ASSA news
www.asean-ssa.org
Vol. 23
Mar. 2011

Statement of ASSA Chairman

Establishing an effective and sustainable social security network is one of ASEAN priorities contributing to the formation of prosperous and strongly integrated ASEAN Community.

In the context where the weakened world economy continues to face with various recovering risks, along with the political unrest in North Africa and the Middle East since beginning of 2011, it is clearly seen that social security becomes prime agenda and plays an increasingly important role for nations worldwide to maintain a stable society, promotes a sustainable economic development, and ultimately provides practical benefits for the people.

With strong commitment from member countries in developing an ASEAN Community that is people-oriented and care for the people, we are aware of the importance of enhancing the social welfare for our people. The need for cooperation, information exchanging and experience sharing between member countries in general and between regional social security implementers in particular is greater and imperative.

Being the regional leading social security forum, with the participation of social security implementers from most of ASEAN member countries, ASSA will have to take a more proactive role in the process of development of ASEAN's social security network. To fulfill this task, ASSA needs to continue expanding, to admit more social security organizations within ASEAN; to actively communicate and cooperate with partners outside ASEAN, to take measures to innovate ASSA operational mechanism making the Association operate more efficiently and practically beneficial to all member institutions.

I would like to express my gratitude to all member institutions for contributing to the development of ASSA, moving toward our common goal of promoting social security development and ensuring social welfare for our people building up prosperous ASEAN Community.

LE BACH HONG
Chairman
ASEAN Social Security Association
Vice Minister, Director General
of Vietnam Social Security

Statement of ASSA Secretary General

The 26th ASSA Board Meeting – the most important event of ASSA was held in Hanoi between 15-17 September 2010 with the participation of delegates from the ASSA member countries including Brunei Darussalam, Indonesia, Lao PDR, Malaysia, Philippines, Singapore, Thailand and Vietnam together with guest speakers from ILO, InWent-Germany and COMWEL-Korea. Cambodia participated in the meeting as an observer. At the meeting, Vietnam Social Security took over the ASSA Chairmanship from National Health Security Office, Thailand.

The 26th ASSA Board Meeting continuously showed commitments of ASSA member institutions in improving the effectiveness of service delivery in order to ensure better social protection for the people. The valuable presentations by international experts during pre-board meeting seminar on "recovery of un-paid social insurance contribution" and series of good practice presentations on social insurance and health insurance policies have brought many benefits for ASSA member institutions.

With its objectives promoting social security development in the region, ASSA is open to participation of all social security organizations in the ASEAN. Also, ASSA is to introduce new initiatives to improve its activities in order to make ASSA play a greater role bringing practical benefits and opportunities to all members, to make use of each member's competitive advantages so that they can contribute to the development in member countries and the ASEAN region.

This publication is highlighting the most recent news and updates of ASSA members including new propaganda campaigns on retirement savings by ETF-Brunei and EPF-Malaysia, the good practice sharing between SOCSO Malaysia and CPFB Singapore, encourage outcomes on implementation of social insurance and health insurance policies in the Philippines, Thailand and Vietnam.

I sincerely thank members institutions for contributions to this issue. These articles provided a valuable information and showed readers a panoramic view of current social security development in ASEAN.

Dr. Do Van Sinh
Secretary General
ASEAN Social Security Association
Deputy Director General
Vietnam Social Security

Contents

Contents: International Cooperation Department, Vietnam Social Security, 7 Trang Thi- Hanoi – Vietnam
Publisher: Vietnam Social Security Newspaper, 150 Vong Street – Thanh Xuan – Hanoi – Vietnam
Printing license: Official Correspondence number 229/CBC-BCTW dated March 09, 2011, News Bureau, Ministry of Information and Communication
Design: Bich Ngoc.
Printed at Army 1 Printing One member Limited Company.

