social security systems. The key long-term objective of learning effort is to assure the sustainability of such systems. The vigorous network could possibly share ideas of seeking diversifying sources of financing to, in turn, provide adequate income replacement.

Ultimately, the prosperity of our society is due in large measure to our tight collaboration. The mutual learning growth is likely to develop such a great success. In turn, this will promote and improve the quality of life of our people.

Dr. Winai Sawasdivorn

Chairman,

ASEAN Social Security Association

Secretary General,

National Health Security Office, Thailand

Secretary-General's Statement



The experiences of many countries introducing National Health Security as part of their strategies aiming at reducing poverty and improving the health status of their populations are very relevant to all ASSA members. Different policy approaches and systems should be undertaken in order to expand social protection and provide access to health care in both formal and informal sectors with the aim to achieving Universal Coverage. Another critical issue is the social protection for aging people. The pension systems e.g. long-term care, pension funds, etc., need to be strengthened and set aside in advance for this common emerging phenomena in our region.

It is imperative that the ASSA joint learning network strengthens its coordinative efforts to introduce truly

responsive programs for the regional populace. As we make our joint learning network accessible to more sectors in our countries, let us also tool into the possibility of strengthening our human capitals through skill trainings. In consonance with our ASSA objectives of sharing experiences and developing human resources among members, I am optimistic that we can build a joint learning network that help propel the Region to better economic heights.

After all, social security does not only mean that we help alleviate poverty, but it is a constant call for us, ASSA members, to devise ways to enhance human capacity to be more productive, despite changing economic environments.

The close co-operation amongst ASSA member organizations will be helpful in our endeavour to find practical solutions to design our social security systems as part of the ongoing reform process. We should also continue to explore other areas of cooperations as part of our strategy to challenge our future.

Dr. Jadej Thammatacharee
Secretary-General,

ASEAN Social Security Association
Director, Bureau of Policy and Planning
National Health Security Office, Thailand

Contents

- | | |
|--|---|
| 1 Chairman's Statement | 12 Collection of CPF via e-submission |
| 2 Secretary-General's Statement | 14 SSO's attempts to extend the social security coverage to informal sector |
| 3 Prize Presentation Ceremony for Essay Writing Competition "Majalah Mekar Juara Pelajar" DBP-TAP 2009 | 15 Smart ID Card Replaces Gold Card & Old ID Card |
| 4 Cambodian social security delegates visited SSO, Laos | 16 NHSO Receives Outstanding Revolving Fund Award for Second Year |
| 5 EPF : Retirement planning: Don't be sorry, start early | 15 The comptroller General, Thailand |
| 6 EPF MALAYSIA Encourages the Self Employed to Save For Their Retirement | 16 The Government Pension Fund, Thailand |
| 7 GSIS College Scholarship Program | 17 Indonesian National Social Security Council visits Vietnam Social Security |
| 8 SSS inaugurate guitar-shaped building in Philippines' southern hub | The National Council for Social Security Fund, P.R.China visits Vietnam Social Security |
| 9 RP pursues social Security agreements with Japan, Portugal | 18 Vietnam implements Health Insurance Law towards Universal coverage |
| 10 24 th ASEAN Social Security Association Board Meeting | 19 ASSA Teamwork |
| | 20 ASSA Directory |

Prize Presentation Ceremony for Essay Writing Competition “Majalah Mekar • Juara Pelajar” DBP-TAP 2009



Wednesday, 11 November 2009 - In its effort to raise awareness on savings, smart and prudent spending among students, the Employees Trust Fund (TAP) once again cooperated with the Language and Literature Bureau (DBP) in organizing Essay Writing Competition “Majalah Mekar / Juara Pelajar, DBP - TAP 2009” and supported by Bank Islam Brunei Darussalam (BIBD).

The competition was divided into two categories, in which category A, was opened to students from year 4 to 6 whereas in category B, to students from year 7 to 9. This competition was opened to students from primary and lower secondary schools nationwide which started in May and ended last September.

The prize presentation ceremony was held today at the Theater Hall, Ministry Of Finance Building, Commonwealth Drive. In attendance as the guest of honor is Yang Mulia Dayang Hajah Ruzita binti Haji Misbak, Senior Vice President Corporate Services, RBA as Member of the TAP Board.

A total of 691 students took part in the competition and for the first time, TAP has participated to organize such an event. The Essay Writing Competition is part of the annual activities of DBP where among others, besides creating awareness to students on the importance of saving, it is also to promote the *Majalah Mekar and Juara Pelajar*

magazines in order to cultivate interest and encourage them in the field of writing as a career option in future. The theme for the competition was “*Ke Arah Menjana Masyarakat Berhemat.*” or *Towards a Prudent Society.*

Category A, the topics provided were as follows :

- Sedikit-sedikit Lama-lama Jadi Bukit
- Menabung untuk Hari Esok
- Saya Sebuah Tabung
- Kebaikan Menyimpan Wang

Category B, the topics provided were as follows :

- Persediaan untuk Hari Persaraan Ibu Bapa Saya
- Keburukan Berhutang
- Perancangan Kewangan untuk Masa Depan
- Hemat Pangkal Kaya, Sia-sia Hutang Tumbuh

Winners for the essay writing competition received participation certificates and copies of *Majalah Mekar / Juara Pelajar* magazines presented by the guest of honor. Among others, they also received savings account, contributed by BIBD.