"Bijak Belanja" Program of ETF

Another initiative that Tabung Amanah Pekerja took to spread savings awareness to the public is by collaborating with the local's national radio station on radio program known as "Bijak Belanja" or "Spend Smartly". The program was initiated by the Acting Managing Director, Haji Mohd Don Abdul Hamid that was first aired on the 17 December 2010. In the show, the Acting Managing Director talked about TAP's driving objective as a Trust Fund to provide the Best National Savings and Social Scheme in Brunei Darussalam and ensuring that all Bruneians and Permanent Residents have sufficient savings upon retirement. He also touched on longevity and meeting daily basic requirements by upholding strict financial plans which is the biggest challenge at the moment. The program will air every Thursday morning at 7.45 a.m. and afternoon at 4.45 p.m.

The aim of the "Bijak Belanja" program is to remind and instill sound money management principles to all listeners across nationwide by TAP's Certified Financial Planner staff Hajah Raeydah Haji Bujang, Acting Head of Corporate Communication Department.of TAP. The uniqueness of the program is that apart from sharing information on financial awareness, the listeners will also get handy tips on financial management and awareness of retirement planning by making the right choices of spending and savings as prudent as possible.

By creating this program, TAP hope that the knowledge of sensible financial plan will be cultivated in each individual from varies age, also will create wise and smart nation in the future.

Preparing for retirement:

Practical tips

Being prepared for retirement is key to achieving the golden years of your dreams. But let's face it, most of us feel that retirement is still a long way off and hence procrastinate. We either think it's too early to start or forget about planning altogether. But the reality is, if you hope to live the retirement of your dreams, the only way is to start planning as early as possible.

Here are some practical tips to help you retire in style.

1. Start planning early – This fact cannot be stressed enough, as the earlier you start saving, the bigger your nest egg will be. If you start planning late and put your money in riskier investments in the hope of gaining higher returns, you will not have enough working years left to build up your savings should you suffer any losses from your investments.

2. Calculate your retirement income – You should evaluate the various sources of income on retirement. This could comprise your EPF savings, cash deposits, dividends from shares and unit trusts, and any lump sum payments from insurance policies which have matured. From these, you can gauge whether the amount is adequate or if you need to put aside more for your retirement from now on.

3. Review the savings in your EPF account – Your EPF savings are probably not able to cover all your retirement expenses (unless of course you are one of the lucky few who have accumulated a sizable sum) but they are indeed an important, if not the biggest, source of income for the majority of retired Malaysians.

   The EPF has recently introduced more flexibility in its benefits scheme, through its "Beyond Savings" initiatives, by introducing certain pre-retirement withdrawals such as for housing and investments. Weigh the various options carefully and see how these could help you in maximizing and building up your financial security for the future.

4. Avoid putting all your eggs in one basket – Diversifying wisely is a golden rule when investing: you do not want to risk losing it all if the one investment that you put your savings in goes bad. To diversify, it is recommended to invest some of your assets in stocks, some in bonds and some in a cash deposit account but it is also essential to look at the risk profile of each investment before making any decisions. As you move closer to retirement, your investments are likely to be more conservative and less risky with a greater emphasis on capital preservation instead.

5. Don't touch the nest egg – It is very tempting to use the funds for temporary pleasures such as vacations or shopping but remember that these splurges may cost you dearly in terms of lost income for your golden years. Instead, set up an emergency fund to stop you form dipping into your retirement fund in case you need cash in a hurry because, as we know, financial emergencies are just facts of life.

6. Don't spend it all – While it may sound obvious to you that we should not cash a lump sum out of our retirement plan and spend it all, that is exactly what many people do. A study commissioned by the EPF has shown that an alarming 70 per cent of members who withdrew all their money at age 55 exhaust their funds within one to ten years.

   Instead, we should consider a plan that pays out income periodically while the remaining amount is invested in low-risk funds. That way, your savings will continue to earn for you even when you have stopped working. Recently, the EPF has introduced more flexible options to encourage members after age 55 to withdraw their savings periodically over a longer period and to help them stretch their retirement funds for longer.

7. Pay off your mortgage early – By paying off your mortgage early, you will have less running

expenses in the future and the savings will help you towards achieving the retirement lifestyle you desire.

The EPF allows members to withdraw part of their savings to reduce their home loans. By reducing the principal loan amount, the repayment period can be shortened and members can save on interest payment. With the introduction of the EPF's monthly housing payment withdrawal in January 2008, members can always choose to pay more monthly and reduce the tenure of their housing loan.

8. Consider moving to a smaller house on retirement – With your children setting up their own homes by then, you are likely to need less space at home. You will not only save on the extra expenses of running a big house but the profit from the sale of your old home will go a long way during your retirement.

9. Consider retiring later – What if after performing all the calculations and increasing your savings for retirement as realistically possible you still won't have enough to retire comfortably? The most obvious choice is to either adjust your goals or extend your retirement age to later which will reduce the length of time you'll need to rely on your retirement savings. The EPF has just introduced the two-tier contribution rate which halves the mandatory contribution rate for workers after the age of 55. The move seeks to encourage employers to continue employing workers above this age due to the reduction in the costs of hiring them. Of course, the members and their respective employers can opt to contribute more to the EPF if any of them so wishes.

10. Be honest about your finances – If you want a true picture of where you stand, you should be honest when reassessing your financial standing. It is the only way you'll know whether you are on the right track to a fulfilling retirement.

Social Security Organisation (SOCSO), Malaysia:

The Return to Work (RTW) Program

SOCSO's RTW Program was launched in the year 2007 as a pilot project and is designed to assist SOCSO's Insured Persons who are involved in employment injury or claiming for invalidity pension to be rehabilitated and to enable them to return to work safely. Today, the program is offered throughout the country to provide comprehensive social security coverage to all Malaysian workers.

Through this program, SOCSO has introduced the concept of 'case management' where every Insured Person who participates in the program goes through a rehabilitation plan with a case manager who is responsible to identify key problems pertaining to the injury or disease; and to communicate with the treating specialists or doctors, employers, rehabilitation professionals and other parties who are involved directly or indirectly to ensure a successful return to work pathway for the Insured Person.

The success of the Return To Work Program is fully dependent on the effectiveness of case management. SOCSO is confident that with the existence of the case managers, each Insured Person will be managed professionally and in a systematic way. The case management platform that is being put to use is based on a biopsycosocial concept which involves the physical, psychologycal and social intervention using various methodologies and disciplines. The case managers who are in charge of each Insured Person use these biopsycosocial principles right from the beginning up to the end of the whole rehabilitation process.

'Efficiency' during a rehabilitation program is also a vital component for the Insured Person's recovery. During this phase, the case manager ensures that every treatment, sessions and intervention fall right into place without any time lapse; this is to ensure that the Insured Person gets the proper treatment and rehabilitation at the correct time to achieve a faster and safer recovery. This way, the Insured Person suffers a shorter disability-duration which directly contributes to a more cost-effective medical and rehabilitation treatment program.

The Return to Work program is not a program which only focus on assisting the insured person to

re-enter the job market but it is also a program which focus on the qualitative and social improvements of the Insured Person themselves. The Insured Persons who participated in SOCSO's Return to Work program have shown improvements in terms of skills, career goals, independence, self-esteem, confidence, health condition and also pain tolerance. These qualitative values improve the social aspect of the person's recovery and quality of life which is also a major factor in social security practices.

With the Return to Work Program, SOCSO now offers comprehensive social security coverage to all Malaysian workers with a total replacement of income and hope to its Insured Person after an injury or disability. The RTW strategy in Social Security is important as it transforms disability to oppurtunities to return the workers' independence, dignity and sense of worth while providing sustainability and stability to the social system.

PhilHealth Sets Benefit Ceilings for Leading Medical and Surgical Procedures

The Philippine Health Insurance Corporation (PhilHealth) is poised to launch on the first half of the year a standardized set of reimbursement for 22 common medical and surgical cases being availed of by its members in accredited hospitals nationwide.