Guest attending the event were also entertained with a choir performance from youth members from the DBP as well as stage act titled Make the Right Choice, presented by students from the SOAS College

Cambodian social security delegates visited SSO, Laos



10 Cambodian delegates led by the deputy director of National Social Security Fund, Cambodia made a study visit in Laos from 21-23 December 2009. The delegates were warmly received by Mr. Khamphuang Inthaseng, General Director of SSO. The purpose of this visit was to focus on basic experiences of implementation of the SSO on registration of employers and employees, collection of contributions, benefit payments, fund management and providing health insurance under the scheme.

During this visit, the delegates had also exchanged views and experiences with other agencies such as: State

Authority Social Security which is another social security agency providing social security for public sector and the Community Base Health Insurance Fund under Ministry of Health which provides health insurance to people in the informal sector in Laos.

The study visit of Cambodian delegates is a good start of cooperation amongst two countries on the exchange views and experiences on social security, as Laos might not have an advance lesson to share with others, however, it might be worth for such country starting development of social security system.

EPF : Retirement planning: Don't be sorry, start early



The majority of us are probably aware of how important it is to financially prepare for retirement, especially with the current emphasis in the media. But as we are also aware, it is difficult to start planning for retirement especially when you're still in your twenties or thirties. At that age, you rather save for a car, a holiday or simply for a shopping spree.

The fact is, no one can really afford to keep postponing his or her financial planning for retirement. Achieving your retirement dream does not happen automatically. It may not be easy but it is a necessity to consider how you will support yourself, and people who still depend on you, during your retirement. As with most things, the two key things that you need to do are to plan ahead and to follow through with your plans in order to have sufficient income to cover your years in retirement.

So when is the best time to start?

Now is as good a time as any - the earlier you start, the bigger your nest egg will be when you retire. If you decide to retire at 55, you need a plan that can spawn income for at least another 20 years.

Even when you have planned for retirement and accumulated the nest egg you feel will be sufficient for your golden years, you should not forget that you may outgrow the years you have planned for. With advancements in medical care over the years, we are expected to live longer than our parents' generations. Longer life expectancy is not the only factor to

consider when charting out your retirement plan. You should also consider the rising cost of medical treatments (and we will probably need more of these during our retirement years) as well as the impact of inflation. If these factors are not taken into account in your planning, you will find your nest egg depleting faster than expected. It is vital that the financial decisions that you make today will enable you to live your golden years in the way you desire.

Even when you think you have planned well for your golden years, your situation or surroundings during retirement may suddenly change that will compel you to re-look at your financial preparations. For instance, what happens if you fall seriously ill during those years and require treatments but you have not opted for a healthcare coverage?

As you can see, retirement planning does not come to an end once you have reached retirement; it is an ongoing process that requires constant reviewing and adjusting depending on the changes to your situation, if specified goals are to be met. The planning process moves from accumulation of wealth to making the right decisions about how your assets are to be used. Life is full of unexpected happenings, but with a little planning, you might protect yourself and your loved ones from unnecessary difficulties.

So how much money will you need when you retire? This is a difficult question as there is no correct answer. It all depends on an individual's lifestyle and retirement goals.

By taking into account the following factors, you should be able to get a better picture of the income you will need during retirement:

1. The number of years you will live after you retire - Although this is a difficult question to answer, one can base it on average life expectancy of Malaysians which is 75 years old. With advancements in the medical field, life expectancy is expected to increase in the coming years.
2. Your expenses during retirement - You will need to decide on what your wants and needs might be when you retire. This could be done by determining how much you spend now and then subtracting expenses that you won't have after retirement, such as mortgage payments or the children's education fund. You should then add additional costs you are likely to have after retirement such as health care. Remember to also factor in inflation when coming up with the final figure.
3. Savings from the national pension fund (such as the Employees Provident Fund of Malaysia) - While it is not recommended to rely solely on your savings from this fund for your retirement income, the savings will obviously be a significant source of income during your golden years. You should ensure that your savings are in order by regularly checking the account statements issued by the pension fund and use the figures to estimate an amount that can be added to your other projected retirement income.

EPF MALAYSIA Encourages the Self Employed to Save For Their Retirement



The thought of retirement can be a very daunting experience, a feeling that becomes even more amplified in the case of some people who are self-employed. More often than not, this fear is derived from whether an individual has enough savings put aside, are able to continue to make a livelihood, and whether all their debts have been paid off.

Taking into account today's longer longevity rate, the increasing number of illnesses and diseases, and the threat of becoming incapacitated due to poor health or other medical reasons, savings for an old age has never become more important. For the self-employed, this risk is even greater. While some may have already taken the necessary steps and made investments ahead for their retirement, the realities of today also mean that there is still a great deal who may not have the financial liberty of doing so.

In 2010, the Government of Malaysia introduced what is called the 1 Malaysia Retirement Savings Scheme aimed at encouraging some basic form of retirement savings for individuals who are not drawing a fixed monthly salary. Under the new scheme that is being administered by the Employees Provident Fund (EPF), savings will not only earn annual dividends but will also benefit from an additional 5 per cent contribution from the Government subjected to a maximum of RM60 per year over the next five years from 2010-2014.

The scheme is intended to benefit those who fall under the broader definition or category of self-employment, namely individuals who are farmers, hawkers, taxi drivers, fishermen, small time business operators to fitness instructors, disc jockeys and even singers and actors.

Under the scheme, those who opt to contribute can set aside a minimum of just RM50 per month. The maximum contribution is up to RM5,000 per month. Realizing that cash flow is generally a big concern for the self-employed, the scheme was also devised to be flexible enough so as not to require contributions to be made on a monthly basis but rather as and when individuals could afford to.