This was recently announced by Dr. Rey B. Aquino, PhilHealth President and CEO, as the state-run health insurance firm as part of the organization's 16th anniversary celebrations. Republic Act 7875 which created the National Health Insurance Program was signed into law on 14 February 1995. February has previously been declared as National Health Insurance Program month.

Among the 11 medical cases that will soon be paid on a case rate basis are dengue 1 and 2, pneumonia 1 and 2, essential hypertension, cerebral infarction and hemorrhage, acute gastroenteritis, asthma, typhoid fever, and newborn care package; while surgical cases include radiotherapy, dialysis, normal deliveries and deliveries by caesarian section, appendectomy, cholecystectomy, hysterectomy, dilatation and curettage, thyroidectomy, herniorrhapy and mastectomy.

As soon as these are introduced, these will be reimbursed on a case-rate basis, a payment method that reimburses hospitals a pre-determined fixed rate for each treated case. The system is a departure from the usual "fee-for-service" method where providers are

paid for each unit of service, over which there is a tendency for abuse because expenditures tend to increase if more services than what is needed are provided or more expensive services are substituted for less expensive ones.

Aquino said that they are moving towards this kind of system to help ensure better health outcomes, fair health financing, and equitable access to health care especially to the disadvantaged sectors. To do this, they are looking into a possibility of a "no balance billing

policy" for its Sponsored Members, while setting fixed co-payment rates for the rest of its members admitted in hospital bed accommodations purposely identified for the said reimbursement set up.

With the case-rate payment, PhilHealth expressed optimism that it will significantly reduce high out-of-pocket payments by its members, and gives the member a clear idea of the benefits that they will be able to avail of, while some 1,600 accredited health care providers taking part in this new development are saved from the normally tedious administrative work for their reimbursements.

It can be recalled that PhilHealth already adopted the case rate system in its maternity care package for normal spontaneous delivery, newborn care benefit package, outpatient HIV/AIDS package, and outpatient malaria package.

Furthermore, Aquino said that the choice of diagnoses listed under the new case rates was based on PhilHealth's claims payment monitor in 2010 where the 22 cases up for case rate payment this year represent almost half of its total benefit claim payments last year. "We expect that the move will indeed be more meaningful as it will address the topmost benefit availments for the coming years" he concluded.

SSS @ 53: On a straight path towards national recovery

In accordance with Philippine President Benigno S. Aquino, Jr.'s vision of a country moving towards a straight path through good governance, the SSS chose for its

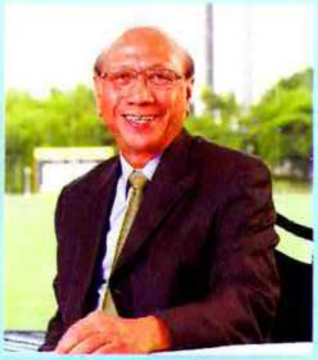
53rd anniversary the theme "SSS: Kabalikat sa Tuwid na Landas sa Pagbangonng Pilipinas" (SSS: Shoulder of Support Towards the Straight Path of National Recovery), which aims to promote progress by helping eliminate widespread poverty, injustice and corruption in society.

For over five decades, SSS has provided a shoulder to lean on to millions of Filipino workers when their capacity to earn is hampered by sickness, disability, maternity, old age or death.

Beyond its mandate of providing social security protection, SSS plays a significant role in nation-building. Its investments, which include corporate and member loans, housing, real estate, government securities and private equities, generate mployment and boost business operations to benefit more Filipinos.

SSS is the leading agency in efforts to curb corruption in government such as the Anti-Red Tape Act, which ensures speedy and efficient transactions to discourage ribery and other corrupt practices.

New officials bring wealth of experience to SSS



SSC Chairman Santos

SSS will benefit from the vast experience of its newly-appointed top officials in the field of management, banking and finance, investments and marketing.

SSS President and Chief Executive Officer Emilio de Quiros, Jr. made his name in private banking and retired as Executive Vice President of the Bank of the Philippine Islands in December 2008. He was appointed SSS head in August 2010, and his major goals include refining collection efficiency, ensuring soundness of investments and improving delivery of services.

Social Security Commission Chairman Juan B. Santos started his career with Nestle Philippines Inc. And rose from the ranks to head Nestle operations in the Philippines, Singapore and Thailand. He served as Secretary of the Department of Trade and Industry in 2005 before he was appointed head of the SSS' governing board in August 2010.

SSS PCEO de Quiros receives the SSS flag during turnover ceremonies on August 25 at SSS Head Office

Employers get rare reprieve in settling overdue contributions

Thousands of employers all over the country have availed of the rare opportunity to write-off penalties of their unpaid contributions to the SSS under its amnesty program, which was only the third in SSS' 53-year history and the first of its kind in 13 years.

The amnesty program enabled employers to clear their books of delinquent contributions by paying in full or submitting an installment payment proposal within the six-month availment period that started in February.

Under the SSS charter, the Social Security Act of 1997, employers who fail to remit their workers' premiums on or before the tenth day of the following month are charged a three percent monthly penalty. Non- remittance of contributions is a criminal offense, and errant employers face imprisonment of six to 12 years and a fine of up to P20,000 on top of monthly penalties.

SSS posts 51 percent jump in net revenues

SSS reported a total net revenue of P17.62 billion from January to September, which reflected a 51 percent jump compared with net gains over the same period last year.

SSS surpassed its net revenue target of P12.2-B by 44 percent or more than P5-B. Total revenues were bolstered mainly by the P21.1-B income from investments, including earnings from investments, including earnings from equities that increased by 65 percent to P12.14-B and surpassed its target of P7.13-B by more than 70 percent.

Contribution collections, which made up 74 percent of total revenues, rose to P59.48-B over the past nine months, which was 10 percent or P5.22-B more compared with the same period in 2009. It surpassed contribution collection target of P59.14-B by over P300 million. On the hand, benefit payments grew by seven percent and amounted to P57.72-B.

SSS has started implementing measures aimed to cut down delinquent accounts, including overdue loan amortization of members that has ballooned to more than P27-B.

26th Asean Social Security Association Board Meeting


Hanoi, Vietnam


ASSA Board Meeting


ASSA Board Meeting
Hanoi, Vietnam

Singapore's Central Provident Fund Board CEO Retires

Chief Executive Officer of the Central Provident Fund Board (CPFB), Singapore, Mr Liew Heng San, retired on 1 January 2011, after 31 years of distinguished service in the public sector with the last five years at the helm of CPFB.

Mr Liew Heng San, CEO, CPFB 1 Sep 2005-31 Dec

As the CEO of CPFB, Mr Liew was instrumental in implementing several major policy changes to improve overall retirement adequacy of CPF members. These included enhancing CPF returns with an extra interest of 1% for the first $60,000 of CPF savings, helping members to stretch their CPF savings by deferring their draw down age, and introducing CPF LIFE– a national annuity scheme which allows members to enjoy a lifelong income.

Over the past five years, Mr Liew also made significant improvements to CPFB's organisational capabilities and services to the public. These included building a member information repository system to provide easy access to CPF employees to enable them to provide personalised service (known as iCARE), designated customer service counters to serve members approaching 55 (Club 55), and the deployment of mobile ambassadors to provide value-added, face-to-face service for the elderly, handicapped and the homebound.

During Mr Liew's appointment as CEO, CPFB was honoured with the United Nations Public Service Award for the effective and responsive public administration of the Progress Package (PP) and Workfare Bonus Scheme, a Government surplus sharing scheme in 2007. In 2009 and 2010, Mr Liew led CPFB to win the prestigious Service Excellence Award and the Public Service Premier Award respectively. Mr Liew was also awarded the Public Administration Medal (Gold) (Bar) in 2010's National Day Honours for his significant contributions to CPFB.