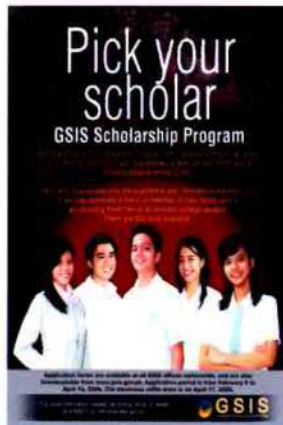
And while the self-employed are not compelled by law to make a monthly contribution, they too however, are entitled to all the benefits accorded to EPF contributors in making withdrawals for the purchase of a home, education, emergency and medical reasons.

As Malaysia's largest retirement fund, the EPF's role in administering this new scheme is no different from the commitment it has made to help employees from both the private and non-pensionable public sectors grow a fraction of their monthly salary into a healthy and sufficient retirement fund.

The long-term goal of this new scheme is of course to establish awareness and more importantly acceptance for the need of some form of basic social security for the self-employed.

This is where the EPF's motto of Savings For Old Age not only lends credence to the amount of savings an individual makes towards retirement, but fundamentally underlining the importance of contingencies to preserve one's quality of life and safeguard them and their dependents against disability, incapacitation, sickness and death.

GSIS COLLEGE SCHOLARSHIP PROGRAM



As a social institution that provides for the needs and looks after the welfare of government workers, the GSIS has the responsibility to ensure that the children of its members are likewise taken care of. After all, government workers provide the muscle for the state machinery to function well, and it is but proper that the state shares in the burdens of its workforce.

While the GSIS is primarily known as an institutional investor in profit-oriented instruments such as bonds, government securities, stocks and equities, its scholarship program may also be considered as a form of investment - after all, an educated citizenry contributes to a healthy and robust national economy, to which the fate of the pension fund is inevitably intertwined.

Towards this end, the GSIS Scholarship Program was conceptualized and launched in 1998 as part of its corporate social responsibility program. There were 25 scholars in the first batch for the school year 1998-1999. In 2007, the GSIS rationalized the program by removing the competitive examinations which used to be the basis for selecting the scholars.

Thereafter, 200 scholarship slots are raffled-off every school year to give active members in good standing the chance to participate in the program. The winners of the raffle will nominate their scholars, who could either

be their children, nephews or nieces, brothers or sisters, spouses, or anyone that they want to nominate.

"The GSIS Scholarship Program is one of our premier Corporate Social Responsibility programs. With it, we can help a lot of our youths achieve their goals and live their dreams by providing them free tertiary education," said GSIS President and General Manager Winston F. Garcia.

Since its inception, the GSIS Scholarship Program has taken under its wings a total of 971 beneficiaries, all children of active and retired GSIS members. Under the program, scholars enjoy tuition and miscellaneous fees of P20,000 per semester and a monthly allowance of P2,000, for a maximum of P30,000 per semester.

The GSIS Scholarship Program is open to all high school graduates, regardless of age and year of graduation in high school. The scholars may also enroll in any four- or five-year course of their choice. Even those currently enrolled in college but have not yet graduated from any four- or five-year degree course may be nominated. GSIS scholars may enroll in any school or degree of their choice. Records show that since the program's inception, majority of the grantees have pursued engineering, accountancy, and nursing courses.

All GSIS active members with updated premium payments can join the program. To join, members just need to fill up an application form available in all GSIS offices nationwide and also downloadable from the GSIS website (www.gsis.gov.ph). Duly accomplished forms must then be submitted to any GSIS office for processing.

The deadline for application is April 23, 2010 while the electronic raffle draw will be on May 19, 2010

SSS inaugurates guitar-shaped building in Philippines' southern hub



CEBU CITY - People claiming benefits and seeking to enjoy their privileges as members of the Social Security System (SSS) can look forward to convenient and more comfortable facilities in a new building that combines the soft curves of the guitar with the first three letters of the institution's name.

Cebu City Vice-Mayor Michael Rama said the guitar-shaped building along Osmeña Boulevard, which was inaugurated on November 17, is a welcome addition to the city's landscape in the heart of downtown Cebu, which lies about 600 kilometers south of the capital city of Manila.

"The guitar-shaped building is designed to provide comfortable and easy service to Cebuanos," SSS Executive Vice President Horacio Templo said. "The new building reflects our commitment to stay on top of business in Cebu, the hub of economic growth outside of Metro Manila."

The three-storey glass and aluminium-clad building could accommodate big crowds. It is painted mango yellow, a reference to a local export product and the building exudes a golden hue during the day which signify the SSS golden anniversary in 2007.

The new building stands on the site of the old SSS regional office building, a former Cebu landmark that was torn down in the 1990's because of structural damage caused by a powerful earthquake. It will be the headquarters of the SSS Central Visayas Cluster, which supervises 15 branches in the provinces of Cebu, Samar, Bohol and Leyte.

Templo said collections through the teller windows of SSS offices in the region for the first nine months of 2009

totalled P1.9 billion, an 11 percent increase from the same period last year.

He said benefit payments from January to September in the entire Central Visayas-sickness, maternity, disability, retirement and death - totalled P959.99 million, up seven percent from total disbursements over the same period in 2008.

The love for music and a strong religious background are known Cebuano traits that may characterize Cebu's economic development and the guitar, together with other export products such as furniture and fashion accessories, are major drivers of the local economy

Templo said the building's guitar design, which is clearly discernible from an aerial view, is a tribute to Cebuanos and the musical instrument that is one of the most popular products made in the province.

"Guitar craftsmen from Cebu are recognised world-wide for their talent, skill and diligence, which are qualities that exemplify Filipino workers who comprise SSS membership," he said.