Mr Yee Ping Yi, CEO, CPFB, With effect from 1 January 2011

Mr Liew served as an ASSA Board Member from 2005 to 2010 and as ASSA Chairman in 2008/2009, during which he hosted the 22nd ASSA Board Meeting in Singapore. During his term, Mr Liew contributed to facilitating sharing and learning among ASSA members by categorising all member institutions by social security benefits provided. This categorisation function was incorporated in the ASSA website, which helped ASSA members better understand which organisations to approach for specific expertise. Mr Liew also drove the initiative to have all ASSA members' organisational profiles updated on the ASSA website, giving rise to a comprehensive online database of institution profiles and expertise.

Mr Liew is succeeded by Mr Yee Ping Yi, who was Second Deputy Secretary in the Manpower Ministry prior to joining CPFB. Mr Yee joined the Singapore Administrative Service in 1996, after obtaining a Bachelor of Arts (Honours Class 1) in Engineering from the University of Cambridge. He obtained a Masters of Business Administration from the Sloan School of Management at the Massachusetts Institute of Technology in 2001. Mr Yee has served in a number of public sector agencies, including the Ministry of Trade & Industry, the Economic Development Board, Ministry of Health, and the Public Service Division in the Prime Minister's Office. He also served as the Civil Service College's Deputy CEO from May 2009 to Oct 2010, while concurrently heading its Centre for Governance and Leadership. In his capacity as CEO, CPFB from 1 January 2011, Mr Yee also succeeds Mr Liew as the ASSA Board Member for Singapore, and extends his invitation to all ASSA members to attend the next ASSA Board Meeting in Singapore from 23 to 25 March 2011.

Sharing of Good Practices Between Singapore & Malaysia

In line with the ASSA spirit of sharing good practices, there were several bilateral exchanges between Singapore and Malaysia over the course of 2010.

A team from the Social Security Organisation (SOCSO) of Malaysia, led by General Managers of the Contribution and Accounts Divisions, Mr Rosdi Mat Yasin and Ms Rosmawati Zainuddin respectively, visited the Central Provident Fund Board (CPFB) of Singapore from 12 to 13 May 2010. During the one and a half day study visit, there were briefings on CPFB's electronic submission (e-submission) system, the various modes of CPF contribution collection and payment available, as well as the promotion efforts involved in the success of e-submission implementation in Singapore . Besides the briefings, there were also live demonstrations on the use of the various e-submission platforms, data management, as well as the treatment of exceptional cases. The SOCSO team also observed a demonstration on the manual processing of cheques, and engaged CPFB officers in a discussion on CPFB's Medisave processes .

Study Visit to CPFB by SOCSO Officers

Visit by Senior Officer's Society of EPF

Two CPFB teams, led by Deputy CEO (Policy & Corporate Development) Mr Don Yeo and CEO Mr Liew Heng San, were hosted by the Employees Provident Fund (EPF) of Malaysia on 25 May 2010 and 26 August 2010 respectively. During the visits, there were briefings on EPF's investment strategy, governance, operations and risk management, which were followed by substantive discussions and exchanges of ideas. The former team led by Mr Don Yeo also paid a visit to SOCSO on 25 May 2010. During that session, the CPFB team learnt about SOCSO's Employment Injury Scheme and Invalidity Pension Scheme, as well as the operations involved in member registration, contributions, claims management and enforcement.

On 25 October 2010, CPFB hosted a visit by more than 30 officers from the Senior Officer's Society of EPF, Malaysia. The visit included a briefing on the CPF system, as well as a presentation by the CPF Sports and Recreation Club on the member benefits and operations of the Club. And on 12 November 2010, EPF's Deputy CEO (Investment) Mr Shahril Ridza Ridzuan and Senior Manager (Private Equity Investment) Mr Mohamad Hafiz Kassim called on Mr Don Yeo at CPFB's premises to engage in further discussions on investment matters.

Discussion with CPFB Officers during EPF's Visit on 25 Oct 2010

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[1] Today, almost all large employers in Singapore have shifted to e-submission of CPF contributions. This translates to an e-submission coverage of 93.3 per cent, or 1.7 million employees. With the conversion of the majority of employers to e-submissions, CPFB has been able to reduce the number of data entry officers required for data transcription by half, with a consequent reduction in the number of employers' errors in the submitted CPF contribution details.

[2] Medisave is the national savings scheme which helps individuals put aside part of their income in their Medisave Accounts to meet their personal or their dependants' hospitalisation expenses, especially after retirement.

Vendor Managed Inventory (VMI) System Helped Decrease 4 Billion Baht on Medical Device and Drug Costs

The collaboration between the National Health Security Office (NHSO) and the Government Pharmaceutical Organization (GPO) in implementing the Vendor Managed Inventory (VMI) system into the universal health coverage (UC) scheme has helped save up to 4 Billion Baht in the drug purchase costs in fiscal year 2010. The decrease in the costs of purchasing medications and medical devices especially the stents stents(a stent is a wire metal mesh tube used to prop open an artery during angioplasty), drugs in the compulsory licensing group, AIDs drugs, Tuberculosis medicines, Influenza vaccines, and Kidney dialysis fluid also has benefited the health care scheme in terms of improving public access to the health care services. With the UC scheme, the country has been able to cut the health care costs of the people from 50% of the household expenses to only 10%, said the NHSO.

After the NHSO and the GPO had operated under the VMI system to their joint drug purchase and inventory system, it was found that at the end of fiscal year 2010 (Sept 30), the drug purchase and inventory costs had gone down by as many as 4.08 Billion Baht for the entire fiscal year. This has dramatically improved access to the health care service. Over the past fiscal year, the NHSO and the GPO adopted the VMI for use in the purchase and inventory of three groups of medical devices and drugs.

- The first group was three types of stents used in enlarging the blood vessels. The total number of stents purchased in the past fiscal year was 16,779 items and the VMI helped save 396 Million Baht. Another type is paying for the costs of performing 19,200 cataract surgeries by a mobile medical unit, this helped save 134 Million Baht.

- The second group was drugs in the compulsory licensing category, anti-retroviral drugs, tuberculosis treatment drugs, drugs in Special Access Medicine of Nation List of Essential Medicine, and influenza vaccines. In this group, the VMI helped save 3.17 Billion Baht in the past fiscal year.

- The third group was 9.4 million bottles of kidney dialysis fluid used in the Continuous Ambulatory Peritoneal Dialysis (CAPD). This saves the budget 376 Million Baht.

The NHSO secretary general said the lower prices of the

SSO increases several benefits for the insured persons in 2011

The year 2011 is the 21st year of the social security services operation. During the past 20 years, the SSO was dedicated to create quality of life for the insured persons with service – minded and teamwork to achieve the ultimate goal of customer satisfaction. This year, the SSO has increased several benefits to the insured persons as follows;

1. Increase dental care benefit from the rate of 250 baht per time and not more than 500 baht per year to 300 baht per time and not more than 600 baht per year. In addition, the insured person who is injured from accident and loss of all teeth or who is over 53 years of age and loss of all teeth is eligible for filling artificial tooth. To claim the benefit, the insured person need to submit the form within 90 days from the date the announcement came into force at the Social Security Area Office /Provincial SSO throughout the country. Then they will be sent to the hospital under the artificial tooth project to be diagnose as medical certificate specified. After that, such case will be considered by Social Security Medical Committee and the SSO will notify the result to the insured person for further treatment. The medical expenses will be paid to the hospital as actually incurred at not more than 16,000 baht / 1 root, not more than two roots.
2. Extend the coverage to psychosis insured person without any expenses.
3. Increase additional payment for disability case as actual from the rate of not more than 2,000 baht per month to 4,000 baht per month in case where the insured person is inpatient and is admitted to private hospital. In case where such insured person is admitted to public hospital, the medical expense can be reimbursed as actual. Also the traveling expense can be reimbursed, but not more than 500 baht per month.
4. Increase maternity benefit from the rate of 12,000 baht for each delivery to 13,000 baht for each delivery. In addition, a female insured person will receive cash benefit due to maternity leave at the rate of 50 % of wages for 90 days. As for a male insured person whose wife is not an insured person will receive