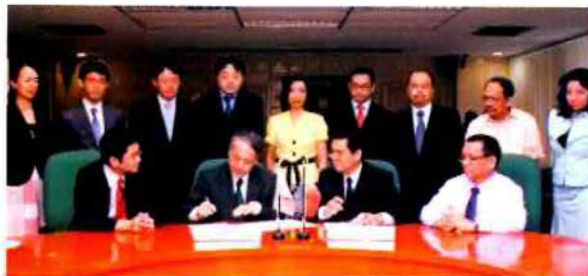
Vice Mayor Rama commended the SSS for acknowledging local values and showing it in tangible terms such as a guitar-shaped building in recognition of the Cebuano indomitable spirit.

"Putting up a building that looks like a guitar shows that SSS has a heart and that it loves music, and a lover of music promotes unity and harmony," Rama said.

He said that SSS is "indispensable" in progressive cities, adding: "You cannot have a progressive city without businesses, and when there are businesses, SSS will not be far behind. Productivity of the people will always result if they are taken care of by their management, and SSS is a watchdog in that connection."

SSS Cebu started as a field representative office at the Labucay Building in 1958, a few months after the pension fund was established on September 1, 1957. It has been occupying the three-storey Suarez Building at the corner of Gorordo Avenue and Escario Street since 1997.

RP pursues social Security agreements with Japan, Portugal



Social security officials from the Philippines and Japan discussed the possibility of implementing a bilateral agreement on social protection during a meeting at the Social Security System (SSS) main office in Quezon City from August 3 to 5.

SSS Vice President for International Affairs Judy Frances See said the initial meeting aims to provide better access to social protection for Filipinos employed in Japan and Japanese citizens working in the Philippines.

“Bilateral agreements help ensure social protection for migrant workers, especially since they are usually excluded from social security schemes in their country of employment,” See said.

SSS Executive Vice President and Chief Actuary Horacio Templo and Minister Jiro Okuyama of the Japan Embassy in the Philippines signed the minutes of the meeting as heads of the two delegations.

The delegates were representatives of various government agencies such as Japan’s Ministry of Foreign Affairs, Social Insurance Agency and the Ministry of Health, Labor and Welfare; and the SSS, Government Service Insurance System, Philippine Health Insurance Corporation and Philippine Overseas Employment Administration



SSS was also part of the Philippine delegation that drafted a bilateral agreement with Portugal during a meeting at the SSS main office from October 28 to 30.

General Directorate for Social Security Vice General Director Manuel Pinto of Portugal and Commissioner Jose Sonny Matula, labor representative to the SSS board, headed the two parties.

The participants shared information on their countries’ social security programs and bilateral agreements with other nations. The two delegations agreed to continue discussions at Lisbon, Portugal within the first quarter of 2010 to finalize the agreement

24th

Asean Social Security Association Board Meeting

ASEAN SOCIAL SECURITY

24th ASSA Board



ASSOCIA

Meeting October
Chiangmai,



Collection of CPF via e-submission



Collection of CPF via e-submission

The Central Provident Fund (CPF) is a fully-funded, defined contribution social security scheme where both employers and employees have to make monthly contributions into the employees' (CPF members) individual accounts. Employers are responsible for collecting the employee's share of the CPF contributions and paying it promptly together with their share to CPF Board every month.

Over the last 55 years, CPF has evolved from a simple compulsory national savings plan into a comprehensive national social security savings scheme providing not only for the retirement but also the housing and healthcare needs of Singaporeans. Today, CPF Board administers S\$166.8 billion of funds for 3.3 million CPF members.

Key to the successful operation of the CPF system is its effective and efficient collection system that provides timely and accurate collection and crediting of CPF contributions into the members' individual accounts. The CPF collection system has recently been re-certified according to the latest ISO 9001:2008 Quality Management System standards in July last year. Today, about 115,000 employers are submitting the CPF contribution details and payments for 1.72 million employees monthly. Total CPF collection amounts to about \$1.61 billion each month. CPF Board also has an effective recovery and enforcement framework in place to support the collection process. This ensures that the employers' default rate for payment of CPF contributions has been kept very low at 0.51%¹.

Moving forward, to ensure a continually effective and efficient collection system, CPF Board recognizes the need to get as many employers as possible to submit the CPF contribution details and payments electronically (CPF e-Submission) instead of using hardcopy forms and cheques. CPF Board has therefore been actively promoting and encouraging employers to convert to e-submission. Today, almost all large employers (i.e. employers with more than 10 employees) have been on CPF e-Submission since 2005. As at end of 2009, 60.9% (72,300) of all employers' monthly submissions are performed electronically as compared to 11.5% (10,390) as at end of 2003. This translates to a high 93.0% in terms of employee count (1.67 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 transcribing data in hardcopy forms to the computer system) by almost half to only 23 as at end of 2009. The number of employers' errors in the submitted CPF contribution details had also been reduced significantly by as much as 45% over the same period.

In its efforts to convert employers to e-submission, CPF Board recognizes the need for the following 2-prong strategy

Providing Different "e" Platforms for Employers with Different Needs

As different employers may have different needs, CPF Board provides a variety of electronic modes ("e" platforms) for employers to do their e-submissions. An employer can therefore choose an "e" platform that he finds most suitable for him to submit the CPF contribution details and payments.

Large employers can easily submit electronically via file transfer from their payroll systems while the Online Form (which is provided in the CPF website) would be suitable for smaller employers (with less than 15 employees) to do their e-submissions easily and conveniently. Employers who need more value-added functions can use the free Auto-eXcel software provided by CPF Board to facilitate

¹ As at December 2009

their monthly submissions. Employers would only need to provide some key data like their employees' date of birth and wages, and the CPF payable (including both employer's and employee's shares) would then be automatically computed for them.

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 a mode which does not require a computer with internet access. Employers, who do not have computers, can now use any of the 600 AXS stations (multi-application transactional terminal) that are located islandwide to submit their CPF contribution details. Those who are always on the move can opt to perform e-submission via their mobile phones. Together with a local bank, CPF Board also offers e-submission via the bank's internet banking website.

Moving forward, CPF Board has plans to migrate all employers who are currently using the offline Auto-eXcel software to the online platform. With the migration to Auto eXcel Plus, employers would be able to auto-compute the CPF payable, submit their contribution details and view the processed details at one location in a hassle-free manner.

and business associations like Accounting and Corporate Regulatory Authority², Singapore Human Resource Institute and Singapore Chinese Chambers of Commerce & Industry.

Newly registered employers are also invited to sign up for the monthly Employer Classroom sessions which are designed to help employers understand their roles and obligations on CPF matters, and CPF e-Submission.

In addition, CPF Board has a dedicated e-submission helpdesk for employers to call if they need the Board's assistance on their queries. Employers can also request the Board to conduct site visits to resolve their technical issues and problems with e-submission.

Over the years, CPF Board has continually improved and transformed its collection system into an effective and efficient system which has benefited the Board, the employers and the members. CPF Board will continue to explore and implement new initiatives to enhance its collection system and encourage more employers to convert to e-submission



Promotion and Providing Dedicated Support

CPF Board conducts "e-submission" seminars regularly to raise the awareness of employers on e-submission and its benefits. Besides this, CPF Board also gave talks and briefings in partnership with other government agencies

² The Accounting and Corporate Regulatory Authority is the national regulator of business entities and public accountants in Singapore

SSO's attempts to extend the social security coverage to informal sector



In Thailand, the total population at present is about 66 million of which 37 million in the labour force. However, it was found by the result of the survey on informal labour in 2007 that the number of informal labour was 24.1 million persons while the formal labour was 13.7 million person or 36.3%.

The SSO is responsible for providing protection and security for employees in the enterprises with 1 or more employees in case of non work- related injury. The scheme is divided into compulsory and voluntary workers. For the compulsory insured persons (article 33), SSO now provides the insured persons 7 types of benefit, namely sickness, maternity, invalidity, death, child allowance, old-age pension and unemployment. For voluntary insured persons, there are insured persons under article 39 and 40. In part of article 39, the insured persons who terminate their jobs and become self- employed, the SSO collected the contributions at the amount of 432 baht per month for 6 types of benefit: sickness, maternity, invalidity, death, child allowances and old age pension. People who would like to become voluntary insured person can apply to be insured person under article 40. They have to pay solely contributions at the rate of 3,360 baht per year for three types of benefit, namely maternity, invalidity and death.

Farmers, fishermen, actors, singers, guides, taxi drivers, super model, vendors, waste pickers, home workers, housemaid, general workers etc. who do not receive the social security coverage can apply for being insured person under article 40 by the following qualifications

- 1) any person who is not under 15 years old, but not over 60 years old.
- 2) Persons who are not the insured person under article 33 and 39.
- 3) no forbidden diseases as proclaimed by SSO.

The SSO is during consideration to improve the benefits for the insured persons under article 40 as follows:

1. Increase benefits from 3 to 5 benefits(sickness and old age as well)
2. Adjust yearly contribution payment to monthly contribution payment (from 3,360 baht a year to 280 baht per person per month)
3. Encourage government to share in contribution payment.

It is expected that this attempt will be successful in one year.

Smart ID Card Replaces Gold Card & Old ID Card



From October 1, 2009, people registered under the universal health care scheme could clarify their identification using only new Smart ID Cards instead of the Gold Cards together with the conventional ID Cards upon requesting for health care services under this scheme.

NHSO secretary-general Dr Winai Sawasdivorn said the government had a policy to allow Thai citizens to hold a multi-purpose ID card that can be used also in requesting for service from a health care unit under the universal health care scheme. When seeking health care services at a health facility, people simply show this ID card without the gold card. This new ID card contains basic information about any of the three health care schemes under which the card holder is registered.

The implementation has been undertaken nationwide by the National Health Security Office in cooperation with the Interior and Public Health Ministries. The Bureau of Registration Administration of the Department of Provincial Administration that is in charge of the Interior Ministry's ID card issuing has also launched campaigns to raise the public awareness for applying the new one. The health care service establishments under the universal health care scheme in all parts of the country have already been notified about this change. Nevertheless, during this transitional period, the Gold Card along with the old type of ID card can still be shown at a health facility for acquiring health services.

Due to the fact that the new smart ID card contains information of each individual of his health care right on different schemes, this should eradicate the problem that one patient is mistakenly registered under two or more different health care schemes at the same time.

"What's more, other types of information such as birth and death are also stored in the same card with the help of official updates from the Interior Ministry's Bureau of Registration Administration," Dr. Winai addressed.

Dr. Winai also said that from now on, people with the right to receive health care under the universal health care scheme in all parts of the country could enjoy fast and satisfactory service by presenting only their new ID cards at any contracted health care unit. For more information, they are encouraged to call the NHSO's hotline number 1330 at any time around the clock.

NHSO Receives Outstanding Revolving Fund Award for Second Year



The National Health Security Office has won an Outstanding Revolving Fund Award from the Department of Comptroller, the Ministry of Finance, for the second time in 2009.

The award was aimed to encourage effective management of all the funds that will eventually benefit the society at large.

The Deputy Finance Minister, Dr Pruttichai Damrongrat, said the revolving fund had a crucial role in supporting the state agencies to achieve their goals and respond well to the government's urgent policies.