drugs and medical devices in the bulk purchase of them had helped cut the costs of health care. This is a benefit of the VMI which basically helps improve the efficiency of the drug inventory. With the VMI, drugs supplies are refilled at the right time and in the right volume. Therefore, the costs of expired drugs have been cut significantly. The more efficient the drug inventory system becomes the higher number of patients receiving necessary drugs at the same cost will be. Moreover, the lower rate of expired drugs to be disposed of will also lessen its negative effects on the environment.

Since the UC scheme has been implemented, over 99.16% of Thai people had health security under the health care scheme which provided not only medical treatment but also health promotion and disease prevention. As a result, the household expenses on health care that was estimated to be about 50% of the household incomes in 1986 had decreased to well below 10% of the household incomes in 2007, adding that this meant Thai people had no longer gone bankrupt as a result of high health care costs.

maternity benefit for not more than 2 children.

5. Increase child allowance benefit from the rate of 350 per month per child to 400 baht per month per child. The benefit is payable for legitimate child aged not more than 6 years old.

All benefits have been effective from 1st of January 2011 except child allowance benefits which need to be declared as the Ministerial Regulation.

It can be said that such implementation will be beneficial to all insured persons throughout the country to make them have a better life.

VIETNAM SOCIAL SECURITY'S ACHIEVEMENTS IN IMPLEMENTATION OF SOCIAL INSURANCE POLICIES

Thanks to comprehensive legal framework and effective implementation of the social insurance policies, after four years implementing compulsory social insurance, three years implementing voluntary social insurance and two years implementing unemployment insurance in accordance with Social Insurance Law 2006, Vietnam Social Security (VSS) successfully implemented the social insurance policies with following outputs:

Promoting propaganda campaigns and disseminating information on Social Insurance Law to workers and people through mass media such as TV channels, radio station, newspapers and magazines to raise public awareness of social insurance programs. The encouraging outcomes of VSS propaganda campaigns has made the social insurance policies gradually come into life and laid a foundation towards the goal of social insurance for all workers.

Gradually expanding social insurance coverage: At the end of 2010, the compulsory social insurance scheme has covered 9.4 millions workers (accounting for 20% of the work forces), whose 7.1 millions participating in unemployment insurance scheme. The number of participants in voluntary social insurance scheme has increased almost 50% compared with that of 2008. At the end of 2010, there are 61 thousands voluntary members.

Providing sufficient and on time benefits for 5.5 millions beneficiaries in 2010: nearly 140 thousands people newly entitled to monthly payment; 670 thousands beneficiaries enjoyed lump-sum payment and over 4.7 millions beneficiaries received sickness and maternity benefits.

Effectively managing social insurance funds: In 2010, Vietnam Social Security collected nearly 55 trillions VND of contributions from employees and employers and timely paid over 66 trillions VND of benefits without any loss for 2.3 millions pensioners, monthly and lump-sum beneficiaries.

Accumulation of social insurance fund has also been prudently managed and invested in order to preserve the fund value and contribute to country's economic development. At the end of 2010, a total asset of 130 trillions VND has been put into investment.

To reach above achievements and ensure better administration, VSS has continuously building staff capacity and applying advanced information technologies in all professional processes focusing on upgrading, managing software and implementing the Social Security Administration Modernization Project (SSAMP).

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