Currently, the Finance Ministry has been monitoring the total number of 107 funds with total assets of 1.74 trillion baht. The ministry initiated this award since 2008 and continued in the following year.

The ministry is intended to give out the award every year. There are two categories of the awards: the Outstanding Performance and Outstanding Development. The objectives of giving out this award are to create motivation and pride and encourage the development of the revolving funds so that they can achieve their goals and best benefit the public. A judge of specialists and an external advisory team plays the responsible role of evaluating the funds and selecting the winners.

In 2009, three funds jointly won the Outstanding Performance Award, namely the National Health Security Fund, the Fund for Metrology System Development, and the Revolving Fund for Displaying of Thai Coins and

Currencies. It has to be noted that the National Health Security Fund won this award for the second year.

Two more funds jointly won in the Outstanding Development Award are the Revolving Fund of the Defence Pharmaceutical Factory and the Revolving Fund of the Weapon Production Center.

Dr Winai Sawasdivorn, Secretary-General of the National Health Security Office, said the NHSO is the management body of the National Health Security Fund and performed under the supervision of the National Health Security Board.

The NHSO is responsible for managing the fund in order to build up health security for the rest of people who are not registered under the Social Security Scheme or the Civil Servant Medical Benefit Scheme. This scheme was entitled as the "Universal Health Care Scheme".

The NHSO focuses on ensuring fairness in the health care service system, encouraging improvements in service efficiency and quality, and promoting access to health care service in specific groups of people who are critically in need of the service.

In 2009, the National Health Security Fund had a total budget of 110 billion baht and covered about 47 million people. Apparently, 99.18% of the entire population are eligible to receive health security, health care service, disease prevention, and physical rehabilitation under all three health care schemes.

Indonesian National Social Security Council visits Vietnam Social Security



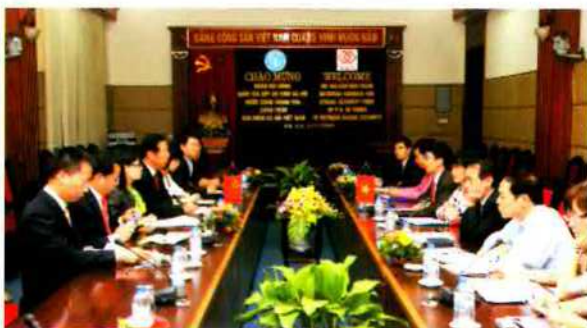
Hanoi, November 2nd 2009, a delegation of Indonesian National Social Security Council (NSSC), headed by Dr. Ir. Pos M. Hutabarat, has paid a visit to Vietnam Social Security (VSS). The Vice Minister, Director General of VSS Mr. Le Bach Hong and heads of VSS' departments welcomed the delegation at VSS' head office.

The NSSC delegation consisted of representatives from Ministry of Defence, Ministry of Health, Ministry of Labour, Ministry of People Welfare, Body of National Planning and Development and others experts.

Expressed his thanks to the Director General Mr. Le Bach Hong for his warm hospitality, Dr. Hutabarat also stated that as the NSSC was just newly established so the main objectives for the visit is to learn about VSS good practices and experiences in implementing social security policies in Vietnam. Dr. Hutabarat also expressed his admiration for what Vietnam has achieved recently in term of social and economic development. This was a good opportunity for the delegates to exchange experiences and discuss views with VSS regarding social security field.

Vice Minister Le Bach Hong hoped that the two organizations would further strengthen the friendship and cooperation by this visit.

The National Council for Social Security Fund, P.R.China visits Vietnam Social Security



On 13 November 2009, Mr Dai Xianglong, Permanent President of Chinese National Council for Social Security Fund (SSF) and his entourage were welcomed by Vice Minister Le Bach Hong, Director General of Vietnam Social Security at VSS 's head office in Hanoi during his visit to Vietnam. The purposes of this visit were to exchange and share experiences of the two agencies in implementing social security policies, management and investment of the social security fund.

At the meeting, Mr. Le Bach Hong briefly overviewed about VSS's operation and the recent development of social security system in Vietnam.

On behalf of SSF, Mr. Dai Xianglong expressed his sincere thanks to VSS for its warm hospitality. He congratulated VSS on its recent achievements including the extension of the coverage and the benefits, the issuance and implementation of the newly-passed Social Insurance Law and Health Insurance Law.

According to Mr. Le Bach Hong, Vietnam and China have a good traditionally relations and have many things in common. There were a similarity in structural development and implementation procedures of the social security system in the two countries. Therefore, it would facilitated the cooperation between the two organizations illustrated by exchanging visits between the two organisations in recent years.

Vietnam implements Health Insurance Law towards universal coverage



Health Insurance Law came into effect from 01/07/2009, creating a legal framework for the implementation of Health Insurance (HI) policy in Vietnam with the roadmap of achieving the universal coverage by 2014.

Expanding Health Insurance's membership: According to the universal coverage strategy, from 01/01/2010 new groups of member will join in HI scheme. VSS's goal is to extend the HI coverage to 56% of population by 2010. In order to achieve this goal, VSS not only need to strengthen HI contribution collection process for the existing groups, but also focus on extending the coverage to other groups such as student (8.8 millions); children under 6 years old (7.5 millions); near poor people (2.1 millions); and other voluntary (1.4 millions). In addition, VSS and Ministry of Health (MOH) are co-coordinating to carry out comprehensive propaganda programs on health insurance policy to all institutional entities and Vietnamese citizens, focusing on the humanization, socialization and individual responsibility in participating HI policies, and responsibility of authorities, organizations at all levels in implementing a major social policy of the Government.

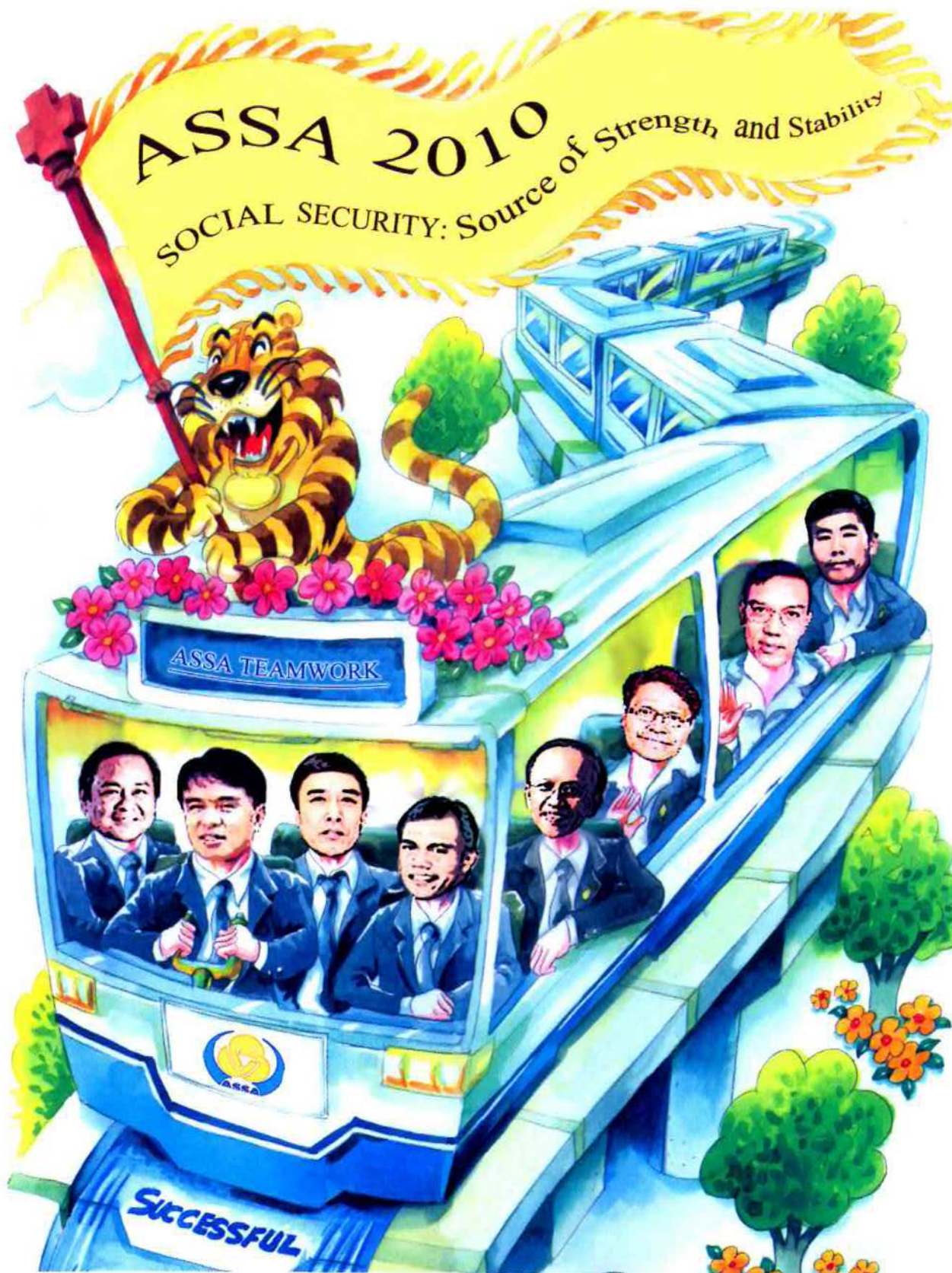
Implementing HI medical treatment and examination: The Government issued a number of Regulations and Guidelines to implement the HI Law. VSS actively co-ordinates with MOH and other stakeholders to deliver HI medical services to its members to ensure the benefits for insured persons and the effectiveness of HI fund management.

Ensuring the benefits for HI members: children under 6 years old and near poor people are most vulnerable. Therefore, VSS and MOH have agreed to issue detailed guidelines to give priorities for children, such as supplementary medicines list and hightech services, financial supporting from the State and local government budget for people who have severe illness which have to use of high-tech, high cost services as cardiac surgery, hemodialysis, so that children can grow strong of both body and spirit, and the near poor will avoid the poverty trap.



As the HI policy implementer, VSS is working closely with relevant agencies, local governments and trade unions at all levels to implement a sustainable HI scheme and achieve universal coverage by 2014.

ASSA TEAMWORK



ASSA Directory

Hj Mohd Don Bin Hj Abdul Hamid

Managing Director
Employees Trust Fund
Island Block, Level 1
Ministry of Finance Building
Jalan Kebangsaan, Bandar
Seri Begawan BB3910
Negara Brunei Darussalam
Telephone: 673-238-2929
Facsimile: 673-238-2121
Website: www.tap.gov.bn

Mr. Mayjen (PUR) Tabrie

President Director
PT Asabri (Persero)
Jl. Letjen. Sutoyo No.11
Jakarta Timur 13630
Indonesia
Telephone: 62-21-8094140
Facsimile: 62-21-8012313
Website: www.asbri.co.id

Dr. I Gede Subawa M

President Director
PT Askes (Persero)
Jl. Letjen. Suprpto
P.O.Box 1391/JKP
Jakarta Pusat 10510
Indonesia
Telephone: 62-21-4207088
Facsimile: 62-21-4283501
Website: http://ptaskes.com

Mr. H Hotbonar Sinaga

President Director
PT Jamsostek (Persero)
Gedung Jamsostek
Jl. Jend. Gatot Subroto
No. 79 Jakarta Selatan
Indonesia
Telephone: 62-21-5207797
Facsimile: 62-21-5260402
Website: www.jamsostek.co.id

Dr. Diding Sudirdia Anwar

President Director
PT Jasa Raharja (Persero)
Jl. H.R. Rasuna Said Kav.
C-2 Kuningan
Jakarta Pusat 12920
Indonesia
Telephone: 62-21-5203454
Facsimile: 62-21-5220284
Website: www.jasaraharij.co.id

Mr. Agus Haryanto

President Director
PT Taspen (Persero)
Jl. Letjen
Suprpto Cempaka Putih
Jakarta Pusat 10520
Indonesia
Telephone: 62-21-4241808
Facsimile: 62-21-4287848
Website: www.taspen.com

Mr. Khamphouang Inthaseng

Director General
Social Security Organisation
Samsanthai Road,
Ban Anou Chantabouly
District
Vientiane, Lao PDR
P.O.Box 7798
Telephone: 856-21-241-280,
856-21-241-281,
856-21-245-725
Facsimile: 856-21-241-279
Website: www.ssolao.gov.la

Datuk Azlan Zainol

Chief Executive Officer
Employees Provident Fund
Bangunan KWSP
Jalan Raja Laut
50350 Kuala Lumpur
Malaysia
Telephone: 603-2694-6566
Facsimile: 603-2691-2618
Website: www.kwsp.gov.my

Mr. Selvarajah A/L Kathiravelu

Chief Executive Officer
Social Security Organization
18th Floor, Menara PER-
KESO
281, Jalan Ampang
50538 Kuala Lumpur
Malaysia
Telephone: 603-4256-1255,
603-4264-5000
Facsimile: 603-4256-1255
Website: www.perkeso.gov.my

Mrs. Evelyn P. Florendo Tablang

Executive Director
Employee's Compensation
Commission
ECC Building, 5th Floor
355 Sen. Gil J Puyat Avenue
1200 Makati City, 1200
Philippines
Telephone: 632-899-4251,
632-897-8610
Facsimile: 632-896-3446
Website: www.ecc.gov.ph

Atty Winston F Garcia

President and General
Manager
Government Service
Insurance System
GSIS Building
Financial Center, Roxas Blvd.
Pasay City, Manila
Philippines
Telephone: 632-891-6297
Facsimile: 632-891-6014
Website: www.gsis.gov.ph

Mr. Jaime A. Fabiaña

Chief Executive Officer
Home Development Mutual
Fund
Atrium Building of Makati
Makati Avenue
Makati City
Philippines
Telephone: 632-816-4402
Facsimile: 632-815-1382
Website: www.pagibigfund.gov.ph

Mr. Sergio O Valencia

Chairman
Philippine Charity
Sweepstakes Office
Q.I. Compound
E. Rodriguez Sr.Ave.
Quezon City
Philippines
Telephone: 632-749-4371
Facsimile: 632-749-1363
Website: www.pcsso.gov.ph

Dr. Rey B Aquino

President and CEO
Philippine Health Insurance
Corporation
City State Centre Bldg
#709 Shaw Boulevard
Corner Barangay Oranbo
Drive
Pasig City
Philippines
Telephone: 632-687-7281
Facsimile: 632-638-3076
Website: www.philhealth.gov.ph

Mr. Romulo L Neri

President and CEO
Social Security System
SSS Building, East Avenue,
Diliman, 1101 Quezon City
Philippines
Telephone: 632-924-7822
Facsimile: 632-922-3173
Website: www.sso.gov.ph

Mr. Liew Heng San

Chief Executive Officer
Central Provident Fund Board
79 Robinson Road,
CPF Building
Singapore 068897
Telephone: 65-6227-1188
Facsimile: 65-6222-1944
Website: www.cpf.gov.sg

Mr. Pongpanu Svetarundra

Director-General
The Comptroller General's
Department
Rama VI Rd., Samsennai,
Phayathai
Bangkok 10400 Thailand
Telephone: 662 273 9024
Facsimile: 662 928 6085
Website: www.cgd.go.th

Dr. Winai Sawasdivorn

Secretary-General
National Health Security
Office
The Government Complex
Commemoration,
His Majesty the King's 80th
Birthday Anniversary 5th
December, B.E. 2550
Building B, 120 Moo 3,
Chaengwattana Rd.,
Lak Si District, Bangkok
10210
Thailand
Telephone: 662-14-4000
Facsimile: 662-143-9730
Website: www.nhso.go.th

Ms. Sopawadee

Lertmanaschai
Secretary-General
Government Pension Fund
4th Floor, 990 Rama IV Rd.,
Silom, Bangrak, Bangkok
10500,
Thailand
Telephone: 662-636 1000
Facsimile: 662- 636-0603-4
Website: www.gpd.or.th

Mr. Pan Warnnapinij

Secretary-General
Social Security Office
88/28 Moo 4, Tivanon Road
T.Talard Kwan, A.Muang
Nonthaburi 11000
Thailand
Telephone: 662-956-2184
Facsimile: 662-527-3256
Website: www.sso.go.th

Mr. Le Bach Hong

Director General
Vietnam Social Security
7 Trang Thi Street
Hoan Kiem District, Hanoi
Vietnam
Telephone: 8443-934-4237
Facsimile: 8443-936-1779
Website: -